

FIRES IN DWELLING HOUSES*

Temporary Absence of Occupants Has Frequently Resulted in Fire Loss—Remedies Suggested

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Let me make clear the exact scope of the inquiry. It has nothing to do with fires in vacant or unoccupied dwellings.

During last winter scarcely a day passed in which the daily press throughout Ontario did not record some such incident as this: "Last night the home of at was burnt to the ground at about 9.15. Sad to relate two children, who were sleeping on the upper floor were burnt to death. is overseas with the C.E.F., and it appears that Mrs., after putting the children to bed, filled the stove with Jack Pine, and went to the picture show," etc. This is typical of very many instances on record and which, from my own knowledge, many of you have had brought under your own immediate experience locally.

It will be quite easy for you to fill in, in your own minds, a dozen or more variations of the details. For example: Aged parents may have been left in the house or, indeed, no one may have been left. In place of the filling up of the stove you may readily imagine the kerosene lamp, and while I have used the illustration of a woman going to a picture show, the occupants may have gone out visiting—they may have gone to buy supplies for the household—they may even have gone to church, but I am only using a typical instance to indicate the special cause of fire loss that has been under my observation.

It has been very difficult to get any actual reliable data, and I concluded that a letter of inquiry addressed to all the insurance companies licensed to do business in Ontario would probably be very helpful. In this letter, which was sent to about 150 insurance companies, I asked for a statement of the fires reported to each company during 1917 on the particular class of risk referred to, and at the same time asked for an expression of opinion as to the extent of the evil and a desirable way of checking it.

Up to July 31st, I received replies from 87 of the companies with the following result: 25 companies have sent lists of claims against them for the year 1917, showing a total number of 92, aggregating in amount \$67,444.06; 41 companies report no claims, so far as they can trace, from the cause in the year 1917; 21 companies replied that they were unable to abstract the information from their loss records.

The statistical information furnished is practically, therefore, of no value, but it is reasonable to infer that if only one-sixth of the companies doing business in Ontario have suffered 92 fires at a loss of sixty-seven thousand odd dollars, the evil is of a sufficiently marked extent to consider how it may be dealt with and checked, and after all this is the main purpose I have had in directing the inquiries referred to.

Analysing the suggestions made by the insurance companies in their letters in reply to my inquiry, I find they centre around three different solutions:—

1st.—Educational, in the words of one company as follows: "Remedy to be found in educating the public to the danger of the practice of leaving open lights or fires during the temporary absence of the occupants."

2nd.—Financial, as expressed by one company in the following words: "That every policy issued should contain a condition limiting recovery of the amount of the loss in the circumstances dealt with to 75 per cent. thereof, but in no case exceeding 75 per cent. of the policy." Or, again, as illustrated by another company in these words: "The statutory conditions should be amended so as to provide that fires from this cause and in the circumstances dealt with should void the policy."

3rd.—Punitive, as expressed by another company in these words: "Fires from preventable causes and particularly when they are due to gross negligence on the part of the assured (or occupant) should be treated as a crime against society and punished as such." I may say in passing that the last feature, advocating punishment for the offence, is expressed by many in almost identical language.

*An address delivered before the Dominion Fire Chiefs' Convention, Toronto.

Upon careful consideration I am personally of the opinion that the offence is not one calling for punishment. We must be careful to get a true perspective of the situation, and in order that this may be done it is necessary to consider the domestic conditions of the vast majority of the people in the smaller towns and in rural communities. Is it reasonable to expect that the home should be guarded at all times, day and night, when a fire is left in the stove, grate or furnace, or when a light is left burning? We might differentiate when the temporary inoccupancy is caused by a desire for pleasure only, but it is impossible to think that in the majority of cases the absence of the adult occupant or occupants is due to frivolity rather than to other reasons of a more sensible and urgent character.

Finally, I believe the question now under discussion to be indicative of the mental attitude and indifference of our people, and that no actual legislative remedy can be applied. A persistent campaign of moral education must lie at the root of and form the corrective basis of this and every other feature of our fire waste.

DOMINION FIRE CHIEFS' CONVENTION

Fire Department Heads From All Over Canada Discuss Problems of Fire Prevention

The tenth annual convention of the Dominion Association of Fire Chiefs was held in Toronto on August 27th, 28th, 29th and 30th. The active members of the association are chiefs and ex-chiefs of fire departments in Canada, and other officers. There are also associate members, who are mostly interested in the manufacture of fire-fighting apparatus, heads of industrial plants and insurance men.

The convention opened at 9 o'clock on Tuesday, in the Exhibition Grounds, with Chief James Corbett, president, in the chair. The Mayor of Toronto, Mr. T. L. Church, delivered an address of welcome, which was replied to by Chief E. F. Earl, of Milton, Ontario. A number of committees were appointed, and other routine business transacted. At noon a photograph was taken.

At the sessions held in the afternoon and evening, the principal business of the convention was commenced. Various topics were discussed until the convention closed on Friday. This programme was varied, however, by demonstrations and testings of exhibits, and a visit to the plant of the Gutta Percha and Rubber Company. On Wednesday evening the members were the guests of the American LaFrance Fire Engine Company of Canada, the Consolidated Rubber Companies, the Dunlop Tire and Rubber Goods Company, the Goodyear Tire and Rubber Company, and the Gutta Percha and Rubber Company.

The convention closed on the 30th inst., at noon, but in the afternoon many of the members visited the Provincial Parliament Buildings, where a provincial fire prevention congress was being held.

Topics Discussed.

Among the more important subjects discussed at the convention were those of fire fighting apparatus, devices for the prevention of fires, and provincial legislation. Chief T. E. Heath, of Saskatoon, Sask., read an address on the "Monetary Saving by the Installation of Sprinkler Systems in Commercial and Mercantile Risks." The proper size of motor pumping apparatus, for different sized municipalities, was also discussed. Chief J. W. Graham, of Ottawa, spoke on "Compulsory Protection of Hospitals and Similar Institutions, by Legislative Enactment, or Government Regulations." Mr. A. E. Fisher, provincial fire commissioner for Saskatchewan, who was unable to be present, sent an address describing the operation of the Saskatchewan Fire Prevention Act.

Chief James Corbett, president, discussed sprinkler protection for basements, and gave an address on "Fire Walls, Fire Doors, Fire Escapes, and Prepared Wall and Ceiling Boards." Chief W. J. Early, of St. Catharines, Ontario, also spoke on the same subject. Mr. E. P. Heaton, provincial fire marshal of Ontario, introduced a discussion of the criminal practice of parents and other adult persons of leaving small and helpless children in homes while they are absent on business or pleasure. The adjustment of fire losses by insurance adjusters was discussed by Chief James Smart, of Calgary.