

THIS WINTER'S HEAVY FIRE LOSSES.

Canadian fire underwriters have had a hard time of it during the winter which is now drawing to a close. The subjoined list of the principal fire losses during the last four months, indicates a long series of large and fairly large losses.

Possibly in certain districts climatic conditions—unusually long spells of below-zero weather without temporary let-up—are in a degree responsible for events. To some extent, however, it appears that the existing sequence in heavy losses is due to causes more controllable than the weather. Poor organisation and discipline on the part of the Fire Department is alleged, as a contributory cause of the largest loss of the year thus far—the Wood-Leggett-Vallance warehouse fire at Vancouver. The spokesman of an underwriters' deputation which waited on the City council regarding this fire, told the authorities that if the fire had been properly handled, the damage should not have exceeded \$5,000. Instead of that the loss is \$400,000. Quebec City has had a particularly poor record since the beginning of the year, several fires in a few weeks involving a heavy loss of life and property.

There was another heavy church loss in January at St. Louis de Courville, Que., following that at Limoilou in November. The losses of the Fabrique Mutuelle in the three church fires at Beauport and Limoilou (1916) and St. Louis de Courville are reported as \$210,000.

THE WINTER'S PRINCIPAL FIRES.

Following is a list of the principal Canadian fires during the last four months, with approximate figures of the property loss:

NOVEMBER, 1916.

Toronto, harness factory.....	\$150,000
Winnipeg, saddlery factory.....	60,000
McGillivray, B.C., lumber.....	100,000
Limoilou, Que., church.....	175,000
Prince Albert, Sask., department store.....	200,000

DECEMBER.

Peterboro, Ont., cereal mill.....	\$1,200,000
Summerside, P.E.I., conflagration.....	300,000
Campbellford, Ont., munitions factory.....	175,000
Roekland, Ont., church.....	75,000
Oka, Que., monastery.....	250,000
St. George, N.B., conflagration.....	50,000
Barrie, Ont., school.....	75,000
Toronto, car barns.....	350,000
St. Ferdinand de Halifax, Que., asylum.....	75,000
Ottawa, Ont., stores.....	75,000

JANUARY, 1917.

Preston, Ont., car factory.....	\$ 60,000
Quebec, Que., warehouse.....	120,000
Vancouver, B.C., warehouse.....	400,000
Quebec, Que., automobile showrooms.....	75,000
Lyall, Man., quarry plant.....	250,000
St. Louis de Courville, Que., church.....	100,000
Niagara Falls, Ont., chemical plant.....	75,000
Winnipeg, Man., warehouse.....	150,000
Strathroy, Ont., business block.....	50,000

FEBRUARY.

Quebec, Que., stores.....	\$150,000
Simeoe, Ont., factory.....	300,000
Fort William, Ont., department store.....	100,000
Hamilton, Ont., stores.....	175,000
Quebec, Que., stores.....	200,000
Toronto, Ont., foundry.....	75,000
Winnipeg, Man., business block.....	50,000

The world of Finance is a field of war on which many casualties occur day by day, but on this battlefield the life insurance company fulfills the function of the Red Cross.—*Hume Cronyn.*

WESTERN AND BRITISH AMERICA ASSURANCE COMPANIES.

At the annual meetings of the Western Assurance Company and of the British America Assurance Company, respectively, two important additions were made to the Board of Directors of each Company, when Mr. E. Hay, the General Manager of the Imperial Bank of Canada, was elected to the Directorate, together with Mr. E. A. Robert, of Montreal, who in addition to being President of the Montreal Tramways Co., is President of the Halifax Tramway Co., President of the Halifax Light, Heat & Power Co., and President of the Imperial Trust Co. of Montreal. These two appointments will make the Boards of the two leading Canadian fire and marine insurance companies exceptionally strong, the other directors being Messrs. W. R. Brock, President; W. B. Meikle, Vice-President; John Aird, Robert Bickerdike, M.P., Alfred Cooper (London, Eng.), H. C. Cox, D. B. Hanna, Dr. John Hoskin, K.C., Z. A. Lash, K.C., L.L.D., George A. Morrow, Lt.-Col. the Hon. Frederic Nicholls, Brig. Gen'l. Sir Henry Pellatt, C.V.O., E. R. Wood.

