

THE CHRONICLE FIRE TABLES.

To quote the Publisher's prefatory remarks: "Every fire insurance company in the United States will find **THE CHRONICLE** Fire Tables a valuable supplement to its own experience;" and as the conditions of fire risks in Canada are very similar to those in the States, we think that every fire insurance company in the Dominion may get valuable guidance in many classes of risk, by the lessons to be learned from this most valuable publication.

The year 1893 has quite eclipsed all previous records of fire in the United States. The number of fires shows an increase of 5,856, being 35,188 against 29,332 in 1892, and the value of property loss \$167,544,370 against \$151.5 millions the preceding year. The average loss per fire to the Insurance Companies was \$3,012, nearly the same as the previous year, but whereas that year was only 61.71 of the property loss, the proportion for 1893 was 63.26, or, in other words, the Insurance Companies loss per fire in the United States during the year 1893 was 1.55 greater than in 1892. The following is the Chronicle table showing the average annual loss per fire, to which we have added a column showing the proportion the Insurance loss bears to the Property loss:—

Year.	Average Losses per Fire.		Proportion of Insurance to Property Loss.
	Average Property Loss.	Average Insurance Loss.	
1885	\$ 7,285	\$ 4,069	55.85 p.c.
1886	6,893	3,975	57.66 "
1887	7,336	4,248	57.90 "
1888	6,922	3,993	57.68 "
1889	6,992	4,187	59.88 "
1890	4,863	2,901	59.65 "
1891	6,167	3,885	63. "
1892	5,166	3,188	61.71 "
1893	4,761	3,012	63.26 "

It will be observed that the proportion that the Insurance loss bears to the Property loss is a steadily increasing quantity; this is to be expected in the natural order of things, as the custom of insurance against fire becomes more general from year to year; but there is another factor which at times appears to have an undue influence on the proportion of loss sustained by the insurance companies, namely, depression in trade. The year 1893 had the largest number of business failures ever recorded in the United States, the proportion of insurable property burned was larger than the previous year by 1.55 per cent.; then the two years preceding that, which were also years of commercial depression by .26 and 3.61 per cent. respectively, while compared with the year 1885, when business was in a normal condition, the proportion of average insurance loss per risk, compared to the average property loss, was 7.41 per cent. less than those experienced during last year's bad times. These facts point very conclusively to moral laxity, to put it mildly, on the part of the assured, and it would appear that in times of commercial difficulty, an amount of merchandise that fails to find a market is realized on by means of the fire policy. In view of this circumstance it will probably become a recognized system on the part of the fire companies to advance rates in the early years of depression instead of waiting until the record of losses forces the action on them.

FOREST FIRES.

The following interesting information is from a paper prepared by Gen. C. C. Andrews of St. Paul, Minn., author of a report on Forestry in Sweden, and read at a recent meeting of the American Forestry Association held in Brooklyn, N.Y:—

"Official reports published by the United States Government in 1887, 1888 and 1890 devote attention to the subject, and show that the loss from forest fires in the United States amounts to the enormous sum of \$25,000,000 a year, a sixth part of which is occasioned from fires started by railway locomotives.

"Attention has been freshly drawn to the subject by the dreadful forest fire which raged in July of this year in Northern Wisconsin, devastating especially the county of Price, wiping out the town of Phillips, its county seat, and causing most pitiable distress to a great number of people and the loss of many lives. It is difficult to imagine the horror of such a catastrophe. It is difficult to imagine the dismal appearance of the blackened ruins and chaos of obstruction such a fire leaves for a generation or two, or the apprehension, terror and suffering of inhabitants whose lives it endangered.

"This recent calamity calls to mind the awful forest fire which raged in Northern Wisconsin and Michigan during the first half of October of 1871, and which destroyed not only many million dollars worth of timber and other property, but the lives of 800 people. The *London Daily News*, in an editorial at the time in regard to it, used the expression 'that terrible phenomenon of the Western world, the forest fire!' Well, indeed, might any enlightened writer exclaim 'That terrible phenomenon of the Western world, the forest fire!' These fires occur every year, and they are treated only as a sort of nine days' wonder, deeply lamented and speedily forgotten. For the American people to allow such calamities to habitually occur without adopting any adequate means for their prevention, causes our country to be regarded as, in some respects, only semi-civilized.

"Of course forest fires sometimes occur in countries which maintain systematic care of forests, but not so frequently nor to the extent that they do in this country. In such countries as Germany, France, Austria and Sweden the public forests are administered so as to yield a steady net revenue of about four per cent., without any diminution or deterioration of the forest, but rather an increase of its resources. Their principal means of preventing destructive fires are the constant watching and patrolling of the forest by guards or foresters who reside in their respective divisions.

"I have pleasant recollections of observing the clean and thrifty appearance of forests in each of the countries mentioned. An outline of the prevailing system of management is about as follows:—

"The public forests are divided into districts, sub-districts (reviers) and divisions. A district may embrace a large geographical area, and is in charge of a forest inspector.

"A sub-district, which includes several divisions, is in charge of a director, and a division, usually comprising 1200 to 2500 acres, is in charge of a forester, who resides in a dwelling belonging to the government, and who personally or through an assistant keeps watch of everything in his division pertaining to the forest.

"He also attends to its economical details, to the building of roads, the propagation of valuable game, and the destruction of noxious animals. He has received a forestry education; he is a government official of humble rank, it is true, but his position is partly scientific, it is permanent, and he is proud of it, and looks forward through efficiency and fidelity to being