

The Canadian Fire Record.

VICTORIA, B.C.—Pier Island hotel burned, March 4. Loss, \$20,000. Origin, unknown.

IONA, ONT.—Michigan Central Railway's station, freight house and contents burned, March 16.

FLESHERTON, ONT.—Bond Head Methodist Church destroyed, March 6. Loss, \$6,000. Insurance, \$2,500. Origin, unknown.

DUNDONALD, ONT.—H. Mutton's barn and adjoining buildings in East Northumberland destroyed with contents, March 16. Small insurance.

EMERSON, MAN.—Vanwhort's livery stable burned, March 11, with contents, including twelve horses. Loss, about \$4,000. Origin, defective chimney.

TORONTO, ONT.—Grand Trunk division freight agent's offices in Union station damaged, March 13. Origin, lighted cigar.

WINNIPEG.—Fire in bedroom of 320 Ellice Avenue, March 12. Slight damage.

Residence of Mrs. A. Keller, 155 James Street, damaged, March 14. Loss, \$600.

MONTREAL.—Z. Bouvier's home, one-storey structure, at Rosemount, destroyed, March 16. Loss, \$900, partly covered by insurance.

T. Westlake's saloon, 125 Congregation Street, damaged, March 16. Loss, about \$1,500.

Fire which started in tenement house at 216 Workman street, tenanted by X. Beaudry, March 16, did considerable damage to this and adjoining tenements. Loss placed at about \$4,000.

CHARLOTTETOWN CATHEDRAL LOSS.

The loss by the fire which destroyed St. Dunstan's Roman Catholic Cathedral, Charlottetown, P.E.I., on March 8, is now placed at \$300,000, apart from the loss on the Bishop's Palace. The Cathedral was very much under-insured, only \$90,000 having been placed on it. Details are as follows:—

Guardian	\$3,000	Quebec	\$5,000
Norwich Union	7,000	Royal	17,400
North British	3,000	Queen	14,000
Atlas	3,000	Western	4,800
Phoenix of L.	3,000	Sun of L.	5,200
Union of L.	3,000	British America	4,000
Scottish Union	5,000	Caledonian	2,400
Fidelity-Phoenix	5,200		
Commercial Union	5,000		\$90,000

Loss, total.

BISHOP'S PALACE.

Royal \$15,000

Loss, probably about 50 p.c.

MANITOBA FIRE COMMISSIONER'S ANNUAL REPORT.

The annual report of the Manitoba Fire Commissioner (Mr. A. Lindback) shows that for last year the total loss in the city of Winnipeg through fire was \$775,486. In the province outside the city limits the total damage was \$686,680. The allowance for loss by unreported fires is \$15,000, making a total of \$1,477,166. In 1910 the city loss alone was \$1,570,219 and in 1911 the city loss was \$744,641.

Of the 305 fires in Winnipeg during the year, no less than 51 were caused by careless handling of matches. These 51 fires caused a loss of \$26,148, an appalling sum, according to the commissioner, when the cause is taken into consideration and where the

application of a little care would have eliminated every single fire. Again is the warning issued by Mr. Lindback in view of these figures, to those in charge of children to keep always a wary eye on the matches where the children are, and to others to take care how they throw their matches away.

Careless smokers caused 35 fires. This gives a total of 86 fires which need never have been. Twenty-three were caused by defective chimneys, another warning to householders to have the chimney sweep and building inspectors around occasionally. Overheated stove pipes were responsible for 13 fires, more carelessness on the part of some individuals. Thus there is a total of no less than 122 fires which it is fair to say need never have been.

Two fires were caused by defective electric wiring. Sparks from chimneys and locomotives were responsible for 19 fires. There were 10 fires from unknown causes and 8 of incendiary origin or from an origin which gave rise to suspicion. Carelessness in thawing out water pipes resulted in 13 more to be added to the 122 careless fires.

In the statistics outside the city, which cover the province, where there were 111 fires, the list of causes is headed by 10 from overheated stovepipes. Six more were caused by children with matches and two by the adults' carelessness with a similar fire starter.

Mr. Lindback maintains that if the phosphorous match were prohibited by law, a further reduction in the fire waste would follow.

Lightning caused nine fires in the province. Various other causes make up the total of 111.

PENSIONS FOR LIFE AGENTS.

Worthy of note as a development in the life insurance business in harmony with the spirit of the times is the decision arrived at this week by one of the stock life companies to insure all its full time employees of a few years' standing, and to pension those of the number who may become disabled through sickness, accident or old age. This is not altogether a new idea, as another stock life company has under consideration a pension scheme for its employees. A third stock company is building a sanatorium for sick employees, contributes to a savings fund it has established for their benefit and takes care of the old and incapacitated. Some of the mutual companies are also considering plans of a similar nature which will be put into practice if legal obstacles do not prevent. To some extent these plans will relieve the companies of their liability under workmen's compensation laws. And in some cases they will give employees benefits not contemplated by such laws. What future development these plans may take on it is impossible to foresee, but that they will lead to further developments is almost certain, as is also the adoption of such plans by life insurance companies generally, for the better class of agents will naturally gravitate to those companies offering them the best inducements, and the rest will be obliged, for their own preservation, to meet this new form of competition.—*Boston Standard*.

At a special meeting yesterday, shareholders of the Banque Internationale formally sanctioned the agreement for the sale of the Bank's assets to the Home Bank of Canada.