

## DECEMBER FIRE LOSSES

## Many Fires Cause Much Destruction of Property and Life

The Monetary Times' estimate of Canada's fire loss during December amounted to \$1,769,905, compared with November loss of \$1,184,010 and \$2,866,950 for the corresponding period of last year. The following is the estimate of December losses:—

Fires exceeding \$10,000 .....	\$1,300,210
Small fires .....	239,838
Estimates for unreported fires .....	230,857

\$1,769,905

The following are the monthly totals of the losses by fire compared with 1909, 1910 and 1911:—

	1909.	1910.	1911.	1912.
January ..	\$1,500,000	\$1,275,246	\$2,250,550	\$3,002,650
February ..	1,263,005	750,625	941,045	1,640,153
March ....	851,690	1,076,253	852,380	2,261,414
April .....	720,650	1,717,237	1,317,900	1,355,055
May .....	3,358,276	2,735,536	2,504,500	2,251,815
June .....	1,360,275	1,500,000	1,151,150	4,229,412
July .....	1,075,600	6,386,674	5,384,300	1,741,371
August ....	2,582,915	1,667,270	920,000	1,164,760
September ..	1,615,405	894,125	1,123,550	883,949
October ...	2,208,715	2,195,781	580,750	1,416,218
November ..	935,191	1,943,708	1,506,500	1,184,010
December ..	1,433,813	1,444,860	2,866,950	1,769,905
	\$18,905,538	\$23,593,315	\$21,459,575	\$22,906,712

## Large Fires.

The fires at which loss was estimated at \$10,000 and over were as follows:—

Carp, Ont. ....	Store .....	\$25,000
Medicine Hat, Alta. ..	Business block .....	70,000
Sturgeon Falls, Ont. ...	Hotel .....	10,000
Frankford, Ont. ....	Apple storage .....	12,000
Cobalt, Ont. ....	Surface mine plant .....	13,000
Hespeler, Ont. ....	Machinery plant .....	20,000
Callander, Ont. ....	Business section .....	20,500
Quebec, Que. ....	Coal shed .....	20,000
Winnipeg, Man. ....	Furniture warehouse .....	68,000
Yarmouth, N.S. ....	Conflagration .....	75,000
Aldershot, Ont. ....	School .....	10,000
Uxbridge, Ont. ....	Tannery .....	75,000
Stratford, Ont. ....	Mill building plant .....	75,000
Chicoutimi, Que. ....	Factory .....	18,000
Prince Rupert, B.C. ..	Hotel .....	50,000
Watson, Sask. ....	Business section .....	12,000
Sedley, Sask. ....	Business section .....	30,000
Sackville, N.B. ....	Business block .....	27,000
Porcupine, Ont. ....	Business section .....	20,000
Toronto, Ont. ....	Art Metropole .....	61,710
Toronto, Ont. ....	Factory .....	20,000
Vancouver, B.C. ....	Motor boat factory .....	17,000
Vancouver, B.C. ....	Country club .....	30,000
Cobalt, Ont. ....	Powder factory .....	10,000
Quebec, Que. ....	Newspaper office .....	15,000
Sussex, N.B. ....	Business block .....	12,000
Quebec, Que. ....	Residence, etc. ....	16,000
Delhi, Ont. ....	Two business blocks .....	60,000
Montreal, Que. ....	Residence .....	50,000
Montreal, Que. ....	Sash and door factory .....	60,000
Calgary, Alta. ....	Garage .....	30,000
Dauphin, Man. ....	Business block .....	75,000
Moncton, N.B. ....	Store .....	10,000
Montreal, Que. ....	Paint works .....	100,000
Montreal, Que. ....	Spice works .....	16,000
Ottawa, Ont. ....	Store .....	17,000
Winnipeg, Man. ....	Oil warehouse .....	50,000

The structures damaged and destroyed were 122 residences, 37 stores, 25 barns and stables, 17 hotels, 13 business blocks, 12 factories, 6 offices, 5 warehouses, 4 educational institutions, 4 work shops, 2 newspaper offices, 3 boat houses, 3 garages, 5 planing and saw mills, 3 mine plants, 3 coal sheds, 3 restaurants, 2 post offices, 2 halls, 2 evaporators, 1 each lime kiln, tannery, conservatory, assay office, pavilion, railway station, round house, slaughter house, hospital, cooperage, bank, club, foundry, powder factory, woolen mill, bakery, laundry power house.

