

FEBRUARY FIRE LOSSES

Heaviest on Record for Second Month of the Year—
Largely Result of Careless Individuals

The Monetary Times' estimate of Canada's fire loss during February amounted to \$2,037,386, compared with January loss of \$3,913,385 and \$1,640,153 for the corresponding period of last year. The following is the estimate for February losses:—

Fires exceeding \$10,000	\$1,377,750
Small fires	393,890
Estimates for unreported fires	265,746
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	\$2,037,386

This is the heaviest loss on record for February.

The largest loss was at Point Hawkesbury, N.S., where the North Atlantic Fisheries plant was destroyed. Winnipeg also had heavy loss. There were twenty-six large fires during the month.

The following are the monthly totals of the losses by fire during 1909, 1910, 1911 and 1912.

	1909.	1910.	1911.	1912.
January . . .	\$1,500,000	\$1,275,246	\$2,250,550	\$3,002,650
February . . .	1,263,005	750,625	941,045	1,640,153
March . . .	851,690	1,076,253	852,380	2,261,414
April . . .	720,650	1,717,237	1,317,900	1,355,055
May . . .	3,358,276	2,735,536	2,564,500	2,251,815
June . . .	1,360,275	1,500,000	1,151,150	4,229,412
July . . .	1,075,600	6,386,674	5,384,300	1,741,371
August . . .	2,582,915	1,667,270	920,000	1,164,760
September . . .	1,615,405	894,125	1,123,550	883,949
October . . .	2,208,715	2,195,781	580,750	1,416,218
November . . .	935,191	1,943,708	1,506,500	1,184,010
December . . .	1,433,813	1,444,860	2,866,950	1,769,905
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	\$18,905,538	\$23,593,315	\$21,459,575	\$22,900,712

Many Heavy Losses.

The fires at which loss was estimated at \$10,000 and over were as follows:—

Cobden, Ont.	Business block	\$ 10,000
Vienna, Ont.	Business section	25,000
Ottawa, Ont.	Store, etc.	15,000
Ottawa, Ont.	Business block	125,000
Winnipeg, Man.	Business block	235,000
Ottawa, Ont.	Scholasticate	20,000
Hamilton, Ont.	Planing mill	10,000
Elk Lake, Ont.	Hotel, etc.	28,000
Gull Lake, Sask.	Business block	75,000
Montreal, Que.	Factory	50,000
Souris, Man.	Store	50,000
Essex, Ont.	Stores, etc.	10,000
St. Thomas, Ont.	Business block	48,000
Campbellton, N.B.	Business block	19,000
Campbellton, N.B.	Business block	25,000
Pt. Hawkesbury, N.S.	Fisheries plant	250,000
Toronto	Canoe club	20,000
Toronto	Conflagration	35,000
Scotstown, Que.	Store, etc.	50,000
Bassano, Alta.	Coal chute	10,000
Sandwich, Ont.	Store	10,000
Halifax, N.S.	Business section	25,000
Bancroft, Ont.	Corundum mills	125,000
Orillia, Ont.	Store, etc.	66,000
Brantford, Ont.	Store	26,750
Winnipeg, Man.	Business block	15,000

The fire waste in each province for the first two months of this year has been estimated as follows:—

Alberta	\$2,051,605
Ontario	1,407,866
Manitoba	739,565
Saskatchewan	583,895
Nova Scotia	492,954
Quebec	297,504
British Columbia	192,168
New Brunswick	165,202
Prince Edward Island	20,012
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	\$5,950,771

Many Homes Were Destroyed.

