

OCTOBER FIRE LOSSES WERE HEAVY.

Big Conflagration at Victoria, B.C.—Several Business Sections Destroyed.

The Monetary Times' estimate of Canada's fire losses for the month of October is \$2,195,781, a decrease of \$12,937 from the same month last year and an increase of \$1,301,656 over the previous month.

A noticeable feature of the October fires is the number of big fires, the largest being at Victoria, B.C., when damage to the extent of \$600,000 was done to a business section. Montreal had two large conflagrations—the King's Hall Building, \$150,000, and an apartment house valued at \$60,000. In both cases incendiarism is believed to be the cause of the fires.

The number of big fires during October is eighteen, the same as the previous month. There were thirty-eight during August. The following is an estimate of the October losses:

Fires exceeding \$10,000	\$1,813,500
Small fires	95,875
Fifteen per cent. for unreported fires	286,406
Total	\$2,195,781

On the last day of the month Saskatchewan suffered severely from prairie fires. At Indian Head, seven miles of the country and 9,000 bushels of wheat were destroyed. Yorkton, Orkney, White and Wallace districts also suffered, and fire swept through Turtle Mountain, south of Desford.

The grocery warehouse of Messrs. A. Macdonald & Company, Market Street, Winnipeg, was destroyed, the damage being estimated at \$150,000 on stock, and \$50,000 on building.

The following table shows the monthly totals for 1910 as compared with 1909:

	1909.	1910.
January	\$1,500,000	\$1,275,246
February	1,203,005	756,625
March	851,690	1,076,253
April	720,650	1,717,237
May	3,358,276	2,735,536
June	1,300,275	1,500,000
July	1,075,600	6,386,674
August	2,582,915	1,667,270
September	1,615,405	804,125
October	2,208,718	2,195,781
Total	\$16,536,534	\$20,204,747

The following is a list of the fires, wherein the damage sustained amounted to \$10,000 or over:

Town or City.	What Destroyed.	Estim. Loss.
Bathurst, N.B.	Catholic presbytery	\$ 10,000
Quebec, P.Q.	Dry good store	15,000
Goderich, Ont.	Organ factory	50,000
North Sydney, N.S.	Business section	30,000
Amherst, N.S.	Business section	28,500
Southampton, N.S.	Carriage factory	35,000
Montreal, Que.	King's Hall, building, etc.	150,000
London, Ont.	Livery barn	50,000
London, Ont.	Ree Cigar Company	10,000
Montreal, Que.	Automobile garage	30,000
Stellarton, N.S.	Wood factory	10,000
Nanaimo, B.C.	Salteries	15,000
Victoria, B.C.	Business section	900,000
Florence, N.S.	Business section	100,000
Montreal, Que.	Apartment house	60,000
Saskatchewan	Prairie fires	20,000
Vancouver, B.C.	Warehouse destroyed	100,000
Winnipeg, Man.	Grocery store	200,000
		\$1,813,500

What Were Destroyed.

The following structures were damaged and destroyed by fire: 23 barns, 20 residences, 5 warehouses, 5 factories, 3 hotels, 3 business sections, 3 salteries, 3 stables, 2 stores, 2 finishing departments, and a city hall, dining car, clubhouse moving picture show, stove mill, launch, elevator, garage, Presbyterian church, barge, coal bins and several automobiles.

Causes of Fire.

Of the presumed causes to which fires were attributed, 8 were caused by lightning, incendiarism 10, playing with matches 3, tramps 2, while the following were responsible for one fire: spontaneous combustion, lamp upset, defective chimney, defective stovepipe, defective flue, heated bearing, lighted pipe in coat and forest fires.

Loss of Life in Fires.

The total number of deaths by fires, during October, was 16, compared with 20 for the corresponding month last year and an increase of 6 from the previous month. The number of fires in which loss of life occurred was eight, against seven the previous month and ten for August.

The following table shows the monthly totals for the present year compared with those of 1909:—

	1909	1910
January	16	27
February	8	15
March	16	20
April	18	37
May	21	15
June	16	52
July	4	15
August	17	11
September	10	10
October	26	16
Total	152	218

The details for October are:—

Montreal, Que.	1	Clothing caught fire.
Montreal, Que.	7	Burning building.
Montreal, Que.	1	Playing with stove.
Lepreaux	1	Burning residence.
Ottawa, Ont.	1	Apron caught fire.
London, Ont.	1	Burning stable.
North Gower, Ont.	2	Playing with matches.
Kingston, Ont.	1	Overturned lamp.
St. Catharines, Ont.	1	Clothing caught fire.
Total	16	

TRADESMEN AND FIRE INSURANCE.

Some Necessary Questions—Why Adjustments Are Delayed—Credit Men Can Help Customers.

That the tradesman who did not keep his books properly, or any record of the stock on hand, was to blame for the delay, resulting with the fire insurance companies in determining a loss, was the argument of Mr. J. V. Nutter in dealing with the general question of tradesmen and their insurance. How credit men can help their customers, the fire insurance companies, and protect themselves, was answered by Mr. Nutter, suggesting that a sworn statement be procured from each customer, giving the following:

- 1st. Date and value of stock at last inventory.
- 2nd. Approximate value of stock at present time.
- 3rd. During which month or months is stock the highest and approximate value at that time?
- 4th. Amount of fire insurance carried on stock and names of companies.

Some Necessary Questions.

- 5th. Do the wordings on all policies read alike?
- 6th. Will you agree for fire protection purposes to keep in a safe, books of account and invoices showing value of stock and cash and credit sales?

I do not think this is impracticable—of course it might be—you gentlemen will know, but it seems to me that it is important for credit men to know:

- 1st. Percentage of insurance to value their customers are placing.
- 2nd. Are the companies carrying the insurance reliable?
- 3rd. Do the policies read concurrently, or in other words, are all his goods properly protected?
- 4th. In the event of fire loss are the books going to be intact and in such condition that the loss can be adjusted promptly instead of dragging on for months as is sometimes the case?

Why Payment of Claim is Delayed.

The delay in the adjustment of a loss is not generally the adjuster's fault nor the company's fault, although they both frequently get blamed for it, but it is the assured himself who is nearly always to blame. He frequently has nothing to substantiate the claim except his "say so" or the "say so" of some of his friends and you will admit an insurance company is entitled to more than this, particularly when the companies feel, as they sometimes have good reason to feel, that to a certain extent every man's hand is against them. The public are not fully alive to the fact that insurance companies are merely distributors of trust funds and every dishonest or excessive claim that a company pays, eventually comes out of the pockets of the same insuring public. The companies have no underground mine or other source from which to draw funds.

News has reached North Sydney that the Sea Nymph, owned by Captain Bennett, has been wrecked at Fortune Harbor, Newfoundland. The vessel carried a cargo of 100 tons of coal, and with the cargo is a total loss. The vessel is insured for \$2,600.