

FIRE INSURANCE.

Last week a fire engine arrived in the Manitoba town of Winkler.

Acadia Hotel, Tracadie, P.E.I., burned to the ground. Loss, \$8,000; insurance, \$4,000.

J. D. Larkin's fine farm buildings near Queenston, which cost altogether \$25,000, have been gutted by fire. Insured.

The "Canada Gazette" gives notice of the cancellation of letters patent incorporating the Underwriters' Salvage Co., of Canada, Limited.

Halifax Board of Fire Underwriters is taking steps to prevent companies from carrying on business in the Maritime Provinces without a Dominion license.

The mill mutuals of the United States report losses as unusually heavy during the past few months, several companies having a loss ratio for the first six months of the year 50 per cent. greater than the normal.

The Phoenix Insurance Company, of Vienna, is said to have issued a notification that the San Francisco earthquake has nullified all its policies, and that it will not pay a dollar without a legal fight. This decision affects over 900 policyholders, insured to the amount of £351,000.

Old Country folk do not take readily to such radical notions as municipal fire insurance. We read in a London journal of early August that two more important public bodies, viz., the Royal Borough of Kensington and the Southampton Corporation, have rejected proposals to remove their insurances from first-class insurance companies to the Municipal Mutual, Limited.

Heavy thunderstorms in Ottawa and elsewhere in Ontario on Tuesday caused serious damage by fire to several farm buildings. J. & A. Bayne, of Cityview, lost \$10,000, partly covered by insurance; H. Allen, of Hazeldean, lost \$5,000, and many others. Mustard Bros.' planing mill and residence at Creemore were destroyed at a loss of \$12,000; insurance, \$6,000.

An impression has arisen that from the way its agents are pushing for business the Aetna Fire Insurance Company, of Hartford, is "trying to recapture its old position as the leading fire insurance company of the United States," a position which has been disputed for some years by the Hartford, the Continental, and the Home companies. It is said that the Continental is very aggressive in the United States, too, at present, while the Home is drawing in on farm business. The Home's premium income, however, steadily increases.

A week ago the inspector for the Canadian Fire Underwriters' Association inspected the Winnipeg fire brigade and the water pressure for fire purposes. It is not yet known what report he made to his employers, but the Winnipeg "Free Press" says: "The dangerous situation with which the city is face to face is apparent." That the wells are inadequate is tolerably plain from the further remark of the reporter on that occasion: "The general impression of those who witnessed the test is that Winnipeg would be in a most serious condition in case of a conflagration."

According to the Baltimore "News," there are to-day only 176 lots vacant out of the 1,343 which the great fire of 1904 devastated. More than 700 lots were acquired by the Burned District Commission for widening of streets and for new docks. More than 600 new buildings have been erected in the burned area since February, 1904, at an estimated cost of \$25,000,000. But besides this there has been great activity, almost a boom, in building in the outskirts. Baltimore is being beautified in pursuance of a plan, and preliminary work on the sewerage system has been started. The loss to insurance companies by that fire was \$40,000,000, and the total loss \$70,000,000 or more.

Causes of Fires.

Toledo's total fire loss last year amounted to only \$115,000. The fires, 533 in number, were very various in cause. Eighty-two were caused by burning rubbish, burning grass, burning sawdust, leaves, etc. From sparks there arose 83 fires; from matches, 51. "Careless handling" of gasoline, of coal oil and other substances caused 67 fires; explosions of natural gas, of oil lamps and of gasoline stoves were responsible for 51. No fewer than 77 were occasioned by overheated stoves, furnaces, boilers, grates and ovens. Defects in buildings and their fittings accounted for many fires, chimneys being one of the worst offenders, furnaces, stoves and lamps following. Electric wires, poles, and motors find place in the list of causes. Incendiary fires are by no means numerous; lightning fires still less so. Cigar stubs and hot ashes caused more. Those from unknown causes number 49. The fires in frame buildings numbered 362, and in brick buildings 123.

In Milwaukee, a city of over three hundred thousand people, there were 1,519 actual fires in 1905, causing a total fire loss of \$747,970. What are designated as "coal fires" account for 248 of these, and "chimney fires" for 123. The

causes of 152 were unknown; sparks from engines, etc., caused 50; spontaneous combustion, 73, besides which 20 are attributed to oily rags and waste, which perhaps should come under spontaneous; hot ashes, 42; fireworks, 16; matches, 98; cigars and pipes, 18; "carelessness," a pestilent word, which should cover half a dozen other causes in the list, is down for 92—the number should be hundreds, for American householders are notoriously careless. Defective chimneys, furnaces, fireplaces and stovepipes are named as causing 78 fires; electric wires, 54; candles, lamps, and lanterns, 35; gas, gasoline and oil stoves, 63. "Burning rubbish," 33 fires, must imply a violation of city ordinances.

