

Masterton—July 2, 1926 : Fireman McLaren sustained a very severe electric shock, due to a falling wire, was removed to hospital, and is slowly recovering.

Napier—November 1, 1926 : Two male lodgers lost their lives in the fire which totally destroyed the Shakespeare Boardinghouse.

Wellington—May 18, 1927 : A male civilian, forty-five years of age, sustained severe burns in a boardinghouse fire, was removed to hospital, but died next day.

Quite a number of casualties, but of a less serious nature than the foregoing, are reported as having occurred to brigadesmen and civilians during the course of the year.

The number of fire calls received throughout the fire districts for the year 1926-27 totalled 2,740, as against 1,785 for 1925-26. The returns show an increase under all headings as follows : Fires, 1,291 (898) ; increase, 393. Chimney-fires, 340 (231) ; increase, 109. Bush and rubbish fires, 471 (320) ; increase, 151. False alarms, 536 (276) ; increase, 260. Out-of-district fires, 102 (60) ; increase, 42 : a total increase of 955 calls.

Of the 1,291 fires, 32 are reported as due to incendiarism, 43 as having occurred in unoccupied premises, and 409 as of unknown origin. The principal causes as shown by the returns are—Matches, 138 ; electricity, 107 ; motors, 103 ; sparks from fireplaces and copper fires, 91 ; smoking and cigarette-butts, 53 ; live ashes, 22. Included under the heading of " electricity " are 20 fires due to domestic irons being left with the switch on and causing a fire loss amounting to £8,847.

The total fire loss throughout the fire districts for the twelve months ended 30th June, 1927, amounted to £516,366, as against £352,638 for the previous twelve months, an increase of £163,728, but of which increase £111,607 is due to inclusion for the first time of the loss incurred in the Wellington Fire District. The four succeeding heaviest district losses occurred in Auckland (£73,449), Dunedin (£59,793), Christchurch (£40,711), and Palmerston North (£28,154).

It should be noted that the very considerable increase in the number of fires, in the fire loss as also in the aggregate cost of fire brigade, is largely due to inclusion of the result of the first year of operations of the Wellington Brigade under Fire Board Control.

The estimated total population of New Zealand on the 31st March last numbered 1,437,930, and of that total 541,605, or 37.5 per cent., are resident in the fire districts. The insured fire loss throughout the whole of the Dominion for the twelve months ended 31st December, 1926, amounted to £1,129,257. The proportionate loss in the forty-six fire districts for the corresponding twelve months was £364,432, or 13s. 5d. *per capita*, and the insured loss in the rest of the Dominion (*i.e.*, loss in fire districts deducted from the total) amounted to £764,825, or 17s. 1d. *per capita*. The fire waste throughout New Zealand for the year 1926 is estimated at £1,264,766, or 17s. 7d. *per head* of population, and which amount is most probably an underestimate of the actual loss.

As will be seen from the foregoing figures, the fire loss in New Zealand is assuming a very serious aspect indeed. The carelessness in regard to fire exhibited in this Dominion, and so repeatedly commented upon, is becoming more and more rife, as witness the number of outbreaks (227) under the headings of lighted matches, cigarette-butts, electric irons, and live ashes thrown out—practically sheer carelessness in every case. In addition to the above there are the 471 bush, gorse, and rubbish fires—some deliberate, of course, but very many of them due to the careless use of matches. There are also the 91 fires due to sparks from fireplaces and copper fires, which, if they must not be set down to sheer carelessness, are at least easily preventable. Finally, there are the 409 fires returned as " Cause unknown," in which the fire has destroyed all evidence of its origin—without doubt many of them due to one or other of the causes set down above. In this matter of carelessness undoubtedly the most effective remedy is systematic education in fire-prevention matters in our schools. I would again, as in previous years, advocate adoption of the system in vogue in the United States of America and Canada, where instruction in fire-prevention for one hour per month is compulsory in their State schools and colleges. In this connection I am in receipt of a communication from a schoolmaster in the Auckland Province, who is also an active member of a volunteer fire brigade in his town, in which is set out, in five short lectures or lessons, most valuable instruction in fire-prevention. The lessons, whilst comprehensive, are simple and concise—quite on the best lines I have yet seen ; and I would strongly recommend the lessons be made part of the curriculum in all schools in New Zealand.

There has been an increase during the year of only 26 in the number of automatic and private fire-alarm installations, distributed as follows : Auckland, 3 ; Christchurch, 6 ; Dunedin, 5 ; Wanganui, 8 ; and Hamilton, 4. It was stated in evidence given before the Royal Commission on Fire-prevention sitting in London that on property protected by automatic alarms, periodically tested and kept in order, over a period of ten years the percentage of fire-damage to premium was only 2½ per cent., whilst the normal loss ratio on unprotected property was about 50 per cent. of premiums received. It is rather difficult to understand the attitude of owners of emporiums, factories, and other large risks in the matter of installing automatic fire-alarms in their premises, ensuring as it does almost certain immunity from serious loss by fire, with contingent loss due to dislocation of business, &c. As pointed out year after year, interest on the cost of installation is nearly, if not quite in the case of the largest risks, covered by the rebate in premiums allowed by insurance companies on all properties so protected. It should be generally known that there are automatic alarms invented, patented, and manufactured in New Zealand of proved reliability and subject to the premium rebate mentioned.

At various times attention has been called by Superintendents of brigades and others to the personal danger as well as the danger to property attending the use of celluloid in its varied forms, such as toilet articles, children's toys, ornaments, spectacle-frames, &c., but the danger is not so widely known as it should be. Quite recently two cases have occurred in Wellington in which persons were injured due to personal ornaments catching fire. Actual contact with flame or heat is not necessary. In one of the two cases mentioned a lady was sitting with her head distant about 2 ft. from an electric