THE MAY FIRE LOSS.

The losses by fire in the United States and Canada during the month of May were again exceptionally heavy. The figures compiled from the records of the New York Journal of Commerce show a total for the month just passed of $25,968,800. This is about nine million dollars more than the same month last year, when the losses reached the sum of $15,973,500, and over thirteen and a half millions in excess of the record of May, 1915, which reached $11,388,450. The losses for the first five months of 1917 reach the unusually large aggregate of $129,108,455, as compared with $113,528,920 for the same months in 1916. The following table gives a comparison of the losses for May of this year with those of the preceding year, together with the losses by months for the balance of 1916:

	1916	1917
January	$21,423,350	$36,431,770
February	24,770,770	29,587,660
March	38,680,250	17,523,000
April	12,681,050	18,597,225
May	15,973,500	24,968,800
Total, 5 months	$113,528,920	$129,108,455
June	12,247,500	....
July	23,013,800	....
August	10,745,000	....
September	12,244,625	....
October	17,701,375	....
November	19,898,450	....
December	22,063,325	....
Total for year	$231,442,995	....

There were some 261 fires during May, each of which caused an estimated property damage of $10,000 or over. Practically all of the important fires in May involved well insured property, remarks the Journal of Commerce, and the fire underwriters, who had suffered severely in the first quarter of 1917 are now much worse off.

QUAKER OATS LOSS ADJUSTMENT.

The following interesting figures show the result of the adjustment of the loss on the premises of the Quaker Oats Company at Peterboro, Ont., by the fire which occurred on December 11, 1916. It will be observed that through under-insurance, the assured has become a co-insurer to the extent of $737,973:—

Sound value as adjusted	$2,228,416,03
Adjusted loss	1,852,218.46
Insurance required under 90 per cent. co-insurance clause	$2,005,574.43
Insurance carried	1,206,500.00
Deficit	$799,074.43

APPORTIONMENT.

Insurer.	Insures.	Pays.
Insurance companies	$1,206,500	$1,114,245.14
Assured (shy)	799,074	737,973.32
	$2,005,574	$1,852,218.46

This case illustrates forcibly the financial dangers incident to failure to keep in force sufficient fire insurance. The Quaker Oats plant was sprinklered and "fireproof," but that did not prevent an immense loss.

Mr. Harold Hampson, Insurance Company of North America, Montreal, who attended the Western Canada Fire Underwriters' Association meeting in Chicago last week, visited the Head Office of his Company at Philadelphia en route to Montreal.

CANADIAN FIRE RECORD.

REGINA, SASK.—Regina Storage & Forwarding Company's plant destroyed with contents, June 11. Origin, defective wiring. Insurance, on building, $27,000; on contents, $150,000.

CORNWALL, ONT.—Steam barge, Sand King, owned by W. Fraser, of Montreal, badly damaged in St. Regis River, June 1. Loss partially covered by insurance.

MASSENA, ONT.—Shaffer block, filled with general merchandise, destroyed, and Klein building and Ferris block damaged, June 8.

COBOURG, ONT.—Steamer Iolinda, owned by Stony Lake Navigation Company destroyed, June 6. Origin, unknown.

VICTORIA, B.C.—Cameron Lumber Company's mills at Selkirk Water heavily damaged, June 9.

TORONTO—Summer cottage at Lorne Park of Mr. Thomas Mulvey, K.C., destroyed, June 7.

MORE SCOPE FOR MISCELLANEOUS INSURANCE.

Section 8 of the Insurance Act of 1910, which defines the classes of insurance which may be transacted simultaneously by any one company in Canada having been found cumbrous in operation, this section has been amended, in the new draft Act, in the direction of giving the companies more scope. Under the new legislation a license may be granted to carry on any one or more, but not exceeding six, of the following classes of insurance:—fire, accident, automobile, bond, burglary, credit, explosion, guarantee, hail, inland transportation, plate-glass, sickness, sprinkler leakage, steam-boiler, tornado and weather. Moreover, on the report and recommendation of the Superintendent of Insurance, approved by the Treasury Board, a license may be granted to a company to carry on one or more additional classes of insurance, excluding life, up to the number of ten.

ON ACTIVE SERVICE AT HOME.

The greatest need at the present moment is the conservation of food supplies. In this connection, the protection of small grocery stores is just as important as the protection of grain elevators or enormous cold storage plants. A great many people depend upon grocers almost entirely for their food. The average grocery store, containing as it does stocks of kerosene and other inflammable merchandise, is a special instance of fire hazard. This is shown by the large number of such places annually destroyed by fire. Each grocery fire subtracts just that much from the food supply of the neighbourhood.

Most supplies are directly affected by the large number of livestock burned in barns, stables, and slaughter houses. The great duty of the majority of citizens who must remain at home at present is to use every precaution and set in motion every available piece of machinery for the prevention of fire, especially where foodstuffs might be consumed.

Editor: In your story of the fire you refer to the chief as "our invincible old fire fighter." Reporter: Yes sir. Editor: And yet in your next paragraph you say that he was "licked by the flames."—*Boston Transcript*.