

FIRE LOSSES IN SASKATCHEWAN

Total Last Year was \$1,558,191—Insurance Companies' Trust Fund

The following is a record of fire losses in Saskatchewan last year, according to the report of Mr. A. E. Fisher, insurance superintendent and fire commissioner of that province:—

January	\$ 96,288.17
February	72,717.27
March	165,426.21
April	34,626.17
May	77,462.19
June	41,393.01
July	162,467.93
August	140,261.16
September	94,327.14
October	85,904.73
November	241,182.94
December	152,272.68

\$1,364,329.60

In addition 17 elevators were destroyed by fire involving an adjusted loss of \$193,862.06, making a total fire loss for the year of \$1,558,191.66.

Inspection of Risks.

The inspector of the fire commissioner's office has been assigned the duty of the inspection of risks and properties which are considered hazardous and especially liable to fire, confining his attention principally to towns, villages and hamlets. Many such inspections have been made at the request of the local municipal authorities and, in other cases, at the request of the insurance companies, the hazardous conditions about which complaints have been made having been reported by the field men of the insurance companies. There has been an appreciable readiness and willingness on the part of our citizens to comply with the inspector's orders and in the places visited by him there has been an improvement from a fire prevention standpoint.

Fifteen lives were lost during the year through fire. Of this number 11 were due to the careless handling of gasoline.

Much credit is due the local assistants to the fire commissioner for their individual efforts in reporting losses and inspecting property, as well as for the kindly co-operation with the officials of the fire commissioner's office in the discharge of their duties.

To the deputy fire commissioner has been assigned the duty of the investigation of the origin and circumstances of fires which are of a suspicious nature, his years of training in this particular work having fitted him for the position. Between June 1, and December 31, 1916, 21 suspicious fires were investigated.

On June 1, 1916, when the recently enacted fire prevention act came into force in Saskatchewan, the insurance branch and the office of the fire commissioner were consolidated, the following officials being in charge of the administration of the act: Fire commissioner, Arthur E. Fisher; deputy fire commissioner, James G. Feltus; inspector, John K. Wilson.

By the provisions of the act an assessment of one-third of 1 per cent. of the premium income for the preceding year was levied on the fire insurance companies, the amount thus obtained being set aside as a special trust fund under government audit and control, and being known as the fire insurance companies trust fund.

The following is a statement of the receipts and expenditures in connection with this special fund as at February 28, 1917: Receipts—Assessment of levy, \$7,611.06; less outstanding levy, \$3.60;—\$7,609.36; bank interest, \$69.75.

Expenditures—Salaries, \$2,987.92; fire report allowances, \$260.80; travelling expenses, \$822.47; office expenses, \$489.11; incidentals, \$160.28—\$4,720.58—\$7,678.11.

Balance receipts over expenditures—Merchants Bank, \$2,782.53; accounts receivable, \$175—\$2,957.53—\$7,678.11—\$7,678.11.

The lieutenant-governor has determined that the rate of assessment for the fiscal year 1917-1918 under section 18 of the fire prevention act of Saskatchewan shall be one-third of 1 per cent.

A statement was recently issued by the office of the superintendent of insurance showing the fire losses in Saskatchewan for the first six months of the current year. The

total loss amounts to \$633,047. The figures show that 234 residences were destroyed. Approximately, 40 per cent. were burnt through exposure fires, about 3 per cent. through prairie fires, and in 12 per cent. of the cases the cause is unknown, but the remainder were due to a very large extent to carelessness in looking after defects in flues, chimneys, stoves and furnaces.

Approximately 80 stores were burnt in the six months prior to July 1. Not only is there a deplorable loss here, but in many of the cases there is a large food loss. Elevator fires also are getting to be a serious problem, involving as they generally do the loss of quantities of grain which the country can ill afford. Steps are now being taken to cope with this question.

The following is a summary of the losses for the first six months of 1917: Value of buildings affected, \$1,259,058.15; damage to buildings, \$276,038.38; insurance on buildings, \$805,929.99; value of contents affected, \$838,241.58; damage to contents, \$359,008.66; insurance on contents, \$427,678.64; livestock destroyed, \$5,630.

CHAMP CLARK ON INSURANCE

In discussing the soldiers' and sailors' insurance bill, in the United States House of Representatives, Speaker Champ Clark said:—"I believe in insurance. I carry every kind of life insurance that human ingenuity ever devised—term insurance, endowment insurance, straight insurance, assessment insurance, accident insurance. I have \$10,000 accident insurance.

"Insurance keeps the widows and orphans from suffering and keeps the crippled in the various dangerous occupations of life from coming to want, and I believe if there has ever been a bill introduced in this House that all right-thinking Americans without respect to political or religious affiliations will indorse, it is this insurance bill."

PUBLICATIONS RECEIVED

Crops and Business.—Crop reports and general business conditions for 1917. Compiled by the Continental and Commercial National Bank of Chicago.

Insurance.—Third annual report of the Insurance Branch of the Province of Saskatchewan, 1915 and 1916. Department of Insurance, Regina, Sask.

Business.—Monthly bulletin of the National City Bank of New York, September, concerning economic conditions, governmental finance and United States securities.

Politics.—Quarterly review of the politics of the British Empire. "The Round Table," published by Macmillan & Company, Limited, London, England. Price 2/6.

Business and the War.—A pamphlet issued by the Alexander Hamilton Institute, Aston Place, N.Y., containing reference to the situation in Canada as well as the United States.

Neutrality.—"The Neutralization of States" is the title of a bulletin, dated July, by F. W. Baumgartner, issued by the departments of history and of political and economic science, in Queen's University, Kingston.

Public Affairs.—In his annual review, Mr. Castell Hopkins, has again given us a veritable budget of compact, useful, and interesting information on subjects prominent in the public mind. The value of the book is increased by chronological tables, financial statements, and numerous excellent cuts of leading men of the times. The author covers a wide field of public interest. The first part of the book is devoted to a careful study of the war, its causes and effect on the other nations of the world. Bi-lingualism, conscription and the women's suffrage questions are also discussed, and extracts from the speeches of public men quoted. The latter half of the volume deals with parliamentary matters, several chapters being devoted to the discussion of important public issues, such as the nickel question, and prohibition. The book contains valuable information and is well within the scope of the average reader. The volume is dedicated to Mr. G. Frank Beer, Toronto, "in admiration of his earnest efforts for the better organization of Canadian life and the development of a higher plane of Canadian thought," a well deserved tribute. "The Canadian Annual Review of Public Affairs," by J. Castell Hopkins, F.S.S., F.R.G.S. Published by the Annual Review Company, Limited, Toronto.