

HOW FIRES START IN ONTARIO

Eight Fire Chiefs' Reports—Inspection of Buildings is a Preventative

The fire losses of some of the principal municipalities of Ontario last year, as received by *The Monetary Times*, were as follows:—

Toronto	\$1,414,004
Hamilton	312,393
North Bay	34,093
Kingston	30,418
Fort William	193,043
Guelph	21,994
St. Thomas	45,081

Other annual reports of losses last year, from Ontario municipalities, which have been published in *The Monetary Times*, show losses amounting to \$342,801.

The tenth annual report of the Hamilton fire department for the year ended December 31, 1914, gives the following data:—During the year the department, which is under the guidance of Fire Chief Ten Eyck, responded to 443 alarms. There were 233 day alarms and 198 night alarms 14 were from street signal boxes, 396 telephone calls, one on private alarm system, and 49 stills; 175 were for fires of a more or less serious nature, the total loss by fire and water for the year being \$312,393. The insurance on damaged or destroyed property was \$5,321,340. Insurance over loss was \$5,012,307. Loss not covered by insurance, \$3,360.

The major portion of the total loss for the year was due to 11 fires—namely, P. and C. Christopher's restaurant, 10 King Street West, February 10; R. McKay and Company, drygoods, etc., 55-63 King Street East, February 17; J. D. Chilman, candy store, 54 King Street West, February 21; A. M. Souter and Company, 91-93 King Street West, furniture, etc., April 8; the Negrella Manufacturing Company, corner Emerald and Shaw Streets, furniture factory, May 2; the Wood Milling Company, 71 Main Street East, flour mill, May 27; boats, boathouse and wharf, various owners, foot of Simcoe Street West, July 27; the Canadian Tungsten Lamp Company, 428 Cannon Street East, lamp and lantern factory, September 8; the Tudor Inn restaurant, 24 King Street East, September 20; W. H. Cooper Co., brick manufacturers, Bamberger's Lane, December 18; the Summers' Theatre, Mountain Park Avenue, December 21; involving a total loss of \$258,268, leaving a loss of \$54,023 for the remaining 164 fires, or an average of \$329 for each fire.

Fires where claims were made, 175; fires where no claims were made, 18; in frame structures, 66; in stone structures, 6; in brick structures, 95; in iron structures, 5; fires other than buildings, 2; calls for help outside the city, 11.

The causes for fire given are:—Rubbish fires, 57; chimney fires, 16; fires caused by children and matches, 31; hot ashes, 9; fireworks, etc., 2; electric current, defective wiring, etc., 28; carelessness, 18; false alarms, 17; incendiary fires, 13; sparks from locomotives, etc., 12; spontaneous combustion, 19; unknown causes, 63; cigar or cigarette stubs, 5; match heads breaking off, etc., 19; other causes, 197.

Guelph's fire loss, as compiled by Fire Chief Smith, was as below:—

Month.	Loss on buildings.	Insurance on buildings.
January		\$ 2,500
February	193	6,900
March	58	5,260
April	160	130,000
May	85	8,000
June		
July	101	12,573
August	13,182	145,600
September	65	8,000
October	5	50
November	323	300
December	30	2,500
	\$14,203	\$321,683

At Toronto Fire Chief Thompson's report shows the total loss by fires last year amounted to \$1,414,664.08, an increase of \$467,608.63 over the previous year. The amount of insurance paid on the losses caused by fires totalled \$1,342,538.56. The loss on buildings and contents not covered by insurance amounted to \$31,302.

Two Large Fires Responsible.

Fire Chief Pedler's report shows that North Bay, Ont., fire department responded to 63 alarms, there were 34 day alarms and 29 night alarms. The total loss by fire and water for the year was \$34,093; insurance on property damaged or destroyed, \$134,450; insurance over loss, \$104,357; loss not covered by insurance, \$4,225. Over half of the total loss for the year was due to two fires—namely, Messrs. Laing and Mackies' furniture store; O. Fouriezo, confectioner; E. Sieber, photo gallery; F. J. Martyn, undertaker; P. Adams, clothing store, Main Street West, April 30th. Mr. H. Thorpe, ladies' and children's "Ready to Wear"; Campbell and McDiarmid, gent's furnishing; G. Northway, billiard hall, Main Street West, October 25th, involving a total loss of \$20,700, leaving a loss of \$13,393 for the remaining 61 alarms. The causes enumerated are rubbish fires, 2; bush fires, 14; chimney fires, 16; electric current, defective wiring, etc., 3; false alarms, 3; unknown causes, 5; spontaneous combustion, 2; other causes, 16.

Peterborough's Satisfactory Record.

Fire Chief Howard's return for 1914 indicates satisfactory conditions at Peterborough, as reported previously in *The Monetary Times*. He says:—"The systematic inspection of public buildings, wholesale, retail and manufacturing establishments has been carried on throughout the year and has been productive of much good, with splendid beneficial results in the matter of fire prevention."

The losses since 1908 are as follows:—

	Loss to buildings.	Loss to contents.	Total loss.
1908	\$ 1,400	\$ 1,677	\$ 3,077
1909	40,353	19,502	59,855
1910	9,958	8,610	18,568
1911	12,414	10,320	22,734
1912	8,338	12,630	20,968
1913	8,070	9,330	17,400
1914	2,297	9,285	11,583

The causes of fires in Peterborough were:—Chimneys, 40; grass fires, 14; unknown, 6; cigar stubs, 5; spark from cupola, 5; boys smoking, 5; rubbish burning, 5; hot ashes, 4; children and matches, 4; thawing frozen water pipes, 3; electric iron, 3; tests for chemical engine, 3; overheated stoves, 2; spontaneous combustion, 2; spark from engine, 2; autos backfiring, 2; dump fires, 2; lightning, 2; spark from chimney, 2; hot box, 1; oil waste, 1; defective electric wiring, 1; underwriters' test, 1; fused electric wire, 1; burning caterpillars, 1; spark from forge, 1; cigarette stub, 1; nail in machine at flour mill, 1; bush fire, 1; boiler explosion, 1; burning lard, 1; crossed electric wires, 1; smoking in bed, 1; hydro pole, 1; spark from fire in grate, 1; overload on lighting system, 1; overheated grate, 1; transformer on fire, 1; short circuit, 1; spark from furnace, 1.

Kingston's 1914 fire loss, according to the report of Fire Chief Armstrong, was as follows:—Loss on buildings, \$19,193.90; on contents, \$11,324.40; total, \$30,418.30. Insurance on building, \$370,350; on contents, \$428,000; total, \$798,350.

Loss on contents.	Insurance on contents.	Total loss.	Total insurance.	Loss not covered by insurance.
\$ 8	\$ 1,000	\$ 8	\$ 2,600	
315	12,600	508	19,600	
20	3,250	78	8,510	
5	125,000	107	225,000	
20	500	105	8,500	
184	12,200	285	24,773	\$ 200
4,990	38,100	18,172	183,700	1,500
1,650	11,500	1,715	19,500	
		5	50	400
650	1,200	973	1,500	
7	500	37	3,000	
\$9,840	\$205,850	\$21,994	\$496,733	\$2,100