The Electrical Bureau of the National Board of Fire Underwriters, in its last report on electric fires in the United States, says that in the three months ended with July twelve fires were reported as caused by high tension lines falling across lighting and telephone circuits. These losses as far as given, \$49,350. Grounding of lighting and motor circuits caused twelve fires; aggregate losses, \$28,757.75. Short circuits on interior wiring caused twenty-three, with total losses of \$14,906. Electric flat irons caused three; losses, \$2,000. Motors caused nine; losses, \$11,325. Rheostats, blown fuses, lamp cord on nail, overfused circuits, etc., were responsible for a dozen other fires and a loss of over \$200,000. Besides these there were seventy-nine fires reported as occasioned by "crossed wires" or "defective wiring," which could not be more definitely accounted for. Aggregate electric fire loss was \$884,205.

On the other hand, sixteen other fires, at first reported as being due to electricity, were found upon examination by the Board's inspectors to have been due to other causes. This, therefore, will reduce the total to \$600,157. The work of this Electrical Bureau is of very real value to underwriters, for its inspectors are competent men, and are ruthless, as they should be, in exposing scamped work in building, imperfect insulation, and carelessness of landlord or tenant.

Fire at Haileybury.

The entire business district of the New Ontario town of Haileybury, covering seven acres and comprising sixty-six business houses and ten dwellings, was early on Tuesday morning reduced to ruins by fire, supposed to be the result of incendiarism on the part of drunken rowdies. The estimated loss is \$150,000, and the insurance totals about \$75,000. The insurance companies mostly concerned are: Anglo-American, \$14,200; Standard, \$8,500; Montreal, Canada, \$7,200; Ottawa, \$7,000; Northern, \$6,500; Metropolitan, \$5,300; Commercial Union, \$3,800; Manitoba and others, \$10,000.

The Haileybury gasoline fire engine refused to work, but the New Liskeard apparatus and brigade rendered valuable service. The Government's railway property in the town, together with the records and books of the Mines and Forests Department, were not affected.

The Ontario Government will institute an enquiry into the fire.

DOMINION JULY TRADE.

Canada's foreign trade for July amounted to \$41,996,228, or \$9,336,307 better than for last July. The imports totalled \$23,052,124, and the domestic exports \$16,549,548, increases of \$5,172,357 and \$3,500,099, respectively. The biggest gain in exports amounts to \$1,555,421 for animals and their products, which means money in the pockets of the farmers. Other gains in exports were:—Mines, \$805,481; agricultural products, \$920,637; manufacturers, \$443,996. Exports of fish products fell \$82,245, and lumber decreased \$169,001.

The following is a comparative statement for the month, with the changes worked out in percentages:—

	Imports.		Inc. %.
	1905.	1906.	
Dutiable goods	\$11,381,091	\$13,438,043	18.9
Free goods	7,124,069	9,839,529	37.9
	\$18,425,160	\$23,269,472	26.2
Coin and bullion	54,605	382,650	600.7
	\$18,479,765	\$23,652,122	27.9
Duty collected	3,001,624	3,372,927	12.3
	Exports—Domestic.		Inc. %.
	1905.	1906.	
Mines	\$1,059,062	\$1,864,543	75.05
Fisheries	630,225	547,980	13.05*
Forest	3,089,629	2,920,628	5.4*
Animals and their produce	5,865,385	7,420,806	23.1
Agriculture	1,190,584	2,111,221	77.3
Manufactures	1,204,859	1,648,855	36.02
Miscellaneous	9,705	35,513	264.8
	\$13,149,449	\$16,549,548	25.8

*Decrease.

(1) "The Importance of the Doctor Insurance." (2) "The Advantages Insurance Companies," by F. C. "Irresponsible and Unreliable." The present officers are: President, A. E. Forrest and L. O. H. Goodman; treasurer, D. E. Committee is composed of Louis der, D. E. Thomas, Wm. H. Jones, and Chas. H. Brackett.

CO. OF CANADA.

"this week had the pleasure of Steddo, who has been appointed the Annuity Co. of Canada, Win-

ense for medical examinations; will be a practically fixed quan- lapse of a certain known period. opportunities for making profitable regular payments of dividends." the company derive its revenue?"

mainly cater?"

INDUSTRIAL FAIR.

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