

REVIEW OF THE MONTH

CANADA'S MARCH FIRE LOSSES

Were Lighter than February's—Fatalities Show Increase—Less Incendiarism.

The Monetary Times' estimate of Canada's fire losses in March is eight hundred and fifty thousand dollars. There were no bad conflagrations, but numerous fires caused damage exceeding \$10,000.

Here is an estimate of losses:

Exceeding \$10,000	\$690,600
Small fires	50,000
Fifteen per cent. for unreported fires	111,090
	<hr/> \$851,690

The losses for the first three months of the year were:

January	\$1,500,000
February	1,263,005
March	851,690

Total

The fire fatalities were:

January	16
February	8
March	16

Total

Losses, Ten Thousand and Over.

The following are among the fires of the month in which the loss was \$10,000 and over:

Norton, N.B.—Harmer's flour mill, \$15,000; insurance, \$11,000.

Montreal.—Bourobeau's dry goods store, \$20,000; insurance, \$10,000.

Taber, Alta.—Douglas Block, \$60,000; insurance, \$38,000.

Rouleau, Sask.—Conger Company's elevator and contents, \$40,000.

Windsor, Ont.—Medbury Block, \$12,000; insurance, \$1,500.

Sorel, Que.—Trempe's and other stores, \$150,000; insurance about \$75,000.

Ponoka, Alta.—Alberta Pacific elevator and grain, \$20,000.

Glance Bay, C.B.—McKinley and Ogilvie's factory, \$14,000; insured.

Orangeville, Ont.—Clark & Hannah's elevator and grain, \$12,000; insurance, \$10,000.

Kingston, N.B.—Consolidated School building, \$27,000; insurance, \$21,400.

Minnedosa, Man.—P. J. McDermott's flour mills, \$12,600; insurance.

Toronto.—Wilson's coal elevator, \$20,000, insurance, \$18,000. Donatt's fur dressing factory, \$15,000. Keating's brass foundry, \$17,000; insurance, \$11,000.

Corwall, Ont.—Windsor Hotel, \$25,000; insurance, \$10,000.

Willow Range, Man.—Ogilvie Flour Company's elevator, \$15,000.

Winnipeg, Man.—Stuart Machinery Company's warehouse, \$25,000; insured. Great West Saddlery Company's retail store, \$20,000; insurance, \$12,750.

Midway, B.C.—Hardy & Company's general store, \$14,000; insurance about \$8,000.

Quebec.—W. Blais' tannery, \$10,000. Catholic Convent at Point Esquimaux, \$15,000; partially insured.

Victoria, B.C.—Pemberton block, \$150,000; greater part insured.

Yarmouth, N.S.—Burrell Johnson Company's plant, \$100,000; insurance, \$44,000.

St. Casimir, Que.—Match factory, \$12,000; partly insured.

What Was Destroyed and Causes.

The structures destroyed or damaged included: Dwelling, 13; stores, 15; machinery manufacturing, 4; barns, 5; grain elevators, 4; hotels, 3; clubs, 3; flour mills, 3; also a railway station, lumber mill, silver works, refining works, straw works, bottling factory, farm house, coal pile, school,

coal elevator, brass foundry, fur dressing factory, boathouse, pavilion, match factory, powder factory, box factory, and an entire business block.

The loss of four grain elevators, with approximately 80,000 bushels of grain, during the month is unusual, but does not point to such constructions being a bad risk. Indeed, they constitute a profitable part of the fire companies' business, the percentage of loss thereon being lower than the average. In spite of competition, a fairly high premium is doubtless obtained for the less desirable of the older type in the West, which some companies refuse to write. These are elevators gradually being replaced by modern elevators of steel, the larger ones having separate circular compartments with engine house placed at some distance. They are practically fireproof and as risks are probably as desirable as residences.

Of the presumed causes to which fires are attributed, overheated stoves are mentioned in 6 cases; spontaneous combustion, 3; incendiarism, 2; non-insulated wires, 2; explosion, 1; defective flue, 1; leaky gas pipe, 1; lamp upset, 1; and friction of finishing wheel, 1.

Loss of Life in Fires.

The loss of life in fires in March was heavy, no less than sixteen deaths being recorded.

City or Town.	Lives Lost.	Cause.
Toronto	4	Clothing ignited.
West Shefford	4	Presumed,
Halifax	3	Unprotected grate.
Glance Bay	1	Removing blower.
Sarnia	1	Presumed starting, fire with coal oil.
Cornwall	3	Hotel on fire.

Of this heavy total of sixteen, no less than ten were children, three were men burned in the Cornwall hotel fire, and of the three women, one accidentally ignited her dressing gown whilst lighting a gas stove. The same cause was also responsible for two other women being dangerously but not fatally burned.

Work of Incendiarists.

The post office fire at Truro, N.S., showed evidences of incendiarism, no fewer than three fires being started in different parts of the building in the evening, when only one employee was on duty. No damage was caused.

A fire at 1560 Queen Street West, Toronto, causing damage of about \$1,000, was apparently the work of incendiaries, the firemen detected a smell of coal oil. And on the same night an empty boathouse on the lake shore was ignited, the blaze causing some damage.

Russell Parker, seventeen years old, was convicted by a jury in the General Sessions, on a charge of setting fire to a stable belonging to John Nesbitt, a farmer living at Ballantrae. Sentence was deferred until the close of the sessions.

At Brampton, the jury in the case of J. F. Ruston, the Snelgrove farmer, who is accused of attempting to defraud the London Mutual Insurance Company in the sum of \$700 by setting fire to his house, after removing the valuables, and attempting to collect the insurance money, were unable to agree and the case is held over to the fall assizes, bail being allowed.

MARCH HAPPENINGS.

Brief Summary for the Busy Man of the Chief Events during the Past Month.

Banking.

The Nova Scotia Steel Company introduced a bill in the Provincial Legislature for power to rearrange its finances.

Changes in the directorate of the Crow's Nest Pass Coal Company indicated a transference of the control to United States interests.

Toronto General Trusts Corporation applied for powers to pay more than 7½ per cent. dividend.

Mr. W. Graham Browne, of the Sovereign Bank, appeared before the King's Bench, Montreal. Justice Lavergne ordered the indictment to be quashed, and the accused freed of the charge of making false bank returns to the Dominion Government.

Fire and Marine Insurance.

The Mutual Underwriters of Ontario at their convention in Toronto, advocated the appointment of a fire commissioner.