

CALGARY'S FIRE RECORD

Shows Loss of Seventy-one Thousand Dollars—Two Large Fires Responsible for About Half of Total

During 1912 there were 380 calls sent to the fire department. The estimated total damage caused was \$71,737, as compared with \$24,041 in 1911 and \$133,735 in 1910. The damage during 1910 was principally confined to two months March and December. Two fires of more than usual magnitude occurred during those two months, during March the fire in the J.O.E., Limited, building was the cause of more than \$15,000 damage, bringing the total for that month above \$22,000; during December the fire in the garage occupied by the Motor Transportation Company caused a damage of about \$20,000, so that the entire damage of the year was chiefly confined to two conflagrations.

The table at the foot of this page, compiled by Fire Chief Smart, shows the total value of the risks affected by the different fires, buildings and contents, insurance and losses.

Largest Number of Alarms.

A comparison of the number of alarms for the last 19 years shows that the number was the largest during 1912, although the total loss was less than during two previous years—1909 and 1910. It will be noticed that 1898 holds the record for the least number of scares during that time, and it is very probable that that particular year will continue to hold the record for all time.

1894	10	1905	44
1895	15	1906	54
1896	10	1907	53
1897	8	1908	116
1898	6	1909	125
1899	8	1910	164
1900	19	1911	274
1901	14	1912	380
1902	19		
1903	22	T'tal number in 19 yrs.	1,411
1904	30		

Month	VALUE OF RISK		INSURANCE		LOSSES	
	Buildings	Contents	Buildings	Contents	Buildings	C't'ts
January	\$163,250	82,200	99,500	47,000	4,030	1,190
February	163,400	50,600	73,500	26,500	555	235
March	232,225	114,175	151,500	65,500	5,433	16,390
April	376,035	182,700	225,000	46,500	4,885	1,160
May	147,500	143,400	90,900	98,500	128	30
June	277,850	222,350	158,900	132,800	1,545	425
July	137,450	121,400	85,200	78,000	315	960
August	49,450	18,200	30,600	12,000	965	237
September	207,465	115,550	111,500	74,115	1,045	2,315
October	186,625	52,750	108,200	30,300	2,195	1,010
November	548,750	829,250	244,375	144,175	1,232	3,750
December	493,450	213,810	309,650	141,900	7,827	14,400
Total	\$2,983,850	2,146,385	\$1,688,725	\$897,290	\$29,635	\$42,102

This would represent a total risk of \$5,130,235, total insurance of \$2,586,015 and total loss of \$71,737.

Eight Years' Losses Compared.

The totals as compared with the last eight years is as follows:

Year.	Alarms.	Risks.	Insurance.	Losses.
1905	44	\$ 326,543	\$ 108,550	\$ 10,609
1906	54	513,271	312,450	25,316
1907	93	756,215	281,175	37,378
1908	116	1,188,282	627,500	67,153
1909	125	1,237,190	791,470	82,349
1910	164	1,499,936	869,404	133,753
1911	274	3,254,112	1,445,490	24,041
1912	380	5,130,235	2,586,015	71,737

COBALT ORE SHIPMENTS

The following are the shipments of ore, in pounds, from Cobalt Station for the week ended January 10th:—Dominion Red, 80,100; Nipissing Red, 60,492; Nipissing, 80,000; Beaver, 52,084; Chambers-Ferland, 64,000; Casey Cobalt, 57,638; Cobalt Townsite, 70,000; Crown Reserve, 36,019; O'Brien, 61,769; La Rose, 139,284; Temiskaming, 64,200; total, 765,586 pounds, or 382 tons. The total shipments since January 1st are now 1,309,199 pounds, or 654 tons.

In 1904 the camp produced 158 tons, valued at \$316,217; in 1905, 2,144 tons, valued at \$1,437,106; in 1906, 5,835 tons; in 1907, 4,850 tons; in 1908, 29,360 tons; in 1909, 29,941 tons; in 1910, 34,041 tons; in 1911, 25,089 tons; 1912, 21,509 tons.

The California Insurance Company has been licensed to transact fire insurance throughout Canada. Mr. John McLeod, Vancouver, has been appointed chief agent.

BROAD PRINCIPLES OF WORKMEN'S COMPENSATION

Case in the British Courts Reveals Important Interpretation of Law

In a case just decided in the British Courts, which was brought under the Workmen's Compensation Act, the judge explained that he had reserved judgment not because there was any doubt in his mind as to whether the applicant was entitled to any compensation, but because he thought it was desirable to draw attention again to the broad principles which governed these cases. It seemed, he stated, to be erroneously supposed that any workman who suffered an accident was entitled under the act to be awarded compensation. But that was not the law.

The act, no doubt, gave compensation to an injured workman, but the amount of that compensation had not to be measured by the severity of the accident, but by the amount he lost in wages in consequence of the accident. Therefore, if a workman suffered an accident which at the time of his application for compensation had not diminished his wages he was not entitled to any compensation at that moment, although he might possibly become entitled to compensation if his wages were diminished at some later time. The question to be tried, therefore, was simply this—was the workman able to earn less wages than he was able to earn before the accident?

Left Eye Damaged.

In the case in question the applicant had his left eye damaged while chipping slag off a ladle on which it had accumulated, and substantially speaking, he was now almost blind in that eye. There was therefore no doubt about the serious nature of the accident, which happened on the 16th of December, 1911. The applicant returned to work on January 29, 1912, and was paid compensation down to that date. He remained at his work and received full wages up to July 6, when he ceased work voluntarily because he could not see to do his work, and the question was whether he was entitled to compensation since July 6. The first schedule of the act said, "In the case of partial incapacity the weekly payment should in no case exceed the amount of the average weekly earnings of the workman before the accident and the average weekly amount which he was earning or capable of earning in some suitable employment or business after the accident."

Plain Straightforward Work.

In the opinion of the court, the applicant was engaged in work which was suitable. It was very plain, straightforward work, with no substantial risks, and certainly none which justified him in declining to work—whether he did it well or badly was for his employers to judge. Therefore, as long as they were willing to pay him his wages he was capable of earning the same wages after the accident as before. The application, concluded the court, must, therefore, be dismissed with costs. His award, however, was not a final one, nor did the employers desire that it should be so, because having regard to the fact that the injury was to the eye, they had consented to a declaration of liability being put on the file.

WAS MONTREAL CITY RESPONSIBLE?

The responsibility of the City of Montreal for damage caused to property on account of inadequate protection against fire, will be the point at issue in the case of Bouchard vs. the City, which is also up for hearing. The plaintiff is one of 35 residents whose homes were burned out some eighteen months ago. It was claimed at the time that it had been found impossible to cope with the blaze because the water supply was almost wholly deficient. The fire arose in the kitchen of a house, which formed one of a row of wooden structures, and it spread with such rapidity that, before the flames were quelled, practically the whole block of houses had been reduced to ashes.

The fate of the suit depends upon just to what extent the court will hold the city responsible for non-fulfilment of protection annexation agreements. According to the enactment, in virtue of which Longue Pointe became part and parcel of the metropolis some three years ago, it was specified that the city would spend the sum of \$300,000 in the installing and equipping of a suitable waterworks system in the ward. This, it is claimed, the city failed to do, with the result that long after annexation had become an accomplished fact, the residents were without adequate protection against fire. What hydrants there were, were far distant, whilst the fire-fighting force maintained in the ward was more or less primitive. Lafamme, Mitchell and Company are appearing for plaintiff, who claims \$3,000, the value of the house burned down.