The structures damaged and destroyed were 117 residences, 43 stores, 14 blocks, 14 barns and stables, 11 factories, 6 hotels, 4 churches, 4 educational institutions, 4 sheds, 4 workshops, 4 garages, 3 children's homes, 2 skating rinks, 2 business sections, 2 flour mills, 2 elevators, 2 club buildings, 2 steamships, 2 newspaper offices, 1 planing

mill, 1 foundry, 1 station, 1 greenhouse, 1 railway tower house, 1 hospital, 1 barracks, 1 bank, 1 fishery plant, 1 theatre, 1 granary, 1 corundum mills,

There were destroyed 16 horses, 15 cows, 22 pigs, 1,320 chickens, 16 sleighs, 18 sets harness, 3 freight cars, 1 box car, 1 engine, 2 automobiles, 4,500 bushels wheat, 200 bushels potatoes.

Evidence of Individual's Carelessness.

Of the presumed causes, 13 were attributed to defective chimneys and flues, 32 overheated stoves and furnaces, 12 matches, 10 overheated stovepipes, 9 defective stoves and furnaces, 8 thawing pipes, 9 electrical defects, 7 hot ashes, 5 heaters, 4 spontaneous combustion, 4 gas jets, 3 sparks, 3 cigar stubs, 3 candles, 3 lamps exploded and upset, 3 gasoline, 2 defective stovepipes, 2 lighted torches, 1 clothing left near stove, 1 locating gas leak with light, 1 children set pillow alight, 1 incendiary, 1 gas stove, 1 friction, 1 upset gasoline stove, 1 hot journal, 1 smoking in bed, 1 coal oil stove ignited straw, 1 salamander set cotton alight.

Deaths Show Increase.

During February twenty-one lost their lives through fire, which is an increase of seven over January. Burning accidents were numerous.

The following are the monthly totals compared with 1909, 1910, 1911 and 1912:—

	1909.	1910.	1911.	1912.	1913.
January	16	27	27	27	14
February	8	15	12	11	21
March	16	20	18	24	..
April	18	37	20	15	..
May	21	15	28	18	..
June	16	52	13	6	..
July	4	15	110	9	..
August	17	11	22	16	..
September	10	10	13	6	..
October	26	16	17	21	..
November	34	19	20	22	..
December	33	19	17	28	..
Totals	219	256	317	203	35

The fires at which fatalities occurred were:—

Sandwich, Ont.	Burning building	1
Toronto, Ont.	Playing with matches	1
Belleville, Ont.	Railway engine	1
Minaki, Ont.	Burning building	1
London Twp., Ont.	Set clothes alight	2
Ottawa, Ont.	Burning building	1
Elk Lake, Ont.	Burning buildings	1
Kaslo, B.C.	Burning building	3
Pele Island, Ont.	Set clothing alight	1
Port Robinson, Ont.	Set clothing alight	1
Eyebrow, Sask.	Coal oil explosion	1
Batisan, Que.	Burning building	2
Shebashekong, Ont.	Burning building	2
New Westminster, B.C.	Set clothing alight	1
Adamston, Ont.	Set clothing alight	1
Kingston, Ont.	Set clothing alight	1

WESTERN LIFE ASSURANCE COMPANY

The first annual financial statement of the Western Life Assurance Company shows clearly the advances made by this young but energetic institution. It has insurance in force to the extent of \$1,183,349.

During the year \$210,000 of business was declined or deferred, and one death claim only was made, this for \$1,000. These facts are indications of the company's careful underwriting, and of its conservative management.

In moving the adoption of the report the president, Mr. T. W. Taylor, M.P.P., remarked: "All our resources have been conserved in such a manner as to build and strengthen our institution. Less than five dollars per share is all that it has cost to secure the amount of stock already sold."

The total value of assets owned by the company is \$124,000, and include those invested in first mortgages totaling \$25,350, premiums outstanding and deferred \$21,060, cash in bank and on hand \$11,572

Liabilities amount to \$93,694, leaving a net surplus or undivided fund of \$30,306.

The security for policyholders, including policy reserves, net surplus and capital stock, is \$123,197, in addition to which is capital stock subscribed but not called amounting to \$286,720, bringing the total to \$409,916.

Mr. A. Reid, the managing director, is to be congratulated on the results attained. If the policy followed from the inception of the company is continued the Western Life is destined for a goodly measure of deserved success.