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The report of the Superintendent of Insurance for the Province of British Columbia, to which we devote considerable space in this issue, contains some new features that has not been generally included in reports issued by other Provinces or the Dominion. These items include statistics of Reports on Fires, Causes of Fire, and Classification of Property Burned and Causes.

These statistics cover only the period from July, when compulsory reports were instituted, to December, 1913, and since the Insurance Department at Victoria was unable to get the machinery of gathering these reports fully under way, they do not cover all the fire losses of the Province. The 1914 report will therefore be much more comprehensive and consequently more valuable, but sufficient has been given in the report at hand to show the keen interest which financialdom, Government and the insurance interests themselves should take in this phase of fire insurance.

For the period under review, 303 fires were reported, with a loss of \$710,860. Vancouver heads the list with 118, followed by Victoria with 30, South Vancouver with 24, New Westminster 17, North Vancouver 13, Point Grey 13, Rossland 10, and other districts follow with less than ten fires each. Of the causes of fire in these 303 instances, 59 were reported as unknown. While the causes described as unknown must always be large, a more careful investigation on the part of the fire adjuster, and the municipal or district authorities, would have a strong tendency to reduce this percentage. Adjoining causes contributed 21, defective chimneys contributed 17, electrical appliance contributed 11, defective furnaces 10, incendiary 10, spark from chimney 18, match carelessness 10, cigar or cigarette carelessness 7, and so on.

Of the classification of property, dwellings contributed 154, stores 44, warehouses 14, restaurants 10, automobiles 8, hotels 8, and so in, in whatever class of structure fires have taken place.

In picking out almost at random some of the items of these tables in the report, it is readily seen what importance they bear to the altogether too prevalent existence of fire in this Province (and the same information presented in any other community would show almost identical results), and the importance this information bears as a basis for

the education of the public to the necessity for fire prevention, and the adoption of precautions and expedients to reduce their occurrence and destructiveness.

It is from such reports as these, carefully collated over a wide district, that the fire underwriters make up their fire hazards for the determination of rates. Actuarial science as applied to fire insurance risks has not been developed to a degree where a definite rate on a risk can be accurately placed as it can be in life insurance risks. The chief defect lies in the fact that the statistics of fires are not available in sufficient volume to make definite and scientific classifications and rules. But through such tables of causes as are here presented, if carried out in a thorough manner, and conscientiously reported on by the various fire wardens and constables throughout the length and breadth of the Dominion, there would be furnished ample statistics for the definite determination of risks. It is true that the various fire underwriters associations are doing trojan work along these lines, but they require the strong arm of the Government in getting at the causes in a truly comprehensive manner, and at the same time their attention is directed more into mutually protective lines, such as running down instances of incendiarism and such like phases of the activities of underwriting boards.

While a very experienced fire insurance commentator, Mr. Henry P. Lye, of Vancouver, has stated, not too seriously perhaps, that the very best advertisement the fire insurance companies can have are the fires themselves, we think that much less expensive examples of the importance of fire insurance could be devised.

The tremendous waste of community wealth through fires is exercising legislatures and fire boards to no small extent. The difficulties lie with presenting the information to the public, so as to get their attention and co-operation. As Colonel Guenther, the Provincial Superintendent, says, seventy-five per cent. of the fires are due to preventable causes, pointing out the causes and the way to prevent their occurrence is worthy of considerable efforts.

It strikes us that certain efforts at publicity, having for their object the education of the public in fire prevention, might have considerable pecuniary value to the fire companies and to the wealth of the community.

For instance, the underwriting boards could engage a number of trained men to lecture entertainingly in a popular fashion on the subject of fires, causes and prevention. We think that every schoolhouse in the Province and Dominion would throw their doors wide open, and at the same time the school or district authorities would display in no small manner their interest by giving the announcement of such a lecture wide publicity.

Where the opportunity affords, the underwriting boards could prepare entertaining films on this subject, and give these to the large number of moving picture houses free of cost, on condition of showing the pictures so many number of times during a week.

We simply point out these two means of publicity that may be put in operation, or at least given consideration by the powers that be, in order to stir up interest in this most important subject. We think that it would have a direct influence on reducing fires, and the reduction in losses would at least carry the expenses of the publicity. Other measures of publicity could be adopted, as the ways and means presented themselves.

During this period of stress and strain, finance must be handled with adroitness and economy. Every penny must now do the work of two. The destruction of property must be reduced to a minimum, and any one who saves, or seeks to save, property from destruction by fire, may be truly regarded, now more than ever, as a public benefactor.