

Citizen Control of the Citizen's Business

TORONTO'S CITIZENS CAN CONTROL TORONTO'S AFFAIRS ONLY THROUGH FREQUENT, PROMPT, ACCURATE AND PERTINENT INFORMATION WITH REGARD TO TORONTO'S BUSINESS.

ISSUED BY THE
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What the Fire Scourge Costs Toronto

Estimated annual premium on fire insurance policies held in Toronto	\$1,800,000
Annual Cost of Fire Department proper	720,000
Additional Cost of Water Service	340,000
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	\$2,860,000

This is equivalent to a tax of 5.6 mills on the dollar of assessed valuation for 1914.

It is also equivalent to a tax of \$6.08 on every man, woman and child in the city in 1914, or \$30.40 for a family of five.

The adoption of business principles and the elimination of all other considerations would practically solve Toronto's fire problem within six months.

Under the heading

"Burning Up Canada"

the Contract Record publishes the following statistics of annual fire losses, taken from a paper read before the Insurance Institute of Toronto:

Calgary	\$0.95	\$0.09	Belfast
London, Ont.....	1.05	0.15	Bristol
Hamilton.....	1.88	0.21	Edinburgh
Brantford	1.98	0.42	Dublin
Toronto.....	2.45	0.46	London, Eng.
Regina	3.47	0.48	Birmingham
Winnipeg	3.88	0.55	Manchester
Vancouver	4.45	0.57	Sheffield
Halifax	6.66	0.76	Glasgow
Saskatoon	6.85	1.26	Leeds

Are we fatalists?

Can the Cost of Preventing and Making Good Fire Losses Be Reduced

Answers taken from a paper by a leading Toronto specialist:

1. "Seventy-five per cent. of our fires originate from common causes and are preventable."
2. "I have previously given the figure of \$2.00 per capita (for Toronto) as representing the direct loss for 1913. Although that alone amounts to over \$2,500 per day it is but a minor portion of the actual cash cost of our fires. To arrive at a true estimate we must include the expenditures on the fire department, a proportion of the cost of our water supply and as much of the fire insurance premiums as are not returned by way of indemnity. That brings the cost of our fires up to no less a sum than \$3,000,000 a year and imposes a tax of about \$6.40 per unit of our population, exclusive of any other consideration such as that involved in the disorganization of business. In other words we are buying smoke at a cost of \$8000 a day and it has never dawned upon our shrewd, penetrating and sagacious intellects that it amounts to culpable negligence for an enlightened community to tolerate such a state of affairs."

Notwithstanding two previous investigations of the Toronto Fire Department in two years, the loss continues. After the third investigation, what?