

CO-OPERATION IN FIRE PREVENTION.

(Hon. J. R. Young, President Insurance Commissioners' Convention.)

In my opinion it is necessary in order that we as fire marshals may get the co-operation—yes, hearty co-operation, because this is what we need—of our municipal officers, to work along the line of education and teach them to realize the following facts or conditions:

MAGNITUDE OF FIRE WASTE.

(1) There is no question as to the magnitude of the fire waste. We frequently speak of fire waste as loss of property amounting to \$250,000,000 in Canada and the United States, and forget the 1,500 deaths and 5,000 injured men, women and children due to this cause. We should go further in bringing forcibly to the attention of municipal officers, not only the destruction of property by the fire waste of their district, but also of their city or town, as well as the great danger of injuries and deaths. This will bring them to realize that it is a matter which vitally concerns them and their constituents, and not something that is far off. It will bring the matter closer home to them.

(2) Too frequently there is a feeling among the people as well as with their officers that the fire waste does not affect them; that when a fire occurs the loss of property is paid for by the insurance company, and that is an end of it. However, we must teach them that every loss affects not only the insurance company, but the cities and towns as well as the country and her citizens, because the rate of insurance is based on the amount of fire loss, and eventually sufficient sums must be collected in premiums by insurance companies to reimburse them at least for the amount paid out in losses and expenses. Even if the fire insurance companies pay the losses on all property covered by their policies, yet there still remains about 50 per cent. of the property in the community upon which there is no insurance at all, and the owners must lose this. Thus our citizens must pay the premiums for the amount reimbursed them by insurance companies, and bear outright the loss of property not covered by insurance, to say nothing of the loss in deaths and injuries to themselves and their loved ones which cannot be estimated or repaid.

(3) It should also be brought home that the effect of any fire is to wipe out so much property of the individual, and so much taxable property of the city, the county, and the country; that the loss belongs to all, and affects them all in their several capacities. On an average, this loss amounts to \$15 for each family.

BULK OF FIRE WASTE IS PREVENTABLE.

(4) Another startling fact is that the bulk of this fire waste is preventable. This seems to be almost incredible to the average man. There is a general feeling that fires are a necessary evil that must come. This feeling must be combated, and the municipal officers as well as the individual members of the community be made to realize that practically two-thirds or three-fourths of the fires are preventable—that it is nothing less than criminal for them to be allowed to occur in any community. There is nothing like arousing and cultivating in every city and town a sentiment for fire

prevention. It is only in this way that laws and ordinances can be enacted and properly enforced.

(5) Communities are very jealous of any seeming infringement of their rights, and their officers are quick to oppose any new movement or laws tending in this direction. It must be made to appear to the officers of the different cities and towns, as well as to the people, that you and your department do not propose to interfere with their local self-government, or any rights; that it is only proposed to extend such aid to them as can be given by you, backed by your laws, and that you are in a position to attempt and in fact to do many things that they cannot undertake successfully in their communities.

FRIENDLY SPIRIT.

(6) It should appear also that you and your deputies come in a friendly spirit; that you do not come to knock the officers, to reflect upon the city, or to do anything detrimental to the interests of the people; that you can be of material help to them in overcoming a great evil, and in the proper enforcement of the country's laws and city ordinances. You can show them clearly that in many cases they would be powerless in their efforts for improvements and reform because it would be charged that they were influenced by prejudice or local feeling, while the handling of the matter by a department would not only lift it above such a charge, but even the appearance of it.

(7) An effort should be made to arouse such a feeling in the community in favor of fire prevention and the enforcement of all laws and ordinances pertaining thereto that the city officials will begin to realize that their only safety as officials is to join heartily in this work. You should so push your educational work that the officials will not only recognize its value and necessity to their community, but also that it will be unpopular and unsafe for them not to have an important part in the work.

(8) It is necessary, of course, to be persistent in urging the people and officials along the lines suggested above, and with this persistence to use the utmost tact and discretion. The laws are largely educational, and should be enforced as such, and in dealing with them we should realize that to accomplish our aim it must be "line upon line and precept upon precept." Frequently you and your deputies may feel that you have accomplished a good deal by visits or other kinds of work with the officials of any community, and then in a short time realize that apparently nothing has been done. Be not discouraged. The seed is sown and will eventually bear its fruit in season. The very next effort may show improvement and even bring forth fine results.

REQUIRES TIME AND PATIENCE.

(9) I do not think that in the attempt to educate our officials and people we can spend too much time in going over fully all matters with them. It is well to take them to the different premises in their cities and towns and explain to them all points of danger, what is necessary to be done to overcome this hazard, and how well it will work if undertaken by them. This requires time and patience, with a thorough knowledge of and love for the work.

In my opinion, we will all finally come to the conclusion which I have reached, that it is necessary to get a man who knows the business from the