

## NOVEMBER FIRE LOSSES

## Satisfactory Diminution is Shown in Eleven Months' Waste from Burnings

The *Monetary Times*' estimate of Canada's fire loss during November amounted to \$858,932, compared with October loss of \$772,115 and \$2,200,486 for the corresponding period of last year. The following is the estimate for the October losses:—

|                                      |                  |
|--------------------------------------|------------------|
| Fires exceeding \$10,000 .....       | \$746,899        |
| Small fires .....                    | 74,689           |
| Estimates for unreported fires ..... | 37,344           |
|                                      | <b>\$858,932</b> |

The following are the monthly totals of the losses by fire for 1914, compared with the three previous years' losses:—

|                 | 1911.       | 1912.       | 1913.       | 1914.       |
|-----------------|-------------|-------------|-------------|-------------|
| January .....   | \$2,250,550 | \$3,002,650 | \$3,913,385 | \$2,796,312 |
| February .....  | 941,045     | 1,640,153   | 2,037,386   | 2,920,749   |
| March .....     | 852,380     | 2,261,414   | 1,710,756   | 2,139,552   |
| April .....     | 1,317,900   | 1,355,055   | 1,470,622   | 1,916,238   |
| May .....       | 2,504,500   | 2,251,815   | 2,123,868   | 1,539,502   |
| June .....      | 1,151,150   | 4,229,412   | 3,069,446   | 1,267,416   |
| July .....      | 5,384,300   | 1,741,371   | 2,579,698   | 2,033,139   |
| August .....    | 920,000     | 1,164,760   | 3,034,775   | 2,021,379   |
| September ..... | 1,123,550   | 883,949     | 1,468,324   | 726,278     |
| October .....   | 580,750     | 1,416,218   | 1,383,572   | 772,115     |
| November .....  | 1,506,500   | 1,184,010   | 2,200,486   | 858,932     |
| December .....  | 2,866,950   | 1,760,905   | 1,354,300   | .....       |

Totals .. \$21,459,575 \$22,900,712 \$26,346,618 \$18,491,611

## Comparison of Provincial Losses.

The fire waste in each province for the first ten months of 1913 and 1914 has been estimated by *The Monetary Times* as follows:—

|                           | 1914.               | 1913.               |
|---------------------------|---------------------|---------------------|
| Ontario .....             | \$ 6,842,632        | \$ 7,853,708        |
| Quebec .....              | 4,175,974           | 4,269,121           |
| British Columbia .....    | 1,873,181           | 1,516,015           |
| New Brunswick .....       | 1,764,637           | 1,080,920           |
| Alberta .....             | 1,057,189           | 3,938,334           |
| Manitoba .....            | 1,025,572           | 2,134,050           |
| Saskatchewan .....        | 960,020             | 2,172,683           |
| Nova Scotia .....         | 640,909             | 1,571,487           |
| Prince Edward Island .... | 42,497              | 455,091             |
|                           | <b>\$18,491,611</b> | <b>\$24,992,318</b> |

The fires reported at which the loss was estimated at \$10,000 and over:—

|                               |                           |           |
|-------------------------------|---------------------------|-----------|
| Revelstoke, B.C., Nov. 1..... | Sawmills .....            | \$250,000 |
| Quebec, Que., Nov. 5.....     | Shoe factory .....        | 30,000    |
| Vancouver, B.C., Nov. 9.....  | Hotel .....               | 19,000    |
| Stratford, Ont., Nov. 12..... | Furniture warehouse ..... | 43,000    |

|                               |                       |         |
|-------------------------------|-----------------------|---------|
| Fort George, B.C., Nov. 13... | Business section ..   | 150,000 |
| Mount Dennis, Ont., Nov. 17.  | Factory .....         | 10,000  |
| Quebec, Que., Nov. 20.....    | Commercial academy .. | 40,000  |
| Saskatoon, Sask., Nov. 20.... | Warehouse .....       | .....   |
| Eyebrow, Sask., Nov. 21.....  | Business section ..   | 100,000 |
| Levis, Que., Nov. 22.....     | Business block ....   | 25,000  |
| Quebec, Que., Nov. 26.....    | Factory .....         | 30,000  |

## What Fire Destroys.

During October and November there were destroyed 17 horses, 5 pigs, 22 cows, 500 chickens, \$15,000 worth of varnish, 5 automobiles, 39 gallons of gasoline, 6,800 bushels of wheat, 500 bushels of beans, 300 loads of hay.

