

FIRE MARSHALS.

Their Qualifications and Duties—Expense of Fire Protection—Cities Should Maintain Adequate Fire Protection.

By Fire Chief Finch, Cuelph.

The fire losses on the continent of America, being as they are, ten times that of the European countries, has raised the question on all sides, "Where is the responsibility?" "Why is it that American losses should be greater?" and again, "Is there a remedy?"

It is a tendency of a great many people to look upon the insurance companies as being the people responsible for the loss. After studying the situation for a time, this belief appears ridiculous as the property insured is not the property of the insurance companies, but is the people's property, and they pay a tax to these companies, who, in return for the same, guarantee them against loss by fire. That tax must be such as to be equal to the losses by fire, the operating expenses of the companies, and also the percentage for dividends on the money invested. This being the case, it is immaterial to what extent the people protect their property, in so far as the insurance people are concerned, for the higher the losses, the greater must be the tax.

Then it follows that the people must create a good standard of fire protection or pay a high insurance rate for the privilege of not doing so.

The fire protection of the different municipalities is entirely in the hands of the councils of the same, and, as a rule, these councils are composed of people who may have little at stake directly in the matter of fire losses, possessing, as they may, residential property, the rates on which being practically nil as compared with the rates on the great stocks of goods carried in the congested mercantile and manufacturing areas.

Expense of Fire Protection.

The expenses in connection with fire protection seem to be levied on assessable property, whereas the stocks in the stores, warehouses and the manufacturing areas practically escape the tax for municipal fire protection.

Let us use for an instance a common condition—A store in the mercantile area of a city is being assessed for \$5,000 and has a stock valued at \$80,000. The store building is assessed in the municipal tax, while the stock is not, there being but a business tax to represent the stock, and this business tax is 30 per cent. of the store building. Then it shows that a value of \$85,000 is being protected by a tax on \$6,500.

Everything that is subject to destruction by fire should be subject to a direct taxation for the expenses of fire protection, and every municipality should be required to furnish protection facilities in accordance with the value therein represented. This may, in part, be responsible for conditions creating the necessity for government supervision where the fire hazards are concerned, that the causes of fire may be gathered to that office, and there studied by practical men in that work.

It is in the causes of fire wherein the remedy for the prevention may be discovered, and these causes are numerous, but of them all the one to be most dreaded is that of incendiarism. When the motive for incendiarism is burning for the insurance, the chances for success are studied by the person setting the fire. As a result the losses are heavy from such sources.

The sources through which the causes of fire are being investigated are generally the insurance companies involved, and they, owing to the bad feeling created towards them on account of the investigation, will hesitate before ordering a fire inquest, and the feeling locally under such conditions may be such as to cause the inquest to be a farce, and the wrong in this way may never be rectified. If these investigations were conducted by a party from the outside of the municipality, the fear of local influence would be removed, thus overcoming that difficulty.

City Should Maintain Adequate Fire Protection.

When the causes of all fires are collected into one office the tendency will be to create a general condition of safety by the use of suggestion from a practical standpoint. Better fire by-laws may be made and applied universally, as fires have a universal influence. For instance, we may find one city that takes the greatest care in having adequate fire protection, spending a suitable amount annually to maintain an efficient service, and there may exist in the same province another city that will scrimp the fire protection system to the last dollar. Is not the city that is providing

good protection influenced in its insurance rates by the neglect of the city not doing so? Yes; it is the universal tax that pays the universal losses, and to offset the injustice done the careful city it will be necessary to create a universal influence, that the careless city be forced to be not a menace to the insurance rating of that area. There is a view other than that relative to financial losses, that of danger to life in public buildings. There are many buildings in this province that are veritable death-traps; and the provincial government is directly responsible for some terrible conditions, no doubt unthinkingly; nevertheless they exist.

We have schools that are under the supervision of an inspector, who may not realize the necessity for a fire-escape, thinking they mar the architectural beauty of the building. We have fire-escapes on schools that are impractical for the purpose they are meant for, and the same may be applied to hotels and factories.

With the hotels of the province, matters relative to fire are in the hands of the license commissions. With the schools of the province it is in the hands of school boards. With the factories it is in the hands of a factory inspector, who may previously have been a clerk or a machinist. He may be a person who has not spent one hour of his life studying matters of fire prevention engineering. With the opera houses, lodge rooms, public auditoriums, etc., matters relative to fire protection are left in the hands of city councils, who create municipal by-laws never to be enforced, owing to local influence. We have the man whose life is busy in channels other than the one he is given the authority to act as judge. You find where the man who studies these conditions, having authority, and whose judgment may be tolerated, but not necessarily acted upon, must give way for the man having the influence to get these jobs. The public must be subjected to the hazard that as a result must exist, has existed and does exist, a monument of incompetency, and engraven thereon as an epitaph the story of our fire losses.

Duties of Fire Chief.

Let us take a peep at the inside works of the present-day municipal fire department regarding matters of conditions for the safety of the public in public buildings. I will quote a sample of a part of a certain by-law relative to the duties of the chief: "Visit all schools, churches, theatres, factories, hotels, and all public buildings, in the city where a large number of people are accustomed to assemble for the purpose of ascertaining the means of ingress and egress, and generally to make investigation regarding the construction thereof, in order that in case of fire he shall know in what manner to direct the work of extinguishing such fire." Thus it is that by-laws are made making it the duty of the chief to simply look at fire-traps, that he may know how to extinguish a fire that might occur in them.

The chief may find conditions that are extremely dangerous to the public. For instance, he may find in a theatre a middle gallery having a seating capacity of several hundred, having for a fire-escape exit an outside flimsy iron stair of three feet width, this being the only emergency exit from this part of the house. There may exist numerous other dangerous conditions that might be mentioned, and, while it may be his duty to report on such conditions to his committee, there the matter may stop after his reports have been distributed to the respective parties concerned. These few points, of the many that could be mentioned, are sufficient to demonstrate the necessity of a commission in the provincial legislative offices composed of practical men in this work. We have in this province that element of practical men—men who have spent whole lives in this work, and who study the results of experiments in the arts of coping with fires and conflagrations, receiving as they do a report of all the principal ones, in addition to the experience acquired in their own work. Then is it not reasonable that from this element competent judges in matters relative to fire conditions may be found?

Duties of a Fire Marshal.

The duties of the office of fire marshal are to receive reports of all fires occurring in the province from chiefs of fire departments; where none exist, from the county constables of the respective counties, and to investigate, or cause to be investigated, the causes of fire should they be known. It should be his privilege to conduct an inquest, if such should be deemed by him to be necessary, and be given the authority to call witnesses for the same, having the same power in this matter as the existing coroner. To receive reports, as to the conditions of all public buildings relative to their safety in the event of fire, and to create a standard of fire-escapes suitable for the class of respective purposes as to strength, capacity and practicability. To receive reports from fire chiefs as to the safety of public buildings, and where it is impossible to have them made safe through

(Continued on Page 1437.)