

## RECENT FIRES

**Large Boarding-house at Niagara Falls, Irving and McKillop at Calgary and Kidd Mill at Prince Albert had the Largest Losses this Week**

**Arden, Ont.**—Sawmill, owned by Albert Marsh, destroyed. There was no insurance.

**Belleville, Ont.**—July 2—Cheese factory, owned by H. R. Free, was destroyed. Loss partly covered by insurance.

**Bowmanville, Ont.**—July 3—Farm buildings, owned by Alfred C. Hardy, destroyed. Fire caused by lightning.

**Calgary, Alta.**—June 29—Garage belonging to Irving and McKillop Motors damaged. Loss is estimated at \$30,000. The fire was caused by gasoline in the radiator shop.

**Cobourg, Ont.**—June 30—Cheese factory belonging to H. R. Fee at Cold Springs destroyed. The loss is covered by insurance.

**Fleming, Sask.**—June 30—Home of Mrs. Harry Bowering destroyed. Fire was caused by an explosion from an oil lamp. Two fatalities.

**Forest, Ont.**—July 2—Barn, owned by N. Herbert, destroyed. Fire caused by lightning.

**Halifax, N.S.**—June 27—Stables belonging to J. A. Leaman and Co. destroyed.

**Montreal, Que.**—July 3—Sawmill belonging to Bickerdike Harbor Commissioners destroyed. The fire was caused from sparks from the furnace.

**Nelson, B.C.**—July 2—O'Neil, Irvine and Mann Lumber Co. destroyed. Fire due to dry weather.

**New Glasgow, N.S.**—July 7—Main workshop of the Maritime Bridge Co. destroyed.

**Niagara Falls, Ont.**—July 7—Large boarding-house destroyed. Loss is \$35,000, fully covered by insurance.

**Ottawa, Ont.**—July 7—Four residences damaged. Loss, \$500.

**Portsmouth Ont.**—July 2—Residence of Rev. F. W. McDonald damaged. Fire was caused by lightning. Loss fully covered by insurance.

**Prince Albert, Sask.**—June 19—Kidd Mill was damaged. Estimated loss, \$25,000, partly covered by insurance. Fire believed to have been started by children playing with matches.

**Quebec, Que.**—July 5—The station of Mastai, on the Q.R.L. H. and P. Co., Montmorency division, was destroyed by fire.

**St. John, Nfld.**—July 4—Villages of Lamanche, New Chelsea and the Great Northern Pond have been damaged during the forest fires in Newfoundland.

**Thorold, Ont.**—June 17—Residence of Angelo Dame damaged. Loss, \$7,000.

**Toronto, Ont.**—July 5—Lumber belonging to Ontario Wrecking and Construction Co. was destroyed when the barn caught fire. Estimated loss, \$5,000.

## ADDITIONAL INFORMATION CONCERNING FIRES

**Allen, Sask.**—June 4—Barn and equipment belonging to K. Selzter destroyed. The total loss on contents and building was \$10,000, with insurance of \$600 on the building.

**Ayr, Ont.**—June 14—Plant of John Watson Manufacturing Co. destroyed by fire. The fire was caused by incendiarism. Total loss, \$100,000. Insurance of \$50,000. Two-story brick building, occupied by the Canadian Bank of Commerce and owned by Dominion Realty Co., Ltd., was destroyed. The fire was caused by heat from the Watson Manufacturing Co. Total loss on building, \$300. Insurance, \$3,000.

**Erindale, Ont.**—June 13—House and barn belonging to Erindale Farms, Ltd., destroyed. Fire was caused by lightning. The total damage to contents and building was \$50,000. Insurance in the North British and Mercantile, \$25,000.

**Moncton, N.B.**—May 26—Bank of Nova Scotia, a store and law and insurance offices were destroyed. The total loss is \$20,000, fully covered by insurance.

**Ontario.**—The fire marshal's report for March, 1920, shows that during the month there were 919 fires, with a loss

of \$889,205, of which \$633,443 fell upon the insurance companies and the balance of \$255,760 was uncovered. The corresponding number of fires in March, 1919, was 832, with a loss of \$795,791, of which \$618,555 was met by the insurance companies.

**Saskatchewan.**—The fire marshal's report for the year 1919 in the province of Saskatchewan shows losses totalling \$2,400,000. The total number of fires reported in 1919 was 1,385, nearly half of these conflagrations being in dwelling-houses. Others were: Stores, 138, dwellings 603, elevators 35, schools 25, churches 7, garages 21, granaries 48, livery barns 15, poolrooms 12.

Carelessness in handling gasoline and coal oil was responsible for serious injury to 24 people.

**St. Catharines, Ont.**—July 1—Residence of Thos. Pattington damaged. Total loss on contents and building, \$3,000, fully covered by insurance. The fire was caused by an electric iron.

**Vancouver, B.C.**—June 20—The Balmoral apartment house fire, which occurred on June 20th, caused a loss of \$50,000 on the building, with insurance of \$22,500 in Yorkshire and Home and \$15,000 in the Newark Insurance Co. Loss on the contents was \$35,000, with insurance of \$10,000. Five fatalities.

**Winnipeg, Man.**—June 15—D. E. Adams Coal destroyed with a total loss of \$40,000. Insurance of \$12,000 in the Alliance and Occidental Insurance Companies.

## SOME ALBERTA TOWNS AND THEIR PROBLEMS

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mission will make further enquiry into their position. To this arrangement the bondholders' representatives assented.

The hopeful feature of the situation according to those in touch with the bondholders, is that more economy is being exercised in town administration and greater care is being given to the efficient management of utilities. It is now being more fully realized by these municipal bodies that borrowing leaves behind it obligations which must be met and that there is a limit to credit extended by banks. Another fact more clearly realized is that the amount of money obtainable in the form of taxes on unimproved land, particularly land held by speculators and non-residents, is limited and as a source of annual revenue, is quite undependable. A reliable source and one on which greater dependence will have to be placed is improved property and property which is in actual use by the resident citizens. Taber is fortunate in being a mining centre, and Redcliff has behind it some active industries. Their respective positions will be strengthened also by improved local agricultural conditions and also by developments of irrigation plans.

## Crop Prospects are Encouraging

At the present time it seems to be assured that crops will be normal if not much better than normal. This means a great deal to all the towns that came under review and it is now believed that they will all be able to take care of their debt and the interest upon it. It is felt here that if the arrangements made between representatives, respectively of the bondholders and the towns concerned, are carried out, it will materially improve the municipal credit for the entire province of Alberta. Hon. C. R. Mitchell, provincial treasurer of the province, appeared to be very pleased with the result of the negotiations. If the results are as hoped, it will leave Alberta in a much better position than it has been in for some time. There only remains one municipality, the affairs of which have not been adjusted satisfactorily, and if they are eventually cleared up, Alberta will be able to face the financial markets with the advantage of being able to say that none of its towns have caused loss of principal to holders of their debentures. If the municipalities and the government of the province can attain to this position, it will assist greatly in securing capital which will certainly be required for growth and development.