

# CANADIAN FIRE RECORD.

**Fire at Lakeville, N.B.**—On the 4th instant, a fire destroyed five potato houses containing several thousand barrels of potatoes, two large hay sheds. Loss about \$20,000. Fire stated to be of mysterious origin.

**Fire at Vancouver, B.C.**—On the 8th instant, a fire destroyed the main wing of the Pacific Sheet Metal Works. Loss about \$20,000.

**Fire at Brockville, Ont.**—On the 9th instant, a fire partly destroyed the residence of H. D. Bench, Bartholomew street. Cause of fire overheated furnace. Loss about \$2,500.

**Fire at Delta, Ont.**—A stone building owned by Geo. Morris, was destroyed by fire on the 8th instant. Loss about \$2,000.

**Fire at Newington, Ont.**—On the 10th instant, a fire destroyed the home of Leslie Foster, together with outbuildings. Cause of fire overheated stove pipes. Loss about \$6,500.

**Fire at St. John, N.B.**—On the 7th instant, a fire occurred on the premises of E. H. Duval, 15-17 Waterloo street. Loss about \$7,500.

**Fire at Montreal.**—By the fire which occurred on the 5th instant on the premises of the Dominion Glass Company, Charlevoix street. The following companies are interested: Guardian, \$8,000; North America, \$5,000; Employers, \$2,500; Scottish Union, \$2,500; Niagara, \$7,500; Springfield, \$3,500; Aetna, \$2,500; Globe & Rutgers, \$10,000. Total \$41,500. Loss about \$20,000.

**Fire at Vernon, B.C.**—On the 6th instant, a fire occurred on the premises of the Dominion Cannery Co., entailing a loss of about \$20,000.

## STATE INSURANCE IN QUEENSLAND.

The following statistics represent the position of the Queensland State Insurance Department at the end of its second year, 30th June, 1918. The Queensland Government, it need scarcely be said, is notorious for its Socialistic tendencies, which apparently include the extinction of the "capitalist," by methods which in some quarters have been stigmatized as little short of repudiation and confiscation:—

	£	s.	d.
1. Outstanding premiums, less reserve for bad and doubtful debts . . . . .	9,090	9	9
2. Queensland Government Securities, at cost . . . . .	101,278	10	0
3. Treasury balances and cash in hand . . . . .	65,331	3	3
4. Furniture, fittings, etc. . . . .	6,964	10	4
5. Sundry debtors . . . . .	16,724	5	1
6. Bills receivable . . . . .	93	13	6
7. Workers' compensation adjustment account . . . . .	43	16	2
Total . . . . .	£199,526	8	1

The trading liabilities at the close of the year were:—

	£	s.	d.
1. Reserves for claims outstanding and expected . . . . .	71,526	0	0
2. Reserves for income tax and fire brigade charges . . . . .	725	0	0
3. Reserve for fire and miscellaneous accident premiums unearned . . . . .	13,644	0	0
4. Life Fund . . . . .	9,792	4	2
5. Reserve, section 27 . . . . .	814	4	6
6. Premiums paid in advance . . . . .	1,184	15	11
7. Sundry creditors . . . . .	1,643	18	11
8. Suspense account . . . . .	865	13	3
9. Internal reinsurance reserve . . . . .	1,416	5	1
Total . . . . .	£101,612	1	10

These figures do not show what profits, if any, were made on the year's work, nor do they disclose what initial fund—capital—was put into the Department at the outset. Full details will probably be available at a later stage.—Insurance News, London.

## LARGE PERCENTAGE OF ACCIDENTS PREVENTABLE.

In a recent analysis of 185,490 accidents reported as occurring in and about the various plants of the United States Steel Corporation, a bulletin of that company makes the comment that ninety per cent. of these accidents are preventable. The human factors of carelessness and thoughtlessness are responsible for most casualties. With these two factors solely under the control of the individual, no mechanical safeguards can be truly effective. It appears that only a small percentage, less than five per cent. of the total number, of the accidents were traceable to machinery, while nearly ten per cent. were due to falls, tripping, etc., not from scaffolds or ladders, but on level ground. Of course, the mechanical safety device serves a useful purpose, in that it does put limits on one's carelessness, but to the habitually thoughtless person a safety device is no assistance, for he is likely not to use it. One outstanding feature of the record of the United States Steel Corporation which should have the consideration of underwriters, especially those handling compensation risks, is that morale is the dominant factor in industrial accident rate. In those plants where rigid discipline is required in the matter of adherence to rules regarding the use of safety appliances when operating machines, prohibition of horseplay while at work, and while walking in proximity to excavations, and the observance of local traffic rules within and about the plant, a much more favourable experience will be recorded than in plants where no such discipline is in effect. Morale is a real hazard, and must be considered in measuring industrial risk.—Spectator.