

				Population.	Total Fire Loss.	Fire Loss per Head.			
						New Zealand.	Great Britain and Ireland.	Canada.	United States of America.
				£	£	s. d.	s. d.	s. d.	s. d.
1927	..	..	..	1,438,814	1,361,994	19 0	3 7	13 7	16 2
1928	..	..	..	1,455,734	1,636,119	22 6	4 10	15 7	16 0
1929	..	..	..	1,472,925	1,230,264	16 9	7 1	19 11	15 8
1930	..	..	..	1,492,376	1,139,691	15 3	5 3	19 4	16 10
1931	..	..	..	1,513,416	1,292,094	17 1	4 3	18 8	15 7
Average, 1927-31				..	1,332,032	18 1	5 0	17 5	16 0
Average, 1922-26				..	..	15 10	4 5	20 7	19 9

With regard to losses in Fire Board districts, it will be seen from the returns attached that, despite the increase in the number of Fire Boards operating, the total number of fires causing loss of property for the year ending 31st March, 1932, was 862, and the total fire loss £373,820. For the previous five years the average figures are: Fires, 1,274; fire loss, £536,916. The past year's figures represent a decrease of approximately one-third both in fires and in losses, and must be regarded as very satisfactory.

CAUSES OF FIRE.

Nearly 50 per cent. of all fires in New Zealand arise from some form of carelessness in connection with cooking and heating fires. Typical fire-causes coming under this heading are: sparks and embers thrown out of fireplaces; airing clothes near fires or gas-stoves; placing hot ashes in wooden containers; fat, &c., boiling over; fuel projecting from or left lying near fireplaces or fireboxes; and using benzine near fires. Second in importance as a cause of fires is the carelessness of smokers in ways such as throwing down lighted matches, pipe-ashes, cigar or cigarette butts, or smoking in bed.

Every year sees an increase in the number of fires ascribed to electricity in some form or other, three-fourths of them being due to electric irons, radiators, or other movable equipment. It cannot be too strongly emphasized that the only certain way to prevent fires (and incidentally waste of current) with this class of equipment is to remove the connecting-plug from the socket when the apparatus is disused, even for a few moments. The increase in the number of electrical fires is, of course, mainly due to the greatly increased use of electric power throughout the country. It is accompanied, as would be expected, by a corresponding decrease in fires due to accident with naked lights (candles and kerosene-lamps, &c.). In 1926, for instance, the electrical fires and those from naked lights each represented approximately 10 per cent. of the total, while in 1930 the percentage had altered to 14 per cent. and 6 per cent. respectively.

From ten to fifteen per cent. of the fires which occur every year are reported to be due to defective chimneys. These fires are usually difficult to deal with owing to the seat of the fire being inaccessible, and the annual loss from them is exceptionally heavy, being about 30 per cent. of the total. This is one of the very few causes of fire which cannot be charged to the carelessness of the occupier of the building, as the latter seldom thinks of regarding a chimney as a possible fire hazard. The principal defects causing fire are insufficient foundations, woodwork placed below hearth or inset in brickwork, insufficient brickwork between back of fireplace or flue and the surrounding woodwork, mantelpiece carried below brickwork, and parging of flues omitted or badly carried out. Even when the chimney is otherwise well built, hazards may arise if poor mortar is used, as this will eventually fall out and allow a train of soot to form between the bricks and communicate fire to the adjoining woodwork.

To show how serious the position is, the experience of one of the insurance companies might be quoted. This firm employed an expert builder to examine chimneys in the Waikato district, and in all 1,236 buildings were inspected. Two hundred and eight chimneys were found defective, and of these about one-third were classed as very dangerous and one-third fairly dangerous, the remainder being minor defects only. The district has not been subject to any very severe earthquakes in recent years, and there is reason to think that similar conditions may exist in other parts of the country.

INCENDIARISM.

In addition to the fires shown in the yearly returns as being due to incendiarism, a considerable number occur where the surrounding circumstances give rise to the suspicion that the fire was caused deliberately. The fact that in most instances either the owner or the occupier of the premises is found to be over-insured or in financial difficulties, or both, lends colour to the opinion expressed in a very pithy way by the Chief Officer of the London Fire Brigade some years ago, that "most fires are due either to want of care or to want of cash."

The general tendency is for incendiaristic fires to increase in times of depression. Owing to the fall in property values over-insurance becomes fairly common, and it is not realized that the insurance company's liability under an ordinary policy is limited to the actual value of the property at the