to give any information, especially so where there may be a prospect of the property being considered over-insured. In these cases the insurance companies prefer to pay the full amount of their liability rather than chance the ill-favour engendered by taking such cases before the law-courts. In the face of these reasons, therefore, we consider that the Government should organize a department whose duty it should be to collect statistics as to the fire-loss in the colony. In connection with this department might also be placed the duty of holding an inquiry on all fires, which we feel certain would tend to reduce the number. The condition of buildings with reference to fire-risks, in the matter of design, amount of insurances, &c., by being made public would, no doubt, often lead to the discovery of the origin of the fire, or a probable reason for it. This, based on the experience gained, would also direct public opinion in favour of proper regulations being adopted, with the idea of preventive measures being taken. Owners of property would soon discover that it would be to their advantage to provide suitable fire-extinguishing appliances, and not trust all to the compensation derived from insurance. This matter not only interests business-people, but also the wage-earner.

One of the most important factors entering into the fire-hazard is that of building construction. During last session of Parliament a law was enacted making it compulsory that every building should be provided with suitable means of escape for the occupants in case of fire. Should not the same principle be arranged in the matter of fire-protection? By this term is meant, not only provision for fire extinguishing, but the construction of buildings on the fire-resisting principle, or, to use a better term, "slow combustion." Proper regulations drawn up by experts would provide that the design of buildings should be directed to make them, if attacked by fire, as much as possible fire-resisting, instead of as at present in numbers of cases as if built to insure rapid destruction. Provision should be made for the division of the risk of fire spreading, by carrying partition walls right up to the roof; the casing by heat-resisting material of iron columns supporting floors; and in the laying of floors at a slight grade, to allow water to get away through openings at the lower side. In lighting-wells the sashes should be glazed with fire-resisting glass, and non-flammable wood should be used in the fittings. This would all assist in staying the rapid spread of fire. Skylights should be properly protected from falling flakes of fire, as they are often used to give light to packing-rooms, and are commonly placed where inflammable goods are stored. The openings for hoists should be properly protected, as they are a great help to fire spreading, by causing a strong draught to all floors. Provision should also be made for facilitating the work of firemen by ladders fixed on the outside of buildings, with adjacent water-mains going right on to the roof.

If regulations such as these were based on the experience gained in other countries, and revised to suit the conditions obtaining in this country, we feel certain the loss now accruing would be considerably reduced. In New Zealand the climatic conditions, assisted by the general use of light inflammable timber, bring about a result favourable to the rapid spread of fire. It follows, then, that special precautions should be taken against this risk, and it should be the special duty of fire inspectors to examine and report on all buildings where the possibility of large fires exist. There can be no question that a large number of fires are the result of carelessness, and may be classed as preventable. Want of care in the fitting of steam, gas, and heating pipes, in allowing accumulation of rubbish, &c., are responsible for much loss by fire, which with proper inspection and supervision might be prevented.

The fire-brigades of New Zealand are in the large majority of cases composed of volunteer firemen, banded together for the protection of the lives and property of their fellow-citizens. In many instances these bodies do not receive the consideration they deserve. Even the local governing bodies shirk their duties in regard to providing appliances for the use of the firemen. Speaking from an intimate knowledge of nearly every brigade in the colony, we are satisfied that, with the exception of a few instances, the appliances provided for the use of the fire brigades are of a most inadequate nature. It is, as a rule, only after the most severe lessons that the public, and through them the local authorities, are forced to acknowledge this position. It is only by the greatest amount of good fortune that in a number of the towns their closely built portions have not been completely destroyed. Within the last few years some pointed instances have occurred showing the unpreparedness to meet and fight large outbreaks of fire. The value of property that has been lost to the State from fire would have been better spent if the amount had been expended in the direction of providing more complete prevention appliances. We are convinced that in the near future these towns will have to expend large sums in the reorganization and equipment of their fire brigades. It will be recognised that the area of the closely built portions is extending, and that the classes of buildings subjected to risk are of a more dangerous nature. To meet this how few towns have provided additional plant? In most cases they are the same as used years ago, and quite below the standard now required.

One of the most important points in the successful working of a fire brigade is without doubt the possession of suitable and adequate appliances. Without these the efforts of the most skilled officer, and of the men under his command, are to a certain extent useless. In a number of instances, with the idea of economy, towns have supplied the firemen with antiquated plant. As additions have been made to this, they have of necessity been of the same style to fit in with that in use, the result being that the brigade is saddled with a plant illustrating anything but modern ideas. The cost of replacing this gradually increases, but has eventually to be faced. This should be a lesson to the authorities that, in the selection of fire-extinguishing plant, matters should be so arranged as to allow of extension to meet the requirements of the future.

All authorities acknowledge that the base upon which successful fire-fighting rests is that of "the quick receipt of information of an outbreak of fire, and getting extinguishing appliances promptly to where they are required." Every moment's delay may mean the difference between a small fire and a conflagration. It is an old saying that "a fire that is killed early dies easy." It should be the duty of all officers to urge on the authorities the necessity for a reliable alarm