RECENT FIRES

Dickie's Lumber Mill at Stewiacke, N.S., $150,000—Two Barns in Ayr were Destroyed with a loss of $20,000, and Two Barns in Mount Forest were Destroyed, Suffering a Loss of $15,000

Ayr, Ont.—October 9—Barns of J. J. Brown in South Dumfries were damaged by fire. The fire was caused by a spark from the threshing engine. The loss is estimated at $20,000.

Bloomfield, Ont.—October 13 — Pearsoll's garage and Gibson's barn were damaged by fire. The loss is $5,000.

Bridgeburg, Ont.—October 13—The Bridgeburg Railroad Y.M.C.A. was damaged by fire. The loss is partly covered by insurance.

Bridgewater, N.S.—October 6—Barn owned by Mr. Heckman was damaged by fire, the fire spreading to the Union Church, which was badly damaged.

Colonsay, Sask.—October 3—Colonsay Hotel was destroyed by fire. The loss is estimated at $12,000 and is covered by insurance.

Elcan, Alta.—October 5—The tipple of the Rock Springs Coal and Brick Company's mine was damaged by fire. The loss is estimated at $12,000, and the fire is believed to have been caused by spontaneous combustion.

Fredericton, N.B.—October 7—Barn owned by James Kelly, on Saunders Street, was damaged by fire. The loss is estimated at $500, and the fire is believed to have been caused by incendiarism.

Mount Forest, Ont.—October 6—Two large barns on the farm of John N. Brown, Owen Sound Road, were entirely destroyed by fire. The loss is estimated at $15,000, with insurance of $5,000.

Orangeville, Ont.—October 10 — The carding mill of Irving Stephenson was destroyed by fire.

Oxbow, Sask.—October 5—Oil tanks of the Farmers' Elevator and Trading Co. were destroyed. The loss is estimated at $8,000.

St. Thomas, Ont.—October 11—Barn of Daniel Coughlin was damaged by fire. The fire was caused by an electric storm. The loss is estimated at $6,000.

Stewiacke, N.S.—October 11—Dickie's lumber mill was damaged by fire. The total estimated loss is $150,000 with insurance of $30,000.

Toronto, Ont.—October 7—Factory of James Brown, 445-457 King Street West, was damaged by fire.

October 10—A shoddy mill at 610 Eastern Avenue was damaged by fire. The fire was caused by children playing with matches. The total loss is $2,300.

Trenton, N.S.—October 7—"Riggers'" shack at the plant of the Nova Scotia Steel and Coal Co. was damaged by fire.

ADDITIONAL INFORMATION CONCERNING FIRES

Allanburg, Ont.—September 17—Barn belonging to Elias Egerter was damaged to the extent of $16,000, with insurance of $3,400 in the Dominion.

Brockville, Ont.—September 20—Business section and dwelling were damaged by fire. The fire was caused by defective wiring. The total loss on buildings and contents was $28,040, with $26,300 insurance in the following companies: Dominion, British Colonial and London. R. H. Smart, G. F. Stayner, W. and J. Sheridan and Miss Harrison were the owners of the buildings damaged.

Cloverdale, B.C.—September 4—Shingle mill, belonging to Smith and Hutton Shingle Co., was destroyed. The total loss was $5,700, with $5,000 insurance in the following companies: Rochester Underwriters, Connecticut, Fidelity-Phenix, Insurance Co. of North America.

Hamilton, Ont.—September 17—Residence of E. A. Vollick, 418 Bay Street North, was damaged. The fire is supposed to have been caused by children playing with matches. The total loss is $1,150, with insurance of $1,550.

September 19—Art and Gift Store, belonging to Farewell and Guest, was damaged by fire, the fire being caused by spontaneous combustion. The total loss is $4,214, with insurance of $14,000.

Quebec, Que.—August 3—The damage resulting from the fire in the garage of P. T. Legare, Ltd., was $1,633, not $10,000, as previously stated in these columns.

Stratford, Ont.—September 15—Barn belonging to Girling Brothers was destroyed by lightning. The total loss was $4,200, with insurance of $2,050 in the Downie Mutual.

Watford, Ont.—September 25—Residence of Thos. Dodds was damaged by fire. The loss was $87, with insurance of $2,500 on the buildings in the Phœnix and Queen Insurance Company.

VANCOUVER TO INSURE ALL ITS EMPLOYEES

Legislative Authority Necessary, However—Fire Agents to Have Provincial Association—State Insurance Proposal Sidetracked

(Special to *The Monetary Times.*)

Vancouver, B.C., October 9, 1920.

THE city council of Vancouver have been of late giving special attention to civic insurance. After putting a blanket accident and sickness policy on the police force, they duplicated the policy for the fire brigade. This caused a certain amount of jealousy among other city employees who were not so favored, with the result that the city council will now insure, under a similar policy, the city hall staff and outside workers. Over a thousand men will be covered by this form of insurance. The civic worker's health is insured for $100 a month and his life for $500, the taxpayer paying the premiums. The city is said to have taken this course on account of the large sums of money expended through sympathy for sick employees and those who had met with accidents. The whole of this blanket insurance scheme, however, will have to receive legislative sanction.

The city council are said to be dissatisfied with the existing method of handling the insurance on public buildings. Mayor Gale claims to have had visits from insurance experts, informing him of the great improvement that could be made. As a result, a special committee has been appointed to attempt a revision of the system. It is said that a few insurance firms were getting all the business, and there seemed to be a great deal of heart-burning and bitterness caused by the alleged unfair treatment of firms who could not get a "look in" on civic insurance. City Comptroller Pilkington has been instructed by the council to arrange a schedule providing for a fair distribution of the business to all local companies, while the committee appointed to look into the whole question of insurance are to have the insurance experts mentioned by Mayor Gale before them to hear their proposal of their alleged technical experts by which the municipality, they say, will get the best classifications and results on all property insured.

A movement is on foot to form a British Columbia fire insurance agents' association, with associations in each of the larger towns, and the central executive in Vancouver, the idea being to have all agents governed by the same set of by-laws and constitution. At present there are agents' associations in Vancouver, Victoria, New Westminster, Nelson and Kamloops. The different towns are now being visited for the purpose of ascertaining the wishes of the agents in regard to the proposition.

The resolution offered by Revelstoke to the Municipal Association convention at Nelson, that the government be asked to take over fire insurance business of the province, was not seriously considered by the convention which has just closed its labors. A resolution was passed, however, that the fire insurance rates in B.C. were excessive, and suggesting that the insurance department in B.C. make inquiries into the present rates charged.