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## The Fire Journal

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### Fire Protection.

We are glad to notice that the people of several towns in Canada are showing a disposition to provide better means for extinguishing fires than have hitherto existed. A fire is very easily put out, if taken in time. It is of more consequence to be at a fire at an early stage of its progress than is generally supposed. It is in this particular that fire protection in cities is so much better than in towns or villages. Two places may have similar appliances for putting out fires but that place which has the best provision for speedily arriving at a fire is infinitely superior to the other in the matter of fire protection. A fire taking place in most of our towns during the night, generally makes such headway before the appliances for its extinguishment are in a position to work, that the fire is seldom confined to the building in which it originated. In most places the members of the fire company go to rest like ordinary citizens, and trust entirely to chance of hearing any fire alarm that may be given. Very frequently some of those most remote from the place where the fire has occurred hear nothing of it until the following day. A few of the towns grudgingly

pay a watchman, who, if awake, is relied upon to give the necessary fire alarm. Not a few places take this precaution. No wonder, then, that we have frequently such fires as that of Orillia lately. This town was supposed to have an efficient system of water works in addition to a hand engine. The town fathers met after the fire which burned down so great a part of the business portion of the town, to consider the propriety of averting any such calamity in future by providing better fire appliances. These wise men appeared to have a wholesome dread of public opinion just before appealing to their constituents, and accordingly voted down a proposition made to submit the matter to a vote of the ratepayers.

We understand that some of the insurance companies have for the present withdrawn their agencies from Orillia. So long as the present insane competition among companies continues, there is no difficulty in obtaining insurance, often at ruinous rate, even in places provided with very little if any fire protection. So long as this state of matters exists, it is no wonder that the people of our towns and villages refuse to provide appliances for the protection of their property against the ravages of the fire fiend, and it will soon be found that the feelings of apathy and penuriousness, now so common in such places, will speedily give place to energetic effort and praiseworthy liberality on the part of such as are unable to get insurance on their property.

### Mutual Insurance.

On another page will be found the Annual Report of the GORE DISTRICT MUTUAL, one of the oldest and best mutual Fire Insurance Companies in Ontario. The statement of the Directors in regard to the business of the past year, and the present position of the company is clear, simple and concise, so much so that the merest tyro in insurance matters can easily comprehend. There is no mixing up of different items, either of income or expenditure—no mystification of any kind. The exhibit of the Company, as given in detail in the report of the Directors, is very creditable to the management of the company, and cannot fail to give entire satisfaction to its patrons, who get their insurance 30 per cent under the rates of proprietary companies.

### Losses of British and Canadian Insurance Companies in the U. S.

The following are the Incomes, Losses and Expenses of the Canadian and British Fire and Marine Insurance Companies doing business in the United States, reporting to the New York Insurance Department:

	Total Assets.	Total Losses and Expenses.	Total Income.
British America, Toronto.....	\$456,592.19	\$476,011.98	\$456,592.19
Commercial Union, London.....	1,118,931.31	1,118,931.31	1,118,931.31
Guardian.....	241,711.54	241,711.54	241,711.54
Laurel, London.....	416,416.40	416,416.40	416,416.40
Laurel, Manchester.....	416,416.40	416,416.40	416,416.40
L. L. and Globe.....	279,117.78	279,117.78	279,117.78
London & Lancashire, London.....	1,118,931.31	1,118,931.31	1,118,931.31
North British and Mercantile.....	1,118,931.31	1,118,931.31	1,118,931.31
Northern Assurance, London.....	1,118,931.31	1,118,931.31	1,118,931.31
Phoenix, London.....	1,118,931.31	1,118,931.31	1,118,931.31
Queen.....	1,118,931.31	1,118,931.31	1,118,931.31
Royal.....	1,118,931.31	1,118,931.31	1,118,931.31
Scottish Commercial, Glasgow.....	1,118,931.31	1,118,931.31	1,118,931.31
London Assurance Corp'n.....	1,118,931.31	1,118,931.31	1,118,931.31
Western, Toronto.....	1,118,931.31	1,118,931.31	1,118,931.31

The above record tells its own tale. The losses of the past year have been excessive. The total income of the above sixteen companies, from all sources only exceeds their losses and expenses by about one and a half millions—and that, too, without any great conflagration. We are glad to find a disposition on the part of companies to keep up the rates in keeping with the risks incurred.

During the progress of a ball at Government House, Winnipeg, a coal oil lamp in a small room adjoining the ball room adjacently, scattering the fragments of all directions. The oil took fire; and for a little while it looked as though the gubernatorial mansion stood a good chance of going up in smoke. However, a number of the guests sprang to the rescue, and with the aid of a number of overcoats and a glass hammer or two, succeeded in smothering the fire before much damage was done. Although some of the coats suffered severely in the operation. The smoke rolled into the ball room in liberal quantities, but the ladies stood firm and behaved admirably, not a solitary scream being screamed. After the "fire fiend" had been properly sat upon, the festivities were resumed and went on as cheerfully as ever.