

THE CITY FIRE COMMISSION REPORT FOR 1896.

The report of the City Fire Commission for 1896 states the number of fires which were investigated last year to have been 458, the evidence taken being filed at the office of the Clerk of the Peace in accordance with the Statute. The Commissioners explain that while glad to have representatives of insurance companies present while investigations are going on, they have been compelled to exclude the general public, as the proceedings were so misrepresented by certain reporters. The commission has no authority to express any opinion upon, or to give any verdict as to the origin of fires, their duty is simply to enquire into the cause or origin of a fire and to submit all evidence received in writing to the Clerk of the Peace.

We give below the classes of property injured by fire last year with amount of insurances and losses, the several items being arranged in groups.

	Insurances.	Losses.
	\$	\$
Dwellings.....	211,650	194,445
General offices.....	88,300	67,644
Glass and Crockery stores.....	161,500	80,300
Dry goods.....	95,100	40,167
Hardware.....	32,600	35,000
Grocery.....	42,210	17,491
Hat and Fur.....	45,500	15,080
Provision.....	96,380	13,416
Silk.....	15,000	13,000
Clothing.....	30,000	10,950
Jute.....	100,000	17,500
Warehouses and wine.....	99,000	17,317
Furniture.....	10,500	5,224
Boot and shoe.....	6,300	4,540
Electric supply.....	4,100	421
General.....	19,500	7,000
Manufacturers' agent.....	27,350	27,350
Asbestos.....	15,000	5,000
Cigar and candy, &c.,.....	16,038	2,940
Smaller.....	7,000	2,715
Asphalt works.....		13,000
Blacksmith &c., shops.....	3,200	2,650
Brass and copper factories.....	54,999	10,724
Bridge and iron.....	12,500	3,500
Cotton.....	27,000	1,500
Cotton waste.....	13,600	42
Door and sash, &c.,.....	10,500	8,107
Rolling mills.....	490,000	5
Lard refining and smoking.....	121,200	1,055
Soap.....	3,000	2,500
Varnish and paint.....	80,000	23,273
Small.....	7,125	3,175
Boarding houses.....	9,100	982
Hospital.....	13,100	1,000
Foundries.....	21,500	2,000
Hotels and restaurants.....	17,650	23,570
Laundries.....	46,500	43,006
Printing shops.....	8,000	2,000
Reformatory.....	9,000	253
Club House.....	1,000	93
Stables and stables.....	62,235	16,631
Steamer.....	15,000	5,000
Totals.....	\$ 2,139,337	\$ 741,564
Loss above insurance.....		\$ 9,150
Gross losses.....		\$ 750,714

The causes and origin of fires were: coal oil lamps and stoves, 80; children with matches, 51; stoves and pipes, 40; rats and matches, 28; foul chimneys, 28; tramps, 21; tobacco smoking, 19; carelessness or accidents, 122; hot ashes, 11; electric wires, 9;

gas jets, 4; malice, 3; spontaneous combustion, 12; unknown, 41. Manifestly nearly the whole of these 458 fires might be properly attributed to carelessness.

TEMPERANCE AND GENERAL LIFE ASSURANCE CO.

The 11th annual report of the above Company speaks of "the magnificent results of the past year's operations." Compared with some of its earlier years, the business of 1896 was doubtless highly gratifying to the management of the Company, and will give much satisfaction to its policy-holders, who will find the full Report in this issue.

The following statistics give a clear exhibit of the business of the Temperance & General for 1896 as compared with 1895.

FINANCIAL MOVEMENT.

	1895.	1896.	+ Increase — Decrease. 1896.	
Premiums.....	\$142,448	\$151,319	+	\$8,871
Interest, rents, etc....	15,722	18,961	+	3,239
Total Income.....	158,170	170,280	+	12,110
Payments to Policy holders	42,496	34,882	—	7,616
Expenses and Dividends, etc	59,352	63,548	+	4,196
Total Outgo.....	101,848	98,430	—	3,418
Excess Income over Outgo.	56,322	71,850	+	15,528
Policy and other reserves...	334,079	397,560	+	63,481
Total Assets.....	432,998	507,356	+	74,358
Surplus to Policy holders...	80,919	102,759	+	21,840
Surplus over all liabilities..	20,919	42,759	+	21,840

MOVEMENT OF POLICIES.

No. of new policies taken..	1,225	1,535	+	310
Amount do.....	\$1,483,000	\$1,782,000	+	\$299,000
No. of Policies in force....	5,016	5,685	+	669
Amount do.....	\$6,051,680	\$6,759,712	+	\$708,032

The premium income was increased by \$8,871, which is not equal to the increases of 1894 over 1893, and of 1895 over 1894, but the volume of new business was considerably larger than in those years. One of the most gratifying features in the statement is the very small amount of death claims which in 1896 were only \$16,195, as compared with \$34,314 in 1895, and \$23,030 in 1894, when the number of policy-holders was considerably less. In this feature the Company had a remarkably fortunate experience. This will no doubt lead to a conclusion being drawn in support of the discriminatory basis indicated in the title. To the low death rate is attributable the gratifying amount of the excess of income over outgo, which, in 1896, was \$10,000 larger than the excesses of 1894 and 1895 combined. The total assets are reported \$74,358 above the figures for 1895, with an increase of the surplus to policy-holders of \$21,840. The total assurance in force is given as \$6,759,712, an increase of \$708,032 over 1895. The Manager, Mr. Sutherland, is putting out all his well-known energies to push the interests of the Temperance & General, and the report of 1896 he can fairly look upon with considerable pride.