

Blanket insurance with the co-insurance clause having been in use for some years among large commercial and manufacturing establishments some interested person discovered that if he could get the co-insurance clause declared illegal, he could materially reduce his insurance without impairing the protection given by his blanket policy. In many states any bill which is unfriendly to any form of insurance is at once popular, and anti-co-insurance laws are being encouraged all over the country by interested property owners, although they are well aware that the concession of blanket insurance was obtained on the condition of co-insurance. What is now demanded is the benefit of blanket insurance without co-insurance. Although a vast number of small owners of property do not know what co-insurance means, yet, in reality every small owner is interested, because the prohibition of co-insurance benefits only the great concerns whose distributed property is usually located in cities. Blanket insurance makes possible the evasion of a part of their just fire tax by these big corporations or firms at the expense of the whole community, because a corresponding increase is made in the loss ratio shown by the statistics upon which rates are established.

What is needed is publicity, and these are some of the facts which the insured, as a body, ought to know.
—Insurance Age.

PRINCIPAL FIRES IN CANADA, INVOLVING LOSS OF \$5,000 AND OVER, DECEMBER, 1913.

Dec. 1913	Place	Risk	Loss
1	Bedford, Que.	Mfg. Plant	\$73,250
4	Woodstock, Ont.	Evaporator Plant . .	10,000
5	Rainy River, Ont.	Residence	5,000
5	Highland, Alta.	Livery barn	6,000
6	Regina, Sask.	Farm buildings . . .	6,000
6	Brantford, Ont.	Stables, etc. . . .	40,000
7	Kingston, Ont.	Liquor store	10,000
7	Winnipeg.	Hotel	50,000
7	Loreburn, Sask.	Business premises . .	11,000
10	Carmangay, Alta.	Warehouse & store . .	18,000
10	Limoulin, Que.	Business block . . .	30,000
10	Jasper, Alta.	Hotel	10,000
10	Toronto, Ont.	Business premises . .	25,000
11	Arcola, Sask.	Livery, etc.	11,000
11	Montreal, Que.	Store	5,000
11	Carman, Man.	Implement ware-house . .	12,000
12	Havelock, Que.	Store and dwelling . .	6,000
12	Victoriaville, Que.	Residence	5,000
12	Edmonton, Alta.	Drug store	13,000
13	Le Pas, Man.	Conflagration	75,000
14	Smithville, Ont.	Stores	50,000
14	Toronto, Ont.	Church	12,000
15	Quebec City	Shoe Factory	80,000
15	Yarmouth, N.S.	Residence	8,000
19	Winnipeg.	Wholesale stock . . .	18,000
19	Montreal.	Apartment block . . .	75,000
19	Sydney, N.S.	Business block	5,000
19	Beauceville, Que.	Residence	5,000
22	Berlin, Ont.	Tanning factory . . .	75,000
22	Perth, Ont.	Cheese factory	5,000
23	Alvinston, Ont.	Warehouse	5,000
23	Dunmore, Alta.	Store	11,000
27	Montreal	Dry goods store . . .	10,000
27	Hamiota, Man.	Residence	5,000
28	Coaticook, Que.	Factory	50,000
29	Montreal.	Garage and dwell-ings	160,000
30	Montreal.	Mfg. premises	50,000
31	Winnipeg.	Tanning factory . . .	30,000

*Insurance Loss.

YEAR'S FIRE LOSS BETTER THAN PREVIOUS YEARS.

SERIOUS FIRES DURING SUMMER MONTHS—CLIMATIC CONDITIONS HAVE IMPORTANT EFFECT.

The losses by fire in the United States and Canada during the twelve months ended December 31, 1913, as compiled by the New York *Journal of Commerce*, reach an aggregate of \$224,723,350. While this destruction of property is appalling to consider as a drain on resources in one year, it is somewhat better than the record of the three preceding years, when the figures were respectively \$225,320,900 in 1912, \$234,337,250 in 1911 and \$234,470,650 in 1910. The first five months of the year 1913 gave promise of a material reduction in the fire waste, but the four summer months developed very serious losses, which more than offset the favorable conditions prevailing earlier.

FIRE PREVENTION MOVEMENT.

The causes which have been responsible for the continuation of the comparatively heavy fire waste of the country during the past three years continue to be a matter of study by fire underwriters. The popular movement along fire prevention lines received no little encouragement from legislative and municipal organizations during 1913, and in many States laws are now in force which were enacted in 1912 with a view of diminishing the number of preventable fires. Notwithstanding this fact, however, the destruction of property by fire has shown only a very moderate diminution.

The attempt to prevent a considerable portion of the fires throughout the country by means of a more rigid inspection of buildings with a view of discovering defects before they result in loss has not as yet had time to bear any real fruit, but some of the various State legislators are now more disposed to give the subject of excessive fire waste much more consideration than heretofore, and some good effects may result. The establishment of fire marshals in many States, with full power to investigate all fires of questionable origin, will undoubtedly result in checking some of the incendiaries. The continued financial and business depression was undoubtedly a contributing factor, as merchants who are having a struggle to keep the balance on the right side are not disposed to incur any expense to prevent a possible fire.

A comparative record of the fire losses by months during the past three years is given below, as affording a study of the changes which climatic conditions reflect in the average monthly losses. It will be noted that seasons of intense cold weather or protracted dry seasons invariably have a serious effect on the fire loss record. The table below gives the losses by months during 1911, 1912 and 1913:

	1911.	1912.	1913.
January	\$21,922,450	\$35,653,150	\$20,193,250
February	16,415,000	28,601,650	22,084,600
March	31,569,800	16,650,850	17,511,000
April	17,670,550	16,349,400	16,738,250
May	21,422,000	21,013,950	17,225,850
June	20,691,950	16,103,450	24,942,700
July	25,301,150	15,219,100	20,660,900
August	12,662,650	14,158,800	21,180,700
September	11,333,250	13,779,300	17,919,300
October	13,945,000	13,651,650	14,932,750
November	18,680,600	16,172,300	15,207,600
December	22,722,850	17,967,000	16,126,450

Total for yr. \$234,337,250 \$225,320,900 \$224,723,350