Wellington, 9.28 a.m., loss £5,204, and motor-body builders, Auckland, 3 a.m., loss £12,687). The large fires in protected areas accounted for most of the loss. One at Belfast, Christchurch, cost £16,779, and the other at Heathcote Valley, Christchurch, £6,449. These high-loss fires are the principal factors in determining the fire loss in the fire districts which include most of the high-value block-risk areas. This is well illustrated by comparison with the previous year, the loss for 1936-37 being £76,608, representing 39 per cent. of the total loss, as compared with £17,891, which is only 45 per cent. of the fire district losses for 1937-38. The number of fires in fire districts requiring brigade attendance increased from 812 last year to 859.

Loss of Life in Fires.

The year under review is particularly notable on account of the large number of fatalities caused at or in connection with fires. There were twenty-two deaths, as compared with an avarage of twelve for the past five years. Of these, six were caused by the clothing of persons in front of ordinary heating fires becoming ignited. In six cases persons were trapped in burning buildings, and petrol and inflammable liquids were responsible for a further eight deaths. Although the latter figure is high, it is interesting to note that this is the first instance for some years where home dry-cleaning was not the cause of most fatalities in this class of fire. Four deaths were caused in the use of petrol in lamps or stoves, two in repairing or cutting empty petrol-containers, one while fuelling a motor-car, and one in home dry-cleaning.

FIRE FATALITIES IN LICENSED HOTELS.

A series of fires calling for particular comment has recently occurred in hotels and boarding-houses. During a period of fifteen months no less than four of these fires have resulted in persons being burned to death, and in all cases the hotel was a wooden building. The fires in question were at Bealey Hotel, Bealey; Salvation Hotel, Thames; Royal Hotel, Knrow; and Commercial Hotel, Waihi.

These fatalities show the necessity for improving the conditions with respect to fire in premises used for accommodation of transient guests and particularly in wooden buildings. It is strongly recommended that consideration should be given to the requirement as a condition of license, first, that all bedrooms should discharge to an outside fire exit, and, secondly, that fire-alarm arrangements of a type which will effectively awaken all occupants in the event of fire should be installed. Practically all New Zeaband hotels are now fitted with electricity, and the provision of a suitable alarm system is neither an expensive nor a difficult matter.

FIRE-BRIGADE ADMINISTRATION.

The proposals contained in my last annual report with regard to fire-brigade administration have been carried a stage further by discussions with the Council of Fire Underwriters, the executive of the Municipal Association, and at the annual conference of the United Fire Brigades' Association.

The views expressed by the underwriters were, firstly, that the analganation of the existing Fire Boards either with the local authority for the district, or with other non-contiguous Fire Boards in a regional area, would not lead to increased efficiency, and, secondly, that the existing system of independent Fire Boards had a definite advantage in that the insurance representatives on these Boards were able to bring some degree of expert knowledge to assist in the development and administration of the fire-protection service.

It must be admitted that there is serious doubt whether regional amalgamation of Fire Boards would result in either greater efficiency or in saving of cost, except in the metropolitan areas where contiguous local authority districts are in question. Experience at both Auckland and Dunedin has evidenced a marked improvement in both respects under the metropolitan Fire Board control.

The services of the insurance members of Fire Boards have undoubtedly been of considerable value in the past in the majority of fire districts, and the services of individual members have been outstanding and, in fact, largely responsible for the excellent conditions existing in a number of towns. In individual cases, however, particularly in the South Island, there has been noted a tendency on the part of these members to restrict the Fire Board expenditure below the point at which a satisfactory standard of efficiency can be maintained. The overriding consideration is apparently the relationship of insurance contribution to premium income.

There appears, moreover, to have been no attempt on the part of the insurance members to set up any definite standards of equipment, training, or organization for towns of varying population, fire-fighting conditions, and property at risk. This is one of the most important and valuable functions which could have been expected from these members and one which, had it existed generally, would have gone a long way to justify the existing system of independent Fire Board control. Reference to the annual and average expenditure tables at the end of this report will illustrate the point and show the great variation in expenditure on the fire-protection service which exists in towns of comparative size and population.

The supervision over the administration of the fire service which will be exercised by the Central Insurance Council under the proposals set out below should be even more valuable to the service than the attendance of insurance members at quarterly Fire Board meetings. The members of the Council will undoubtedly obtain a wider experience by reason of the fact that the activities of all fire districts will come under their review, and comparisons can more readily be made as to the requirements of towns having similar conditions.

The proposals have not yet been fully considered by the Municipal Association. The view appears, however, to be generally held that the fire-protection service of a town is a civic function and one which should be controlled by the numicipality. It is also maintained that an efficient service