insurmountable difficulties have arisen, and there is every cause to look forward hopefully to the course of the year now beginning, confident in the belief that, the storm having been weathered so far with signal success, the future can be met in full reliance on the broad principles which hitherto have made the British Fire Offices the envy of the world."

ONTARIO BARN FIRES.

Fire Marshal E. P. Heaton, addressing the Toronto convention of the Mutual Fire Underwriters Association of Ontario, stated that in all, 8,900 fires had been reported in Ontario during the past year. These entailed a total loss of over $12,000,000. This was the highest fire waste touched by the Province since 1904, the year of the great Toronto conflagration. It was significant, remarked Mr. Heaton, that the State of Ohio, with double the population of Ontario, had only experienced 6,042 fires, with a total loss of $7,376,000.

The enormous number of barn fires during 1915 and 1916, said the Fire Marshal, had given rise to a general suspicion that they were of enemy origin. There was no evidence to support this belief, beyond the fact that a huge percentage were ascribed to unknown causes. Mr. Heaton found, through the investigations of his officers, that practically all the barns so destroyed had no proper ventilating system.

The Fire Marshal also criticized the number of barn fires accredited to the cause of lightning. In one county, out of twenty-two barn fires, nineteen were ascribed to lightning, two to unknown causes and one to incendiarism. In another county, out of thirty-eight, no less than twenty-seven were assigned to lightning and seven to causes unknown. The fires said to be caused by lightning were scattered over a period from January 14 to December 11. This taxed his credulity.

CARE OF SPRINKLERED RISKS.

Underwriters' organisations in New York, following three sprinklered losses within a month aggregating $5,000,000, have sent out urgent appeals to sprinkler owners for care in operation. In each of the three losses, the sprinklers were out of commission at the time the fire occurred, on account of repairs. Attention is also called to the danger caused through freezing. In some cases fires have occurred before the fact was known to the property owner that the equipment was out of service; in other cases fires have occurred while the equipment was shut off for repairs necessitated by freezing, and in still other cases equipments may have frozen up and the property owners not be aware even to-day that their equipments have been and maybe are still in a non-operative condition. Careful and complete examination of the system and special precautions during cold weather are accordingly urged.