The Court of Review at Montreal has upheld the rights of illegitimate children to damages under the Workmen's Compensation Act, for the death of their father while engaged at his trade. In the case at issue the father acknowledged the children as his before the accident which caused his death.

It is stated in New York that many well-managed companies report that February losses are about 40 per cent. heavier than those for February, 1916.

**Montreal Tramways Company
SUBURBAN TIME TABLE, 1916-1917**

Lachine :

From Post Office—
10 min. service 5.40 a.m. to 8.00 a.m. 10 min. service 4 p.m. to 7.10 p.m.
20 " " 8.00 " 4 p.m. 20 " " 7.10 p.m. to 12.00 mid.

From Lachine—
20 min. service 5.30 a.m. to 5.50 a.m. 10 min. service 4 p.m. to 3.00 p.m.
10 " " 5.50 " 9.00 " 20 " " 8.00 p.m. to 12.10 a.m.
20 " " 9.00 " 4 p.m. Extra last car at 12.50 a.m.

Sault au Recollet and St. Vincent de Paul:

From St. Denis to St. Vincent de Paul—
10 min. service 5.20 a.m. to 8.00 a.m. 30 min. service 8.00 p.m. to 11.30 p.m.
20 " " 8.00 " 4.20 p.m. Car to Henderson only 12.00 mid.
10 " " 4.20 " 6.40 p.m. Car to St. Vincent at 12.40 a.m.
20 " " 6.40 " 8.00 p.m.

From St. Vincent de Paul to St. Denis—
10 min. service 5.50 a.m. to 8.20 a.m. 30 min. service 8.30 p.m. to 12.00 mid.
20 " " 8.10 " 4.50 p.m. Car from Henderson to St. Denis
10 " " 4.50 p.m. 7.10 p.m. 12.20 a.m.
20 " " 7.10 " 8.30 p.m. Car from St. Vincent to St. Denis 1.10 a.m.

Cartierville:

From Snowdon Junction—20 min. service 5.20 a.m. to 8.40 p.m.
40 " " 8.40 p.m. to 12.00 mid.
From Cartierville— 20 " " 5.40 a.m. to 9.00 p.m.
40 " " 9.00 p.m. to 12.20 a.m.

Mountain :

From Park Avenue and Mount Royal Ave.—
20 min. service from 5.40 a.m. to 12.20 a.m.
From Victoria Avenue—
20 min. service from 5.50 a.m. to 12.30 a.m.
From Victoria Avenue to Snowdon,—
10 minutes service 5.50 a.m. to 8.30 p.m.

Bout de l'île:

From Lasalle and Notre Dame—
60 min. service from 5.00 a.m. to 12.00 midnight.

Tetraultville:

From Lasalle and Notre Dame—
15 min. service 5.00 a.m. to 9.00 a.m. 15 min. service 3.30 p.m. to 7.00 p.m.
30 min. service 9.00 a.m. to 3.30 p.m. 30 min. service 7.00 p.m. to 12 mid.

Pointe aux Trembles via Notre Dame:

From Notre Dame and 1st Ave. Maisonneuve.
15 min service from 5.15 a.m. to 8.00 p.m.
20 " " " 8.00 p.m. to 12.20 a.m.
Extra last car for Blvd. Bernard at 1.20 a.m.

GLASS
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AL LIABILITY

Peter Street.

MITED

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RAL GOVERN-

and Plate Glass.

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33,224,309.15

LIMITED

MONTREAL

NUAL

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\$2,000,000

7,481,380

1,887,180

ter for Quebec