

SOME RECENT FIRES.

The following particulars are gathered from first Press reports of conflagrations. Upon these are instituted further inquiries, which appear under heading "Additional Information."

- Peterboro, Ont.**—Mr. B. Morrow's residence, damaged; loss small.
- Lethbridge, Alta.**—Windsor hotel destroyed; thirteen horses suffocated.
- Eglington, Ont.**—Hygienic Dairy, damaged; loss, \$800; covered by insurance.
- Wostock, Alta.**—Hotel occupied by Mr. Alex. Setter, destroyed; building insured.
- St. John, N.B.**—Residence of Mr. Hazen Mowbray destroyed, origin in chimney.
- Belleville, Ont.**—Mr. Thos. McKim's farm, Sidney, damaged; spark from engine the cause.
- Rigaud, Que.**—Branch of Merchants Bank and store of Mr. James Fletcher, destroyed; loss heavy.
- Moose Jaw, Sask.**—Residence of Mr. Ford, damaged; loss \$150; overheated range pipe the cause.
- Holland, Man.**—Barn and contents owned by Mr. Frank Budd, destroyed; lightning the supposed cause.
- Brockville, Ont.**—Launch "Strollers," owned by Mr. W. D. Wright, damaged; leaky carburettor the cause.
- Saskatoon, Sask.**—The farm of Mr. J. Pollock, damaged; spark from passing engine the cause; loss, \$12.
- Kingston, Ont.**—Steamer "Islander," owned by St. Lawrence River Steamboat Company, destroyed; loss, \$20,000.
- Tilbury, Ont.**—Mr. Adam's store, store-house of Mr. N. H. Smith, and the Mather's block damaged; loss, \$5,000; insured.
- Wynyard, Sask.**—Barn of Mr. T. Jonasson, destroyed; boys playing with matches the cause; loss \$6,000; no insurance.
- Vancouver, B.C.**—Residence of Mrs. Hughes with shed and stable owned by Mr. B. Bailey, destroyed; loss to dwelling \$2,500.
- Glace Bay, N.S.**—Mr. John Buchanan's barn, McLeod's crossing destroyed with contents; no insurance carried; origin unknown.
- Midland, Ont.**—Fifteen million feet of lumber owned by the Messrs. Chew Brothers, destroyed; loss, \$250,000; partially covered by insurance.
- Metcalf, Ont.**—Residence, general store and post-office owned by Mr. James Simpson, destroyed; loss heavy.
- Halifax, N.S.**—Building in rear of Infants' Home damaged, flying spark lighting on the roof the cause. Residence of Mr. Thos. Isnor damaged; no insurance.
- Portage la Prairie, Man.**—Mr. Charles T. Woodside's store damaged; oil stove the cause. Outbuilding in rear of Mr. T. A. Garland's block damaged; incendiarism the cause.
- St. John's, Nfld.**—Residence owned by Councillor Martin, destroyed. Mr. Grant's mill at Gambo, and mill at Butt's Pond, with between fifteen and twenty thousand feet of lumber destroyed.
- Richmond, Que.**—Residences of Messrs. Vadnais, Cross, Perkins and Kerr, damaged; loss, \$5,000, fully covered by insurance. The Bedard building damaged and patterns of the Scott foundry destroyed; loss \$10,000. The origin in both cases is a mystery.
- Toronto, Ont.**—Residence of Mr. David Davenport damaged; loss on contents, \$200, on building, \$100; coal oil stove explosion the cause. Residence of Dr. Hermiston, damaged; loss on building \$75; on furniture \$150. Mr. Pearson's barn at East Toronto destroyed.
- Montreal, Que.**—The Canada Paper Box Company's premises damaged; loss estimated at \$50,000. The Witness newspaper office badly damaged and several stores also suffered; estimated loss to Witness between \$50,000 and \$75,000; origin a mystery. Insurance to the extent of \$150,000 was carried.
- Hamilton, Ont.**—Mr. Membre's mattress works damaged; loss, \$1,800. Residence owned by Mr. Robert Young, Binbrook, lost, \$3,000; no insurance. Factory of Canada Screw Company damaged; loss small. Residence of Mr. Fred. Brehm, damaged; loss, \$200. Car of oxide at G.T.R. yard damaged; spark from engine the cause.