The structures damaged and destroyed included 44 residences, 15 barns and stables, 21 stores, 9 factories, 5 hotels, 3 apple evaporators, 3 sawmills, 2 restaurants, 2 churches, 2 business sections, 2 colleges, 1 poolroom, 1 garage, 1 flour mill, 1 warehouse, 1 power-house, 1 cheese factory, 1 station, 1 bank, 1 bakery.

Of the presumed causes 6 were matches, 4 incendiary, 4 defective stovepipes, 3 explosions, 3 gasoline, 3 defective chimneys, 2 sparks, 2 gas-grates, 2 live coals, 2 defective wiring, 2 sparks, 1 spontaneous, 1 coal oil, 1 gas iron, 1 overheated stove, 1 overheated furnace, 1 upset lantern, 1 lighting, 1 short circuit, 1 engine back-firing.

During November 12 persons were reported as having lost their lives through fire. Three more deaths were reported in October, making the revised total for that month 9.

The following table compiled by *The Monetary Times* shows deaths caused by fire during the last six years:—

|                 | 1909. | 1910. | 1911. | 1912. | 1913. | 1914. |
|-----------------|-------|-------|-------|-------|-------|-------|
| January .....   | 16    | 27    | 27    | 27    | 14    | 26    |
| February .....  | 8     | 15    | 12    | 11    | 21    | 18    |
| March .....     | 16    | 20    | 18    | 24    | 22    | 27    |
| April .....     | 18    | 37    | 20    | 15    | 11    | 22    |
| May .....       | 21    | 15    | 28    | 18    | 33    | 8     |
| June .....      | 16    | 52    | 13    | 6     | 18    | 12    |
| July .....      | 4     | 15    | 110   | 9     | 9     | 8     |
| August .....    | 17    | 11    | 22    | 16    | 29    | 3     |
| September ..... | 10    | 10    | 13    | 6     | 27    | 9     |
| October .....   | 26    | 16    | 17    | 21    | 15    | 9     |
| November .....  | 34    | 19    | 20    | 22    | 24    | 12    |
| December .....  | 33    | 19    | 17    | 28    | 13    | ..    |
| Totals .....    | 219   | 256   | 317   | 203   | 236   | 154   |

The fires at which the fatalities occurred were:—

|                               |                            |   |
|-------------------------------|----------------------------|---|
| Irricana, Alta., Oct. 30..... | Burning building .....     | 2 |
| Milwood, Man., Oct. 31.....   | Prairie fire .....         | 1 |
| Montreal, Que., Nov. 3.....   | Playing with matches....   | 1 |
| Ottawa, Ont., Nov. 9.....     | Playing with matches....   | 1 |
| Winkler, Man., Nov. 9.....    | Burning building .....     | 1 |
| Lachute, Que., Nov. 11.....   | Burning building .....     | 2 |
| Winnipeg, Nov. 13 .....       | Pouring gasoline on fire.. | 1 |
| Winnipeg, Man., Nov. 13.....  | Pouring gasoline on fire.. | 2 |
| Fort George, B.C., Nov. 13... | Burning building .....     | 1 |
| Waubashene, Ont., Nov. 20..   | Burning building .....     | 2 |
| Gilbert Plains, Man. ....     | Burning building .....     | 2 |
| Creston, B.C., Nov. 23 .....  | Pouring coal oil on fire.. | 1 |

## MONTREAL UNDERWRITERS ARE WRITING POLICIES

Montreal Life Underwriters' Association, of which Mr. R. M. Cushing is the active secretary, is essaying to fulfil all the obligations of the commandment, "Thou shalt do business as usual," and the results were shown at a recent meeting, when Mr. Dingman told how he had written nearly \$80,000 of business in about six weeks in rural districts, business obtained by preaching the gospel of protection. Mr. L'Esperance told how business could be had in Montreal by hard work. Mr. Schneyer confirmed this, and explained that he had done well among real estate and clothing men; Mr. McCuish found business as good as usual; and Mr. Butler had been successful through advising his agents to canvass rural communities.

Mr. J. F. Weston, managing director of the Imperial Life Assurance Company, Toronto, now known as "Capt. Weston," through taking up the command of the Insurance Rifle Club at Toronto, was the chief speaker of the evening, and dealt with the various phases of legislation affecting the life insurance business. Mr. Weston was strongly in favor of conserving the federal legislative rights, and against transferring them to the provincial authorities.

## WHAT is the Outlook in Canada for 1915?

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