1935. NEW ZEALAND.

FIRE BRIGADES OF THE DOMINION

(REPORT ON THE) FOR THE YEAR ENDED 31st MARCH, 1935, BY THE INSPECTOR OF FIRE BRIGADES.

Presented to both Houses of the General Assembly by Command of His Excellency.

The Inspector of Fire Brigades to the Hon. the Minister of Internal Affairs. Office of Inspector of Fire Brigades, Wellington, 15th October, 1935.

Sir,— I have the honour to submit the twenty-seventh annual report for the year ending 31st March, 1935, on the working of the Fire Brigades Act, 1926.

FIRE DISTRICTS.

The Dunedin Metropolitan Fire Board was formed during the year to control the metropolitan fire district consisting of the City of Dunedin and the Borough of Mosgiel. The Mosgiel Fire Board was dissolved, and the number of fire districts in operation at the end of the year was fifty-three.

DOMINION FIRE WASTE.

The national loss by fire during the year 1934, estimated on the same conservative basis as in previous years—i.e., the total of the actual payments made by the insurance companies, plus an allowance of 12½ per cent. for uninsured fire loss—was £566,112. This is a drop of £78,669, or 12·2 per cent., on the previous year, which, allowing for the improved methods of collection of the statistics, was considered to be comparable with the lowest fire-loss figure recorded for the past thirty years. The reduced losses for 1934 are, however, accompanied by a slight increase in the number of property fires, and the drop in total loss is more than accounted for by the lesser number of fires involving loss exceeding £5,000, referred to elsewhere in this report.

The fire-loss figures are best considered in relation to population, and for purposes of comparison the following table shows the fire losses in New Zealand, Great Britain, Canada, and the United States of America. These figures show that the reduction in fire loss in New Zealand in 1934 as compared with the five-year average 1927–31 (which included the highest fire-loss years) was 65·4 per cent., while the corresponding percentage reduction The national loss by fire during the year 1934, estimated on the same conservative

the highest fire-loss years) was 65.4 per cent., while the corresponding percentage reduction in the other countries quoted was—Great Britain, 18.3; Canada, 42.6; and the United States of America, 46.4.

	Nam Realand	Fire Loss per Head.			
	New Zealand Fire Loss.	New Zealand.	Great Britain.	Canada.	United States of America.
1932 1933	£ 1,332,032 867,714 644,781 566,112	s. d. 18 1 11 5 8 4 7 3	s. d. 5 0 3 9 4 7 4 1	s. d. 17 5 16 8 12 11 10 0	s. d. 16 0 13 2 8 10 8 7

The view is very commonly held that under conditions of minor economic depression, or "bad times," fire losses tend to rise owing to what is known as the "moral hazard." It is interesting to note that the world-wide major depression of the past four years appears to have had exactly the opposite effect. In discussing the reduction in the American fire