

MANITOBA SUPERINTENDENT OF INSURANCE AND DIAGNOSIS OF FIRE LOSSES.

Mr. Charles Heath, Superintendent of Insurance and Fire Commissioner for Manitoba, will collect and publish statistics of fire losses in that Province commencing with the month of February. The first of these for the month of February is given as follows:—

Number of fires reported	94
Estimated value	\$3,726,229
Amount of insurance	3,053,730
Estimated loss	80,193
Loss ratio per capita	0.1578
Fatalities reported	4

A comparative statement of losses by cities and towns, grouped according to class, follows:

Winnipeg	\$23,352
Brandon	100
Towns with 5,000-12,000 population having waterworks and fire departments.	22,053
Towns with 1,000-5,000 population having waterworks and fire departments.	1,694
Towns with 1,000-5,000 population without waterworks and having fire departments	Nil
Towns with less than 1,000 population having waterworks and fire departments.	Nil
Towns and villages with gasoline engine, chemical engine, hand pumps	131
Towns and villages without fire protection	353
Rural municipalities	32,510
Total	\$80,193

Mr. Heath is reported as saying:

"On the assumption that to correctly prescribe a cure for a disease, it is necessary first to correctly diagnose the case, this department has instituted a new and improved system for the collection and tabulation of fire loss statistics. The object of this system is to insure, as far as possible, that the advices furnished this department are correctly and punctually rendered, and these returns are carefully checked with the monthly statements furnished by insurance companies and adjusters. The information is then carefully tabulated with a view to showing the locations in which the fires occurred, the occupancy of buildings burned, the construction of buildings burned, causes of fires and so forth.

"With this information secured, we will, so to speak, have isolated the germ of the disease and be in a position to study it and find out why fires were so frequent in certain districts and practically unknown in other districts, and the same with regard to certain occupancies and constructions of buildings. Then we will be able to specialize instead of generalize with regard to the application of the remedy.

Without wishing in any way to damp the ardour of Mr. Heath or any other Government official who desires an improvement in the fire loss

ratio, The Chronicle would like to point out that the trade and commerce of the country must proceed in the meantime, and to make this possible coverings are issued by the fire companies as a protection for this purpose. A mere compilation of statistics showing the various causes of fires can be accomplished by any schoolboy, and while such statistics as Mr. Heath points out will isolate the germ of the disease, these germs and the generic class to which each belongs are well known to all who have studied the causes of incipient fires or conflagrations and the so-called "germs" have been "isolated" and studied by fire underwriters before the inauguration of specific rating by the companies, some of which have been operating in Canada for over 100 years.

Much more practical results for the reduction of fire waste might be accomplished by Government officials if their intervention in this connection were applied to the extermination of the germs which cause fire waste.

Mr. Heath will find in "Field Practice"—one of the many publications of The National Fire Protection Association the so-called germs isolated and classified. Thus the Government of Manitoba may be saved much preliminary expense in isolating these germs and Mr. Heath enabled to proceed forthwith, with the practical work of "Killing the Germs" instead of wasting time and money "trying" to find out what is already well known.

GLENS FALLS INSURANCE COMPANY.

The "Old and Tried" Glens Falls Insurance Company, established sixty-nine years ago, has rendered a long, adequate and courteous service to its policy-holders, under conservative management and takes rank with the best American fire insurance organizations.

The figures published on another page, taken from its annual statement for 1918, show that at January 1st, 1919, the Company's total assets amounted to \$7,908,544 (a growth of over three-quarters of a million dollars as compared with the preceding year, and a net surplus over all liabilities of \$2,576,742. The capital of \$500,000 added to this amount, makes a surplus to policy-holders of \$3,076,742.

The growth in the Glens Falls assets during 1918, referred to above, and an increase in net surplus of \$80,404 during the same period is all the more creditable in view of a further writing down of securities value by \$22,654.

The Glens Falls has been operating under a Dominion license for past five years, transacting practically every branch of insurance with the exception of life and casualty. It has earned for itself a high reputation for prompt and liberal dealings with its policy-holders throughout Canada. Messrs. Mackenzie and Hanson, Lewis Building, are its agents at Montreal.