A by-law has been adopted by the city of Ottawa permitting the officers of the fire department to enter at any time public buildings, industrial establishments, places of amusement or any place where explosive compounds, shavings, rubbish or other materials liable to cause fire are kept and to order their removal when the same are liable to cause fire. In case of neglect or refusal to remove, the officers are authorized to do so at the expense of the delinquent.

INSURANCE IN MANITOBA.

Monetary Times Office,
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The policy in Winnipeg regarding determination of rates, has had a good effect upon the quality of new buildings. Plans of new buildings are often submitted to underwriters for inspection with a view to making such changes as will secure the lowest possible rate. These changes have all been brought about since Mr. Birch became secretary of the Underwriters' Association. Mr. Birch says that as he will remain in Winnipeg he will always be interested in the work of the Board of Underwriters. When he became secretary thirty-five companies were connected with the board; now there are fifty-two.

Mr. A. E. Ham, Insurance Inspector for Manitoba, reports that this is the best year that the province has ever seen in the matter of registering and licensing insurance companies and friendly societies, the total so far being thirty-three, made up of sixteen fire, life and accident companies, seventeen fraternal societies, and five mutual fire, and three mutual hail companies forced to register in accordance with an act passed by Legislature last session.

The increase in the number of fire insurance companies is due, he believes, to the high pressure system recently installed in the city.

This is the first year that the fraternal societies have had to pay a license. During the year some sixteen new companies have come into the province, and before the current year expires there will likely be one or two additional fire insurance companies registered.

The price of live hogs has advanced; 9c. per lb., live weight, being paid in Winnipeg last week.

While hogs were marketed here last year to the value of \$1,500,000, the West imported hog products, such as bacon, lard, etc., to the value of \$2,750,000. Yet in this year, when imports of hog products were so large, the number of hogs marketed at Winnipeg increased from 81,000 to 145,000. This latter figure is one-third of the annual packing capacity of the Winnipeg abattoirs as at present operated. Thus the farmers of the West only raised about one hog for every three required, while the packing plants stood partially idle, and the dealers were forced to import hog products to meet the deficiency. Receipts of hogs this year are falling below those of last year, so that the imports will be much higher than they were last year. The average price of hogs in Winnipeg for the past three years has been from 5½ to 6c.

WESTERN UNION FIRE COMPANY

The new settler, mechanic or merchant soon wants fire insurance. It is characteristic of a large proportion of the Western Canada and dwellers that in such matters as underwriting, banking and manufactures they prefer to patronize establishments with western headquarters. It is not unlikely that the projectors of the Western Union Fire Insurance Company of Vancouver, aim to accommodate the friendly disposition of Western men and to get their insurance. The provisional directors are mainly Vancouver men, with four from Alberta, and some of the fourteen are well and favorably known in Eastern Canada. The capital is to be a million dollars, with \$25 per \$100 share to be paid up before the concern goes into full swing. Incorporation is being sought in British Columbia; the provisional manager is C. R. Drayton and the provisional secretary V. C. James.

The growth in demand for fire insurance in the West is proved by the figures quoted in the prospectus of the amount of policies written by western companies, the Brandon, the Pioneers, the Winnipeg, the Central Canada, the Occidental, and the Colonial. Four of these, existing in 1905, wrote \$6,531,000 that year; and in 1908 with the Brandon and the Pioneers added, wrote \$26,650,000. This is very encouraging. As to the further figures quoted to show how easy it is for companies with limited capital to get a rapid income, a word of friendly caution may not be amiss. The fire-demon is never asleep. He is not a bit more tender to houses flimsily constructed whether in St. Hyacinthe and Stratford or in Regina and Calgary. Insurance companies in this country have no way of escaping fires large or small. Mining towns in the Mountains have been devastated in a night; while to conflagrations neither New Westminster nor Vancouver is a stranger. So let the Western Union directors and managers see to it that they build on safe lines, being more anxious to secure adequate rates and honest inspection of risks than volume of business. The western man is prosperous and will pay a reasonable rate to his underwriter. The latter should build up his business steadily, by careful selection of risks—not by spasmodic leaps and bounds. When he gets his net surplus into good proportion with his amount at risk he may await with equanimity, the prairie dwelling fire and the city conflagration.