

PRINCIPAL CANADIAN FIRE LOSSES IN 1917.

The following is a list of the principal fires in Canada during 1917, excluding Halifax, with approximate figures of the property loss involved:—

JANUARY.	
Preston, Ont., Preston Car and Coach Co.	\$ 60,000
Quebec, Que., Renaud & Co., wholesale crockery, etc.	120,000
Vancouver, B.C., Wood, Vallance & Leggett, warehouse.	400,000
Quebec, Que., Eugene Julien & Co., automobile showrooms.	75,000
Lyall, Man., Wallace Sandstone Quarries.	250,000
St. Louis de Courville, Que., R.C. church.	100,000
Niagara Falls, Ont., American Cyanamid Co., chemical plant.	75,000
Winnipeg, Jobin Marin Co., warehouse.	150,000
Strathroy, Ont., business block.	50,000
FEBRUARY.	
Quebec, Que., C. Robitaille, salesrooms and stores, P. T. Legare's furniture department and Giguere & Co's hardware store.	\$150,000
Simeoe, Ont., Dominion Cannery Lithographing Co., factory.	300,000
Fort William, Ont., department store.	100,000
Hamilton, Ont., Grafton & Co., clothing, T. H. Pratt & Co.	175,000
Quebec, Que., Simard and Carmichael, dry goods store.	200,000
Toronto, Queen City Foundry.	75,000
Winnipeg, Scott Bathgate Co., business block.	50,000
Toronto, business block.	75,000
MARCH.	
Toronto, W. & D. Dineen, hat factory.	\$120,000
Kenora, Ont., Methodist church and Vereker business block.	175,000
North Cobalt, Ont., Nipissing Central Railway, car barns.	130,000
Nelson, B.C., mine concentrating plant.	300,000
Winnipeg, Northern Elevator Co.	200,000
Sudbury, Ont., Preston's, Ltd., dry goods, etc.	100,000
Cordova, Ont., Cordova Mines.	65,000
Bathurst, N.B., Seminary of Sacred Heart (insurance \$55,000).	125,000
Oshawa, Ont., Oshawa Interior Fittings Works.	75,000
Winnipegosis, Man., store.	50,000
Montreal, Ingersoll Packing Co's, warehouse, etc.	100,000
Ford, Ont., Chalmers' Motor Works.	125,000
Collingwood, Ont., planing mill.	90,000
APRIL.	
Gladstone, Man., Echo Milling Co.	\$135,000
Belleville, Ont., Graham Co's, evaporating plant.	185,000
Simeoe, Ont., Dominion Cannery.	250,000
Nicolet Falls, Que., Lotbiniere Lumber Co's, pulp mill, etc.	80,000
St. John, N.B., business block.	70,000
Vulcan, Alta., elevator.	120,000
MAY.	
Toronto, Ont., Cluff Ammunition Co. (ins. loss, \$288,000).	\$350,000
Montreal, Duchess Shoe Co.	100,000
Perth, Ont., Perth Shoe Co.	75,000
Pembroke, Ont., Colonial Lumber Co.	100,000
East Templeton, Que., McFaden & Co's, sawmill.	70,000
Fort William, Ont., Copp Stove Co.	200,000
JUNE.	
Sorel, Que., Canada Steamship Lines, workshops, etc.	\$350,000
Lanark, Ont., Clyde Woollen Mills.	90,000
Bruce Mines, Ont., conflagration.	100,000
JULY.	
Strathroy, Ont., Dominion Cannery.	\$175,000
Hudson, Que., Canada Ice Co., Hudson Yacht Club, etc.	75,000
Owen Sound, Ont., North America Bent Chair Co.	80,000
AUGUST.	
Winnipeg, McDonald-Chapman Ltd., wholesale grocers.	\$ 75,000
Alton, Ont., knitting mills.	110,000
Dragon, Que., Curtis & Harvey, explosives plant.	1,000,000
Goderich, Ont., Goderich Mfg. Co.	50,000

Estuary, Sask., conflagration.	220,000
Pipestone, Man., conflagration.	50,000
Winnipeg, Gold Medal Furniture Co.	50,000

SEPTEMBER.	
New Glasgow, N.S., Eastern Steel Co.	\$175,000
Levis, Que., La Compagnie d'Entreprises, munition plant.	130,000
Montreal, Vyse & Co., millinery warehouse.	60,000
Prussia, Sask., conflagration.	50,000
Toronto, Hydro-Electric business premises.	80,000
Fergus, Ont., Monkland Mills (cereals).	69,000

OCTOBER.	
Hastings, Ont., Hastings Tanning Co.	\$200,000
Ottawa, A. L. Florence, junk store.	60,000
Ile Perrot, Que., Canada Explosives Co.	75,000
Aylmer, Ont., grain, etc.	50,000

NOVEMBER.	
Toronto, Cluff Ammunition Co.	\$200,000
St. Hyacinthe, Que., Grey Nuns' Hospital.	200,000
Drayton, Ont., conflagration.	50,000
St. John, N.B., J. E. Moore's lumber plant.	100,000

DECEMBER.	
Toronto, Polson Iron Works.	\$75,000
St. John, N.B., National Clothing Mfg. Co., etc.	100,000
Montreal, St. Stanislas R. C. church.	180,000
Regina, Sask., Winter Fair building.	100,000
Ottawa, Stores on Sparks Street.	175,000
Valleyfield, Que., Cotton Mills power house.	100,000
St. John, N.B., Presbyterian church.	60,000
Wallaceburg, Ont., Dominion Sugar Co.	50,000
St. Boniface, Man., Northern Elevator Co.	200,000

FIRE COMPANIES AND THE HALIFAX DISASTER.

It is understood that no liability exists on the part of the fire companies for the explosion loss at Halifax, notwithstanding the claim that the explosion was preceded by fire. The Nova Scotia statutory policy stipulates that insurance under it is against "direct loss or damage by fire." Clause 12 stipulates that the policy shall be liable for loss by fire from explosion of coal gas and by fire which may be caused by explosion of any kind. This clause, it is understood, was incorporated on account of the well-known English decision that under a fire policy the company is not liable for loss by fire which results from an explosion.

The opinion is expressed by some underwriters that adjustments should not be undertaken until the question, understood now to be under the consideration of the Canadian Government, of the latter's assumption of responsibility for the loss, and replacement of the property destroyed has been decided. Meantime, it is regarded as extremely desirable that before adjustments are undertaken by any of the companies, that agreement should be arrived at by the committee of general agents appointed to supervise adjustments, regarding the question of percentage of explosion loss to be deducted from sound value, to arrive at fire loss where buildings are totally destroyed. The percentage of explosion damage in the burned district is stated as from 75 to 90 per cent., so that the damage by fire for which the companies are liable, will only be a small percentage of the total property loss by the disaster, which is now estimated at from \$5,000,000 to \$6,000,000.

Under the special circumstances, we refrain from publishing figures representing the liabilities of fire companies under ordinary circumstances in the damaged and destroyed sections of the city. They are not of any interest, unless officially stated to be liabilities lawfully due.