

CANADIAN FIRE RECORD

Specially compiled by The Chronicle.

FIRE AT TORONTO.

On the 15th instant, a fire occurred on the premises at Toronto, of Adams Bros., harness manufacturers. Insurance as follows:—

	Building.	Contents.
Aetna.....		\$3,500
Alliance.....	\$7,000	3,000
Atlas.....	3,500	3,500
British America.....	2,000	1,500
Caledonian.....	5,000	
Canada National.....	5,000	5,000
Canadian.....	2,500	2,500
Century.....		2,500
Commercial Union.....	10,000	5,000
Continental.....		3,000
Employers.....	5,500	
Fidelity Underwriters.....		5,000
Fidelity Phenix.....		7,500
Firemen's Fund.....		5,000
Fireman's.....		10,000
General of Paris.....		5,000
German-American.....		5,000
Home.....	2,500	10,500
Law Union.....		5,000
London and Lancashire.....	5,000	5,000
London Assurance.....	4,200	5,000
National.....		10,000
National Union.....		5,500
North America.....	3,000	5,000
North Empire.....		2,500
Northern.....	10,500	4,000
North West.....		15,000
Norwich Union.....	5,000	5,000
Nova Scotia.....		10,000
Ocean.....		2,500
Pacific Coast.....		5,000
Palatine.....		5,000
Pennsylvania.....		5,000
Providence-Washington.....	5,000	7,500
Queen.....	2,500	
Rochester Underwriters.....	2,500	
Royal.....	5,000	5,000
Royal Exchange.....	2,000	
St. Lawrence Underwriters.....		1,000
Scottish Union.....	5,000	2,000
Union of London.....	5,000	5,000
Union of Paris.....	2,500	10,000
Yorkshire.....	5,000	7,000
Queen City.....	9,800	
Perth Mutual.....		2,000

\$115,000 \$206,500

Loss on building about 20 per cent.
Loss on contents about 50 per cent.

We understand there was unnecessary delay, amounting to three-quarters of an hour, in having the high pressure supply applied at this fire, although who was responsible for the delay does not yet appear. An investigation by the Fire Marshal will be held.

TORONTO.—C. A. Risk's summer home at Hanlan's Point destroyed, November 16. Loss, \$8,000.

Premises of Imperial Varnish Company, 8 Morris Street, damaged, November 18. Loss, \$500 building and \$3,000 contents.

Railway coal chute at West Toronto damaged, November 19. Loss \$700.

Dwelling at 299 Gardiner's lane, owned by Robert Davies' estate and tenanted by C. A. Barnes destroyed, November 19. Loss \$1,500. Origin, defective chimney.

Nos. 3, 5, 7, 9 and 11, Caer Howell Street, damaged, November 21.

Fifteen boats and two large boat-houses and several cars of baled hay at foot of Spadina Avenue destroyed, November 21. Loss includes several valuable motor-boats.

HALIFAX, N.S.—George Island lighthouse station destroyed, November 21. Origin, defective flue.

FIRE AT WINNIPEG, MAN.

On the 17th inst., a fire occurred on the premises of S. & H. Borbridge, saddlery makers, Winnipeg. Insurance as follows:—On building:—North British & Mercantile, \$7,000; Caledonian, \$2,200; Norwich Union, \$5,000; London & Lancashire, \$5,000; total, \$19,200. Loss about 35 per cent. On stock:—North British & Mercantile, \$6,000; London & Lancashire, \$5,000; others, \$29,000; total, \$40,000. Loss total.

MONTREAL.—Premises at 212 St. James Street, occupied by R. J. Lowery, tobacco and, Brennan Bros., gents' furnishings, on ground floor, the Ideal Barber Shop, International Post Card Company, James Darling, tailor, and International Piano Company on second floor, damaged, November 22. Insurance on building:—Liverpool & London & Globe, \$15,500. Loss on building, \$5,000.

ROBERVAL, QUE.—Dwelling house of Auguste Bernier destroyed with contents, November 8. Insurance, \$1,400 on house, and \$500 on contents, in Sun Insurance Office. Origin, explosion of coal oil lamp.

ST. THOMAS D'AQUIN, LAC BOUCHETTE, QUE.—Dwelling house of Jos. Sasseville, destroyed with contents, November 3. Insurance in Mount-Royal, house, \$600; contents, \$200; total loss.

VANCOUVER, B.C.—Great North-Western salmon cannery, with a wharf and a number of dwellings of Japanese fishermen at West Vancouver destroyed, November 19.

BOLTON, ONT.—Barn of Charles Jackson in township of King, destroyed, November 17, with crops, implements and part of stock. Small insurance.

BATHURST, N.B.—R. C. church of the Sacred Heart damaged, November 19. Loss \$10,000.

HAIL BUSINESS UNPROFITABLE.

The Western Canadian hail business this year seems to have brought the companies as a whole more labour than profit. The provincial insurance superintendent of Saskatchewan reports the companies' hail premiums in his province as \$1,417,853, and their total losses, paid in full (a contrast this with the procedure of the Municipal Hail Commission!) as \$1,872,409. With expenses on top of this excess of losses over premiums, it looks as if the companies as a whole are out \$800,000 to \$900,000 on their 1916 hail business in this one province.

The Alberta hail income of the companies is reported as \$1,280,556, and paid-for losses as \$1,044,285. After payment of expenses, there has obviously also been a heavy loss on the hail business in this province.

Manitoba hail premiums are estimated by Canadian Finance as \$310,000 with losses of about the same amount. Altogether, in the three prairie provinces the companies are well over a million dollars out on their 1916 hail business. But the hailed-out farmers insured in the companies have not had to wait for their money.

Banks in over 130 cities in the United States are now advertising life insurance, with the idea of encouraging small deposits against the payment of premiums.