

APRIL FIRE LOSS

Shows Small Increase—Fatalities are Less—Causes Show Carelessness is Big Factor in Waste

The Monetary Times' estimate of Canada's fire loss during April amounted to \$1,470,622, compared with March loss of \$1,710,756 and \$1,355,055 for the corresponding period of last year. The following is the estimate for April losses:—

Fires exceeding \$10,000	\$1,035,400
Small fires	243,401
Estimates for unreported fires	191,821
	<hr/> \$1,470,622

The following are the monthly totals of the losses by fire during 1910, 1911, 1912, and 1913:—

	1910.	1911.	1912.	1913.
January . . .	\$ 1,275,246	\$ 2,250,550	\$ 3,002,650	\$ 3,913,385
February . . .	750,625	941,045	1,040,153	2,037,386
March . . .	1,076,253	852,380	2,261,414	1,710,756
April . . .	1,717,237	1,317,900	1,355,055	1,470,622
May . . .	2,735,536	2,564,500	2,251,815
June . . .	1,500,000	1,151,150	4,229,412
July . . .	6,386,674	5,384,300	1,741,371
August . . .	1,667,270	920,000	1,164,760
September . . .	894,125	1,123,550	883,949
October . . .	2,195,781	580,750	1,416,218
November . . .	1,943,708	1,506,500	1,184,010
December . . .	1,444,860	2,866,950	1,760,905
	<hr/> \$23,593,315	<hr/> \$21,459,575	<hr/> \$22,900,712	<hr/> \$ 9,132,149

Many Big Fires.

The fires at which loss was estimated at \$10,000 and over, were as follows:—

Canning, N.S.	Factory	\$ 15,000
Halifax, N.S.	Wood working plant	50,000
Ridgeway, Ont.	Business block	35,000
Lake Megantic, Que. .	Furniture factory	50,000
Maitland, N.S.	Stores	10,000
Langdon, Alta.	Business section	60,000
Toronto, Ont.	Wholesale grocery	15,000
Maitland, N.S.	Three buildings	10,000
Niagara Falls, Ont. ...	Iron works	12,000
Grayson, Sask.	Milling plant	10,000
Nelson, B.C.	Planing mill	12,000
St. Thomas, Ont.	Lumber mills	20,000
Michel, B.C.	Store	100,000
Medicine Hat, Alta. ..	Hardware store	15,000
Calgary, Alta.	Business block	94,400
Brockville, Ont.	Rink and houses	50,000
St. John, N.B.	Business block	50,000
Hanlan's Point, Toronto	Summer cottages	32,000
Vancouver, B.C.	Dwellings	20,000
Viceroy, Sask.	Business section	25,000
Beaver, Man.	Stores	35,000
Weston, Man.	Dwellings	15,000
Gretna, Man.	Business section	300,000

Causes are Worth Studying.

The structures damaged and destroyed were:—Residences 93, barns 32, stores 22, factories 21, sheds 12, business blocks 12, hotels 6, garages 4, business sections 3, lumber mills 3, halls 2, depots 2, restaurants 2, several boathouses; and one each of the following: warehouses, grist mill, stockyards, icehouse, storehouse, roundhouse, rink, tannery, carbarns, college, laundry, church and transforming station.

There were destroyed 74 horses, 61 cows, 8 calves, 51 tons of hay, 16 automobiles, 12 hogs, 8 stacks of green feed, 7 sets of harness, 2 sticks timothy, 2 bridges, 1 street car, 1 steamer, 1 scavenger wagon; a great number of farm implements, and 3,200 bushels of grain.

Of the presumed causes 9 were attributed to defective chimneys, 9 matches (mostly children playing with), 6 lightning, 6 defective and overheated stoves, 6 incendiary, 5 spontaneous combustion, 4 sparks, 4 overheated stove pipe, 3 electrical defects, 3 cigarettes, 2 defective flues, 2 hot ashes, 1 each defective stovepipe, lamp explosion, gasoline, overheated motor, oil heater, fumigating with sulphur, burning rubbish, heating pipes, boiling tar, broken gas pipe, gas explosion, and moving picture firm in contact with light.

Fewer Deaths.

During April eleven lost their lives through fire.

The following are the monthly totals compared with 1909, 1910, 1911 and 1912:—

	1909.	1910.	1911.	1912.	1913.
January	16	27	27	27	14
February	8	15	12	11	21
March	16	20	18	24	22
April	18	37	20	15	11
May	21	15	28	18	..
June	16	52	13	6	..
July	4	15	110	9	..
August	17	11	22	16	..
September	10	10	13	6	..
October	26	16	17	21	..
November	34	19	20	22	..
December	33	19	17	28	..
Totals	<hr/> 219	<hr/> 256	<hr/> 317	<hr/> 203	<hr/> 68

The fires at which fatalities occurred were:—

Victoria, B.C.	Burning building	1
Sydney, N.S.	Burning building	1
Brockville, Ont.	Set clothing on fire	1
Woodstock, Ont.	Set clothing on fire	1
Winside, Sask.	Set clothing on fire	1
Adanac, Sask.	Burning building	2
Dresden, Ont.	Set clothing on fire	1
Turin, Alta.	Set clothing on fire	1
Kingston, N.S.	Set clothing on fire	1
Weston, Man.	Burning building	1
		<hr/> 11

PROVINCIAL FIRE LOSSES

The fire waste in each province for first four months of this year has been estimated as follows:—

Alberta	\$2,476,703
Ontario	2,186,847
Manitoba	1,284,677
Quebec	840,879
Saskatchewan	673,480
Nova Scotia	612,094
British Columbia	435,801
New Brunswick	248,606
Prince Edward Island	373,062
	<hr/> \$9,132,149

CANADIAN BANKING

A noteworthy feature is the way in which banks in Canada have expanded in all directions in an almost unprecedented manner during the last few years. Owing to the rapid development of the country, and the large capital investments which have been made there, a splendid opportunity was given for banking enterprise, and this has been very fully availed of, as can be seen by the returns published. The number of new branches which have been established in all directions is certainly remarkable, and probably many of these new banks very quickly justified themselves. It is not altogether surprising, comments the London Financial News, however, to hear from some influential quarters that many parts of the Dominion are being more than adequately catered for in this respect, and possibly no harm will be done should the pace be slackened for a time. Anyway, the fact remains that some of the Canadian institutions are not quite so active in creating new links as they were a year or two ago. It is, naturally, very desirable, before branching out, that banks should thoroughly satisfy themselves of the need of additional banking facilities in the locality it is proposed to favor; otherwise unhealthy competition is established, often leading to the undertaking of undesirable business. There must be a time in the history of all countries when a pause is desirable in the expansion policy. Undoubtedly many openings exist, and will continue to present themselves, more particularly in a great, growing country such as Canada; but it is very necessary for any undue multiplication of branches to be prevented. It may be recollected that in England itself many complaints were heard respecting the severity of banking competition some ten years ago, when new branches were being opened at a great rate, especially in the London suburban districts. A much more careful policy has been put into operation in the last few years.

One million four hundred thousand dollars was expended in improvement and betterment work upon permanent trunk roads and feeders and steel and wooden bridges in Alberta during 1912 by the provincial department of public works, headed by the Hon. Chas. R. Mitchell, who also announced at the provincial parliament that the progress for 1913 will be sufficiently extensive to meet the needs of settlers in the newly opened agricultural districts and others making use of the public highways.