

Canadian Fire Waste to be Investigated

The Commission of Conservation Will Make an Exhaustive Investigation of Fire Losses—A Survey of Means of Fire Control and Remedial Action to be Undertaken.

"The Monetary Times" is able to state that the Commission of Conservation has decided to conduct an exhaustive investigation into the fire waste of Canada with a view to remedying the existing evil. For a number of years public bodies throughout the country have been making representations to the Provincial and Dominion Governments in regard to this matter, but hitherto little has been done towards effecting any reform. The Commission of Conservation is to be commended for the step it is taking and there is little doubt but that the work will be even more widely appreciated throughout the country than even the excellent reports upon other subjects which have been issued from time to time by this department of the Government service.

The present enquiry will be under the direction of Mr. J. Grove Smith, head of the statistical department of the Canadian Fire Underwriters' Association, and who is one of the most prominent experts upon the subject of fire waste. Mr. Smith is well known throughout Canada as a public speaker on fire prevention and insurance matters, and his many articles upon these and allied subjects appearing in the technical journals of this continent and Great Britain, have met with a very large measure of appreciation. It will be remembered that Mr. Smith contributed a valuable chart to "The Monetary Times Annual" two years ago, showing the world's largest conflagrations from the 16th century to date.

It is understood that the Commission of Conservation proposes conducting the present enquiry with especial thoroughness as (1) an exhaustive investigation of the causes and extent of fire loss in Canada; (2) an extensive survey of the present means employed in the control and extinguishment of fire; and (3) considerations and suggestions for remedial action along the lines and methods of fire prevention.

Supplementary to the main investigation which will deal with the records of fire losses throughout Canada, capacity of existing water supplies, efficiency and equipment of fire departments, and Provincial and local legislation, the report will also embrace a large number of allied matters suggested under the following heads:

The economic significance of the fire waste; its drain upon natural resources by the destruction of structural materials; the impairment of our national credit by fire; the distribution of fire loss through the channels of commerce and how it affects the cost of living, etc.; a comparison of fire losses in Canada with other countries; a consideration of the underlying causes of fire, physical, temperamental and moral; building construction as affecting the fire loss; conflagrations and the communication of fire; occupational hazards and common dangers that occasion fire and that may be easily guarded against; the cause of electrical fires; as to the licensing of buildings for various uses and the legal enforcement of measures of protection; fire insurance as it affects fire waste and fire protection; the attitude of insurance companies to the fire waste and the influence of their inspection services upon fire protection; consideration of criminal arson and its extent in Canada; the traits of carelessness and inefficiency as originating fire; review of all the statutes in force in Europe, United States and Canada dealing with losses by fire, etc.; the legislation needed in Canada to control the present waste by fire; the methods of fire prevention as compared with those of fire protection; the adoption of the methods of fire prevention as a public policy.

It is thought that the investigation will take a period of about six months to complete, when a full report will be published by the Commission of Conservation. This will, no doubt, be anxiously awaited by the many public bodies and others who are vitally interested in the matter.

INSURANCE NOTICES.

The Dominion of Canada Guarantee and Accident Insurance Company has been licensed under the "British Columbia Fire Insurance Act" to transact in British Columbia the business of fire insurance.

The Head Office of the Company in the Province is situate at Vancouver; H. W. Falconer, 43 Canada Life Building, Vancouver, is attorney for the Company.

The Travelers Indemnity Company has been licensed under the "Insurance Act" to transact in British Columbia the business of accident, sickness, burglary, steam-boiler, fly-wheel, plate glass and automobile insurance.

The Head Office of the Company in this Province is situate at Victoria; Richard Hall, Esq., 1232 Government Street, Victoria, is attorney for the Company.

RECENT FIRE LOSSES

Recent fire losses reported to Superintendent of Insurance, Victoria, B. C.:—

North Vancouver, August 23.—Twenty-first Street; owner, B. Cordamore; occupant, D. Gallucci; wood dwelling; value of building \$800, insurance on same \$400; value of contents \$500, insurance on same \$400. Total loss, \$1,300. Cause, defective chimney. Providence Insurance Company.

Burnaby, August 6.—Delta and Cambridge Avenues; owner and occupant, K. Paulson; wood dwelling; value of building \$700, insurance on same \$700; value of contents \$1,200, insurance on same \$700. Total loss, \$1,200. Cause, forest fire. Liverpool and Manitoba.

Webster Corners, August 19.—Southeast quarter, Section 24, Township 12, N. W. D.; owner and occupant, Ewalt Meilly; wood dwelling; value of building \$2,700, insurance on same \$1,500; value of contents \$1,200, insurance on same \$800. Total loss, \$3,900. Cause unknown. Pennsylvania Fire.

Nelson, August 16.—Waterfront; owner, Hunter, Gilker, Johnson, Ludwig, Waldie, Johnson, Strachan, Winlaw and Lawson; wood boathouses; value of buildings \$1,500, insurance on same \$1,200; value of contents \$8,000, insurance on same, nil. Total loss, \$9,500. Cause, gasoline explosion. Commercial Union.

Pitt Meadows, August 2.—Owner, G. Kennedy; occupant, R. Kennedy; wood dwelling; value of building \$1,800, insurance on same \$1,200; value of contents \$2,000, insurance on same \$2,700. Total loss, \$3,750. Cause, defective flue. Mutual Fire of B. C., Law Union and Rock.

Prince George, August 12.—Ninth Avenue; owner and occupant, G. Ebihara; wood dwelling; value of building \$400, insurance on same, nil; value of contents \$100, insurance on same, nil. Total loss, \$50. Cause, sparks from stove.

Richmond, August 15.—River Road, near Bridgeport; owner and occupant, R. P. Ketcheson; wood store; value of building \$1,500, insurance on same \$800; value of contents \$1,000, insurance on same \$500. Total loss, \$2,500. Cause unknown. Mutual Insurance of B. C.

West Summerland, August 11.—Block 14, D. L. 473; owner and occupant, Wallace Wright; wood dwelling; value of building \$2,000, insurance on same \$800; value of contents \$1,200, insurance on same \$900. Total loss, \$3,200. Cause, sparks from stove. Phoenix of Brandon.

Summerland, August 13.—Block 2, D. L. 674; owner and occupant, H. C. Mellor; wood dwelling; value of building \$4,500, insurance on same \$3,000; value of contents —, insurance on same —. Total loss, \$4,500. Cause, defective chimney. Imperial Underwriters.

Vancouver, August 2.—1142 Renfrew Street; owner and occupant, J. Houghan; frame dwelling; value of building \$200, insurance on same \$200; value of contents \$325, insurance on same \$250. Total loss, \$220. Cause, grease spilling on stove set fire to wallpaper. British Dominions, Glen Falls.

Vancouver, August 9.—1776 Harris Street; owner, Mr. Metcalf; occupant, Abel Avenson; frame dwelling; value of building \$2,200, insurance on same \$800; value of contents \$600, insurance on same \$500. Total loss, \$458. Cause unknown. Equity, Scottish Union and National.