There were destroyed 44 horses, 14 cows, 5 pigs, 2 calves, 205 chickens, 16,000 bushels apples, car-load lemons, 4,500 bushels wheat, 800 bushels oats, 75 tons hay, 9 stacks oat sheaves, 5 tons coal, 12 freight cars, 4 motor boats, 3 automobiles, 2 sets harness, 1 cutter, 1 root pulper, 1 sleigh, 1 wagon, 1 threshing machine, 1 aeroplane.

Of the presumed causes 25 were attributed defective chimneys, stovepipes and flues, 12 overheated flues and pipes, 10 defective stoves and furnaces, 10 sparks, 10 electrical defects, 10 lamps and lanterns, 9 incendiary, 8 hot ashes, 5 spontaneous combustion, 4 burning paper, 4 gas jets, 3 matches, 3 defective grates, 2 grease, 2 boiler explosion, 2 engine back firing, 1 hot lime, 1 oil stove, 1 oil heater, 1 acetylene generator explosion, 1 picker, 1 upset stove, 1 thawing water pipes, 1 candle, 1 burning rubbish, 1 gasoline.

The number of deaths from fire is 28, making 203 for 1912.

The following are the monthly totals compared with 1909, 1910 and 1911:—

	1909.	1910.	1911.	1912.
January .....	16	27	27	27
February .....	8	15	12	11
March .....	16	20	18	24
April .....	18	37	20	15
May .....	21	15	28	18
June .....	16	52	13	6
July .....	4	15	110	9
August .....	17	11	22	16
September .....	10	10	13	6
October .....	26	16	17	21
November .....	34	19	20	22
December .....	33	19	17	28
Totals .....	219	256	317	203

The fires at which fatalities occurred were as follows:—

Hornell, Ont. ....	Playing with matches .....	1
Dawson, B.C. ....	Burning building .....	1
Kenora, Ont. ....	Burning building .....	1
Hawkesbury, Ont. ...	Burning building .....	2
Sackville, N.B. ....	Set clothing alight .....	1
Montreal, Que. ....	Thrown from fire wagon .....	1
Toronto, Ont. ....	Lamp explosion .....	1
St. Catharines, Ont. .	Set clothing alight .....	1
Vernon, Ont. ....	Set clothing alight .....	1
Thornton Corners, Ont.	Oil stove exploded .....	1
Antlers, Sask. ....	Burning building .....	1
Edmonton, Alta. ....	Burning building .....	1
Kerrobert, Sask. ....	Set clothing alight .....	1
Niagara Falls, Ont. ..	Railway collision .....	1
Edmonton, Alta. ....	Set clothing alight .....	1
Furham, Ont. ....	Fell into sugar kettle .....	1
St. Albert, Alta. ....	Lamp explosion .....	1
Toronto, Ont. ....	Burning building .....	1
Winnipeg, Man. ....	Gasoline stove explosion .....	1
Edwards Station, Ont. .	Burning building .....	1
Charlesbourg, Que. ..	Burning building .....	3
Windsor, N.S. ....	Set clothing alight .....	1

## AUSTRALIA'S NEW INSURANCE BILL

With the provision that all insurance companies in Australia must secure a license from the Australian government to carry on business in the Commonwealth, or pay a penalty of \$10,000, the insurance bill was introduced into the House of Representatives by the attorney-general, Hon. William Hughes.

A further provision of the measure is that all existing insurance companies in the Commonwealth must within six months of the bill becoming law deposit with the federal treasurer money or securities in the following amounts: Life companies must hand over \$100,000, and other companies \$100,000, while insurance institutions carrying on a general business must deposit \$200,000.

These conditions are somewhat softened in respect to new companies starting business, and although they have eventually to hand over the same amounts as the established concerns, they are allowed to deposit smaller sums at the start and make additional yearly payments, investable in government securities, the income of which will go to the depositing company.

The existing insurance law will be amended and the bill will not be passed until after the election in April.

The measure has caused some consternation in insurance circles and the companies are preparing to inaugurate a strong campaign against the government at the election, when it is considered that the labor administration, if not defeated, will come back with a reduced majority. The bill will hit several American companies which are carrying on business at present in the Commonwealth.

The proposal has been placed before a committee of the Edmonton city council by Alderman East that a municipal bank upon the New Zealand plan be undertaken by the city.