

## CANADA'S FIRE WASTE.

(Continued from page 550).

paid in losses \$75,165,000, this being a loss ratio of 61 per cent. Taking the home figures alone of Canadian companies in the same ten years period, they collected in premiums \$24,923,000, paying in losses \$14,755,000, a loss ratio of 59.2 per cent. In 1908, the Canadian fire insurance companies' premiums amounted to \$3,819,000, while their losses totalled \$2,655,000, a loss ratio of 69.5 per cent. Thus Canadian companies in 1908 experienced a loss rate 10 points in excess of their ten years' average of 59 per cent. Fire losses made worse by conflagration payments are too often considered the only concern of fire insurance companies, but there are general expenses and increased reserve requirements in view of underwriting results during the past few years.

Taking the ten years' period for Canadian companies, one can add to the losses paid of \$14,755,000 an amount of \$8,308,000 representing expense of approximately 33 1/3 per cent. of premiums. Then \$2,000,000 may be placed to represent the increase of reserve liability on account of unearned premiums. These three items total \$25,063,000, which shows a loss by Canadian companies with underwriting operations during the past ten years of \$140,000. These figures at once explode the theory of the large profits alleged to be made by our Canadian fire insurance companies. It is interesting to recall the statement made by Mr. H. N. Kelsey, of the National Board of Fire Underwriters, that the fire insurance premiums received in the United States from 1869 to 1908 amounted to \$4,779,277,874 and losses, expenses and legal reinsurance reserves to \$4,784,764, thus showing an actual loss on fire underwriting of \$5,486,241 for a term of 40 years.

**Need for Fire Commissioners**

In addition to carelessness and its demanded educative campaign, an important consideration is the extraordinary number of incendiary fires which occurred in Canada during 1909. The deliberate burning of property has become another serious phase of the fire waste. In many cases extremely vicious motives have been discovered as the origin. The latest bluebook regarding criminal statistics shows that 35 persons were convicted of arson during the twelve months ended March 31st, 1909. Last year several hundred incendiary fires were reported from various parts of the country. The sensational case at High River, Alberta, is one. A box of inflammable material was found in a coal shed and a burning fuse had been attached to some explosive material, an attempt being made to fire a house and barn. At Simcoe, Ontario, a public official was sentenced to imprisonment for life on the charge of attempted murder and two arson charges against him were consequently dropped. The burning of a hotel in Vernon, B. C., causing a heavy loss of life was the result of incendiarism. Jealousy and revenge have frequently been the motives actuating these incendiary fires.

The most important point is that while many hundreds of these occurrences have been placed on record this year, a very small percentage of the criminals have been arrested. The tracing of a fire's origin, as is known, is most difficult. It is no reflection on the police to say that this work is frequently beyond them. A fire investigator should be a trained man for that particular work. In Manitoba a fire commissioner is working under the direction of the provincial government. The result has been a decided decrease in incendiary fires, the bringing to the justice of the persons responsible therefor, and a gratifying decrease in the Manitoba fire losses generally. While a great number of the states across the border possess fire marshals or fire commissioners, only one province in Canada, can boast of such an official. The need for such an officer is continually emphasized in every Canadian province.

**NEED FOR MIXED FARMING**

**In the West—Farmers Changing Their Views—Growth of Western Cities—The Wheat Markets.**

Monetary Times Office,  
Winnipeg, January 25th.

The splendid crops of Western Canada in the past year, and the increased acreage and enormous yield have been a topic for many months, but little has been said regarding the importance of mixed farming. Ranching is probably doomed by the incoming of the grain grower, but the demand for beef is growing. The price for all meat is high and it is a curious fact that the West is actually importing



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sheep from the United States and Australia, also buying two-thirds of the bacon it consumes in the United States, instead of taking steps to cultivate this remunerative branch of agricultural industry. The number of cattle in the West, it is said, is smaller this year than last, therefore the basis of stock raising by farmers on a larger scale should be laid at once. It will take several years to produce a satisfactory situation, but the prices paid for cattle and hogs in Winnipeg during the past few months justify the taking up of this branch of farming.

**Business Conditions in the West.**

Business opened up briskly for the new year and gives promise of exceeding that of 1909. Even the usually dull season at the beginning of January has been marked by brisk movements along all lines of business activity in the West, and from this comes the auguries of good spring business. Bank clearings are expected to reach the billion dollar mark in 1910, as for the week ending January 6th. Winnipeg bank clearings totalled \$19,285,320, a gain of nearly five millions over the same week in 1909 and more than five millions over 1908. For the week ended January 13th the gain was greater, Winnipeg clearings for that week amounting to \$18,083,655. For the same week of 1909 the figures were \$11,497,015 and for 1908 \$10,247,614. These figures show an increase for the week in 1910 of \$6,586,040, and if this rate of increase be kept throughout the year the total should be above a billion dollars.

The rapid development of Western Canada in the past two or three years is remarkable. One of the requisites for the success and progress of any city is a strong practical interest in local institutions. This already exists in most Western cities, while those that have established themselves at strategic traffic points and have attained to a commercial position that compels service from the railroads, have not failed to develop a lively civic spirit. Boards of Trade seeking new industries for their respective cities and settlers for their districts are more important bodies in the public eye than the City Council or the School Board that attends respectively to the municipal and the educational welfare of the community.

**Progress of Western Cities.**

Aside from these strong commercial notices that actuate the Western city-builders, their municipal ideas are high. The municipal buildings erected are creditable to the communities which have erected them. Parks and land for parks have been secured in good time, with the object of avoiding the payment of large sums in getting back for public use, land that never should have been alienated from public ownership. These are evidences that give promise of Western cities being great in many ways. They will attract leaders in all the agencies of intellectual and social progress. Developments along this line are as needful in the upbuilding of the new nation of the West as are those which are measured by the records of commerce.