

CANADIAN FIRE RECORD

(Specially compiled by The Chronicle)

OXFORD, N.S.—Block owned by Dr. J. R. Gilroy, destroyed, April 29. Loss, \$10,000.

HALIFAX, N.S.—Wright Marble building on Barrington Street, damaged, April 30. Loss, \$10,000.

FLORENCE, ONT.—I. Webster's handle factory at Rutherford, destroyed, May 5. Loss, unknown.

BELLEVILLE, ONT.—Walker foundry, operated by McCarthy and Wright, partly destroyed, April 30.

BRYSON, QUE.—Fire starting in Goodard's hotel, April 23, destroyed 28 stores and dwellings. Loss, \$65,000.

ST. JOHN, N.B.—Christie wood-working factory, destroyed, April 27. Loss, \$60,000 with \$20,000 insurance.

CALGARY, ALTA.—Standard Garage, 110 Seventh Avenue West, damaged. Loss, \$10,000. Cause unknown.

MOOSE JAW, SASK.—Farm house of Sherman Blackburn, near Avonika, destroyed, May 5. Two deaths.

GALT, ONT.—J. E. Ward's hair factory on Stone ward, destroyed, April 30. Loss, \$2,000, partly insured.

BERLIN, ONT.—Quality Mattress Company's building damaged, May 4. Origin, flying molten metal lodging in cotton bales.

ST. THOMAS, ONT.—J. R. Skinner & Son's grocery on Graham Street, and adjoining premises of Baldwin & Co., confectioners and Collins & Sons, undertakers, damaged, May 5.

TARA, ONT.—Village almost wiped out, May 2. Losers as follows: Tara Hotel, Moncman livery barns and five horses, Alex. Wayne, implement dealer; Charles Start, law office; E. J. Madill, drugs; Bell Telephone central; C. R. Toby, general merchant; Public Library; A. McDonald, tailor. Started in livery barn. Loss, \$20,000.

NORTH BAY, ONT.—Fire which started midnight April 29, damaged the main street block owned by F. J. Martine and P. Adams, and occupied by Laing & Mackie, furniture dealers; O. Fouriozos, confectioner; F. J. Martin, undertaker; T. B. Adams, clothier. Most of the damage was done by smoke and water. Loss—Laing & Mackie, \$8,000; Philip Adams, \$5,000; F. J. Martin, \$2,000; Fouriozos, \$500, all fairly well covered by insurance.

LOSS AT SASKATOON.

The old Cairns building fire at Saskatoon, Sask., on April 7, resulted in the following insurance loss:

ON BUILDING.

Aetna	\$4,500	N. Y. Underwriters.	\$15,000
British America	3,000	Quebec	5,000
British Dominions	3,000	St. Paul	5,000
British North West.	4,500	Union of Paris	4,000
Canadian	3,000		
Guardian	25,000		
			\$72,000

Loss 70 per cent.

ON RENTALS.

Palatine	\$8,000
Union of Paris	16,000
	\$24,000

Loss 25 per cent.

FIRE AT BATHURST, N.B.

The following companies are interested in the fire which originated on the 28th ult., in the premises of S. Holdengraders, Bathurst, N.B., entailing a property loss of about \$135,000 and an insurance loss of \$83,000:

Nat'l of Hartford	\$10,970	Liv. & Lon. & Globe	\$6,500
North Brit. & Mer.	8,500	Yorkshire	5,978
National Union	4,607	Guardian	4,000
British America	3,900	Queen	3,900
Nova Scotia	2,945	Western	2,500
Springfield	2,475	Phoenix of London	2,200
Sun	2,100	North America	2,000
British Crown	2,000	Union	1,500
Caledonian	1,500	Palatine	1,200
London Mutual	1,200	Protectors Undrs.	1,000
Hudson's Bay	1,000	Anglo-American	1,000
Equity	650	Small amounts	1,487
Phoenix of Hartford	540		

FIRE LOSS STATISTICS.

As a step in the direction of solving the rating problem and meeting the alleged demand on the part of the public for more information as to fire insurance conditions, the plan presented by E. G. Richards on behalf of a special committee of the National Board of Fire Underwriters was favorably received by the State Insurance Commissioners at their recent meeting. The plan, in brief, contemplated the gathering of loss statistics by the National Board from all of the States and the reporting of same, in the aggregate, to the State Insurance Commissioners. The latter thought well of the plan in general, but were apparently averse to releasing the individual companies from any responsibility now devolving upon them in this connection. The Commissioners adopted a resolution commending the plan, but suggesting that the Board should endeavor to see if a basis for the making and testing of rates cannot be procured, and that the Board should undertake to reach such a basis. In adopting this resolution the Commissioners apparently overlooked the fact, says the *New York Spectator*, that the National Board now has no jurisdiction whatever over rates or rate-making. The Board also would not care to undertake so extensive and expensive a line of work unless its members were to be relieved from a practical duplication thereof. This loss investigation plan was considered in connection with the broad subject of classification of premiums, risks and losses which has been under discussion for some time past, and is regarded as a move toward the consummation of a general classification scheme. There will no doubt continue to be much discussion as to the necessity for or the efficacy of such a classification as has been alluded to, in connection with the rating of fire risks, and the subject is likely to be brought up at the next annual meeting of the National Convention of Insurance Commissioners. It is probable also that it will receive some attention at the coming annual meeting of the National Board of Fire Underwriters. The topic is one upon which there are honest differences of opinion, and it is so broad a one and of such general importance that no hasty action should be taken regarding it. Every phase of the subject should be thoroughly considered, and everyone having views concerning it should have ample opportunity to be heard.