PRECAUTIONS TO REDUCE FIRE LOSS

Mutual Fire Companies in West are Planning Fire Prevention Campaign—Carelessness is a Frequent Cause

OUR heavy fire losses and the necessity for reducing them will be emphasized to the citizens of the west by the Western Canada Mutual Fire Insurance Association in a campaign which is now being planned. M. G. Doyle, manager of the Miniota Farmers Mutual Fire Insurance Co., Beulah, Man., is president of this association. "The report of the superintendent of insurance and fire commissioner for Manitoba for 1919," says Mr. Doyle, "gives one much to think of along lines of fire prevention.

"A large percentage of the fires in Manitoba in 1919 were from preventable causes, and something should be done to make the general public exercise greater care and reduce the enormous annual fire waste. Insurance may reimburse the owner for fire loss, but cannot replace the destroyed property, and every dollar's worth of property so destroyed is a direct national loss.

Most Can be Prevented

"Out of a total of 1,603 fires occurring in Manitoba

251	were caused from defective stoves, furnaces and chimneys, doing damage to the extent of over	$250,000
166	were caused from careless use of matches, doing damage to the extent of over	47,000
120	were caused from smoking, doing damage to the extent of over	96,000
89	were caused from hot ashes, doing damage to the extent of over	140,000
61	were caused from careless handling of gasoline and coal oil, doing damage to the extent of over	74,000
678	preventable fires. Loss over	$607,000

Some Precautions to be Taken

"It is the duty of every citizen to assist in reducing the number of these preventable fires. Attention given to the following points will materially assist to this end:—

"1. Inspect your chimneys, fireplaces, stoves, furnaces and pipes regularly, and have repairs and replacements made where and when required.

"2. Where possible, use only safety matches that strike only on the box.

"3. Keep matches out of children's reach and never allow them to carry or handle them.

"4. Watch careless smokers. On farms never allow smoking in or around outbuildings.

"5. Have a pit in your back yard, as far removed as possible from buildings or fences, in which ashes must be deposited.

"6. Do not light fires with coal oil. Keep all gasoline in tightly-closed red container outside the buildings. Do not get familiar or careless with the stuff—it is dangerous."

Mutual Insurance Men to Meet

In connection with this campaign, a meeting of the Western Canada Mutual Fire Insurance Association is to be held in Calgary, Alta., on the 27th and 28th of May, 1920. This association has as members practically all of the mutual fire insurance companies of western Canada. A general report of this meeting will appear in a later issue.

ANALYSIS OF CANADIAN STOCKS

Greenshields and Co., Montreal, have issued a seventh edition of their "Analysis of Canadian Stocks," covering the year 1919. Figures, such as the ratio of current assets to current liabilities, percentage earned on stock, and range of prices in 1919, and in the six years, 1913-18, are shown in the eleven columns of this useful pamphlet.

VANCOUVER INSURES POLICE FORCE

The board of police commissioners of Vancouver has insured the members of its police force against illness and accident by taking out a blanket policy in an insurance company. Competitive bids were secured from sixteen insurance companies, and the lowest tender was accepted. The premium paid is $5,500 per year, and the contract provides for the payment of $100 per month during the period of disablement, and of $500 to the widow of an officer. Payments of this kind made direct to the police have been costing the city about $9,000 per year. The Workmen's Compensation Board paid 55 per cent. during disability through illness, but made no provision against time lost through accidents. A similar arrangement may be made to cover the firemen of the city.

QUEBEC MUNICIPALITIES MEET

The first district convention of the Union of Quebec Municipalities was held in Plessisville, Que., on May 24th. About 250 delegates were present from all parts of the counties of Bellechasse, Levis, Dorchester, Beauce, Lotbiniere, Megantic, Drummond and Arthabaska. It was known as the convention of the central section of the province, and other regional conventions are planned later on for the Eastern Townships, the district north of Montreal, etc. Most of the delegates present were mayors, some accompanied by one or two members of their municipal councils. President Beaubien, of Outremont, spoke on the advisability of making a strong municipal union. Oscar Morin, Deputy Minister of Municipal Affairs, gave a general review of the new municipal law. The secretary, R. Prieur, gave a resumé of what has been accomplished by the union since its foundation. Several rural members took part in the debate and advocated country road construction, a resolution to this effect carrying unanimously.

INSURANCE LAWS OF 1919

The Association of Life Insurance Presidents has just distributed its volume of life insurance laws of 1919 to its members. The volume is the largest book of new laws thus far pubilshed by the association. The prefatory comment by manager George T. Wight is as follows:—

"During 1919 there were forty-five regular legislative sessions in the United States—besides Congress—and eleven regular sessions in Canada; also twenty-three special sessions in twenty states, making the unprecedented total of eighty legislative sessions whose activities were followed by the association. Thus the present volume exceeds all previous issues, both in the number of pages (848) and in the number of laws printed (176). This increase in size is in part due to the inclusion of the Federal Revenue Act and of the life insurance provisions of several codes.

"The new laws of 1919 are divided among the states and provinces as follows: Massachusetts, fifteen; North Dakota, ten; California and Minnesota, eight each; Illinois, Montana, Tennessee and Congress, seven each; Florida, Missouri, New York, Vermont and Wisconsin, six each; Connecticut, New Hampshire and South Dakota, five each; Indiana, Washington and Nova Scotia, four each; Idaho, Nebraska, Oregon, Pennsylvania and Saskatchewan, three each; Arkansas, Colorado, Delaware, Iowa, Maine, Michigan, Rhode Island, Texas, Utah and Manitoba, two each; Alabama, Alaska, Georgia, Hawaii, Kansas, Nevada, North Carolina, West Virginia, Wyoming, Canadian Parliament, British Columbia, New Brunswick, Newfoundland, Prince Edward Island and Quebec, one each.

"No laws affecting foreign life insurance companies were enacted in the States of Arizona, New Jersey, New Mexico, Ohio, Oklahoma, South Carolina or Virginia, or in the Canadian provinces of Alberta and Ontario."