

Who Bears the Fire Losses?

Examination of Fire Reports Shows the Tremendous Percentage Due to Easily Preventable Causes and Criminal Carelessness—The Assured, and Dependents and General Public Bear the Burden of Fires.

Henry Lye.

It is commonly but erroneously supposed that the insurance companies are the only parties interested in the investigation of fire losses, in the prevention of fires and in the prosecution of incendiaries, who, through carelessness or design, endanger or destroy human life and property.

A casual examination of the returns for February, 1915, shows many fires reported as total losses, the real meaning being that these losses were "total" as to the insurances, but leaving margins of losses to be borne by the owners of the properties. There are several cases wherein this fact is more distinctly shown as follows:

1. Loss on building, \$16,000; insurance, \$8,000; stock partially insured.
2. Knights of Pythias; loss partially covered by insurance.
3. Cummings building; loss \$1,000; insurance \$800.
4. Kennedy building; loss \$10,000; insurance \$5,000.
5. Gregory Photo Gallery; loss on contents, \$2,000; insurance, \$1,500.
6. Lindsay's building; loss \$5,000; insurance \$4,000.
7. Buttram's furniture; loss \$3,250; insurance \$800.
8. Krib's dwelling; loss \$1,800; insurance \$1,500.

In many such cases the insured lose business, health and comfort, which are not covered by insurance. Loss of business means worry and probably nervous breakdown; in some cases the business connections are lost, so even if the mental capacity remains, financial ruin ensues.

The loss of health and comfort is not confined in any case to the one person designated as the insured, but affects the wives and children, the servants and the visiting friends as well as the neighbors, who have been upset by their threatened dangers.

Moreover, there are the employees who are thrown out of work, and, no longer receiving wages, are unable to buy or pay for food or clothing or fuel or to pay rent.

Do you suppose that the bare report of so much damage and so much insurance covers all the loss and damage inflicted by any fire, or that the fire insurance companies are alone interested in the prevention of fires?

Outside of all these facts is the one most certain, that the insurance companies are merely collectors and distributors, and, as they must collect before they distribute, it necessarily remains that the insuring public must really pay the whole of the losses as well as all the expenses connected with the collection and distribution of the premiums.

Nor is the loss and damage confined to the persons we have mentioned. If the direct sufferers cannot pay for food or clothing or fuel, neither can the retail merchants afford to supply these necessities; if they are so charitable as to supply them on credit they are not able to pay their expenses to the wholesale merchants or to replenish their stocks, consequently may be driven to insolvency or to unsatisfactory settlements through the Credit Men's Associations. So it is not an absolutely unknown experience for a wholesale merchant to have to stop payment and relinquish business.

Most of these people have wives, families, dependents, creditors and other connections, all of whom must suffer.

What shall we say, then, as to fires caused by carelessness without any consequent punishment of the perpetrator.

In the same fire report we find as causes of fire: Defective flue, unknown, adjoining, child playing with matches, mice eating matches, electric iron electricity left

turned on, overturned lamp, gas inspector dropped match, defective furnace, defective wiring, candle left burning under inflammable material, defective chimney, curtains catching fire, overheating of stove, man smoking, overheated stove pipe, defective fire grate, plumber's torch igniting woodwork, and dropped cigarette, also causing two adjoining fires.

INSURANCES NOTICES.

The Norwich Union Life Insurance Society has been licensed under the Insurance Act to transact in British Columbia the business of life insurance.

The head office in the Province is situated in Victoria, and Bernard S. Heisterman, 1210 Broad Street, Victoria, is attorney for the Company.

The Scottish Life Assurance Company, Limited, has appointed James R. Waghorn, of Vancouver, as its attorney in the place of Hall P. Chiene.

RECENT FIRE LOSSES.

Recent fire losses reported to Superintendent of Insurance, Victoria:—

Burnaby, February 14.—McKay Avenue; owner, Mrs. A. M. Mowat; occupant, Alexander Neil; wood dwelling; value of building \$1,500, insurance on same \$1,000; value of contents \$6,000, insurance on same nil. Total loss, \$7,500. Cause unknown. B. C. Fire Insurance Co.

Maillardville, February 26.—Pitt River Road; owner and occupant, Anede Allard; wood dwelling; value of building \$2,500, insurance on same \$1,700; value of contents \$150, insurance on same \$100. Total loss, \$2,650. Cause unknown. Connecticut Fire Ins. Co.

Maillardville, February 26.—Pitt River Road; owner and occupant, J. Thomas; wood dwelling; value of building \$1,000, insurance on same \$800; value of contents \$500, insurance on same nil. Total loss, \$1,000. Cause adjoining. Westchester Fire.

Esquimalt, February 28.—Old Esquimalt Road; owner and occupant, John Henson; wood dwelling; value of building \$2,000, insurance on same \$800; value of contents \$750, insurance on same \$500. Total loss, \$2,750. Cause, sparks from chimney. Phoenix of London, North British Mercantile.

Point Grey, February 22.—29th Avenue and Dunbar Street; owner and occupant, S. M. De Pew; wood and store dwelling; value of building \$8,000, insurance on same \$6,000; value of contents \$2,500, insurance on same nil. Total loss, \$10,000. Cause unknown. British Crown and London Assurance.

Port Moody, February 16.—John Street; owner and occupant, Robert Abernethy; wood dwelling; value of building \$15,000, insurance on same \$12,000, value of contents \$9,000, insurance on same \$4,200. Total loss, \$20,000. Cause unknown. Pacific Coast, Royal Insurance.

Saanich Municipality, February 24.—Colville Street; owner and occupant, Walter Heaton; frame dwelling; value of building \$1,000; insurance on same \$750; value of contents \$100, insurance on same nil. Total loss, \$1,100. Cause, clothes too near stove. Insurance Cos. not stated.

Vancouver, Feb. 9.—619 Harris Street; owner, W. J. Dickson; occupant, A. Segal; two-storey frame dwelling; value of building \$1,500, insurance on same \$1,000; value of contents \$6,500, insurance on same \$1,900. Total loss, \$525. Cause unknown. London Mutual, Citizens Assurance.

Vancouver, February 15.—Near Vancouver Yacht Club; owner, E. B. Deane; gasoline boat; value of boat \$4,000, insurance on same \$3,000; value of contents \$700, insurance on same nil. Total loss, \$4,400. Cause, back fire in carburettor. Canton Insurance Co. of Hong Kong.

Vancouver, Feb. 16.—728 Robson Street; owner, David Evans; occupant, Wilhelm Hoffman; two-storey frame building occupied as hair goods store; value of building \$5,000, insurance on same \$4,500; value of contents \$5,000 estimated, insurance on same \$5,000. Total loss, \$192.45. Cause, incendiary; Hoffman and wife to stand trial. National Fire of Paris, National Union, Pacific States.

Vancouver, February 18.—377 21st Avenue East; owner and occupant, R. L. Gardner; 2-storey frame dwelling; value of building \$1,200, insurance on same \$1,000; value of contents \$1,443, insurance on same \$1,000. Total loss, \$2,400. Cause unknown. Sun Insurance.

Victoria, February 22.—509-13-17 Chatham Street; owner, Lorenza Reda, all unoccupied; one-storey frame dwellings; value of buildings \$3,600, insurance on same \$2,000; value of contents \$300, insurance on same \$1,500. Total loss, \$775. Cause incendiary. North British Mercantile.