

THE NOVEMBER FIRE LOSS.

The fire losses in Canada, according to our monthly fire table, for the eleven months ending November 30th, 1894, amount to \$4,891,700 and the insurance loss to \$3,132,450. While for the corresponding period of last year, these amounts respectively were \$5,955,130, and \$3,754,230. It thus appears that so far in this year, the Companies' loss is about \$600,000 less than during the same period of 1893. Let us hope this aspect of affairs will better, or at least hold good, until December 31st instant is past.

We gather from the figures compiled by the *New York Commercial Bulletin* that the fire loss of the United States and Canada for month of November amounted to \$12,135,800, being an increase over November, 1893, and exceeding the total for any month since then excepting July. We quote as follows:

	1892.	1893.	1894.
January.....	\$12,564,900	\$17,958,400	\$10,568,400
February.....	11,914,000	9,919,900	11,297,600
March.....	10,648,000	16,602,350	9,147,100
April.....	11,559,800	14,669,900	11,540,000
May.....	9,485,000	10,427,100	10,777,800
June.....	9,265,550	16,344,950	8,282,300
July.....	11,530,000	12,118,700	16,307,000
August.....	10,145,300	13,222,700	10,432,800
September.....	7,879,800	10,508,700	10,149,900
October.....	13,349,200	11,014,700	8,185,700
November.....	12,008,700	11,493,000	12,435,800
Total.....	\$129,350,250	\$144,340,400	\$117,925,400

Losses of 1894 are so far \$26,000,000 less than for same period of 1893. Rates have been increased in many sections of United States. In Canada, rates have also been advanced on certain classes of property in many towns. The relinquishment of the 3 year farm business, by many of the companies, and the sharp advance in rates for these risks for the benefit of those continuing in it, must tell in the direction of profit. The current year bids fair to prove the best the fire companies have had for a very long period.

N.B.—Just at this season, we are very seasonably, kindly disposed, and inclined to overlook, what we are very well aware of, namely, that some of our contemporaries publish our tables, which we take considerable trouble to prepare, without the customary acknowledgment.

CAUSES OF FIRES.

Compiled from the *Chronicle*, New York, continued and concluded from over issue of November 15.

Oil Stills and Refineries (Miscellaneous).—Ignition, oil, 22; explosions, oil, 21; explosions, unknown, 12; explosions, gas, 7; spontaneous combustion, 5; lightning, 5.

Oil Tanks.—Lightning, 53; explosions, oil, 22.

Packin' Houses (Meat).—Ignition, grease, 31; sparks, 11; lightning, 8; explosions, unknown, 6; engines and boilers, 6; candles, 6; explosions, lamps, 6.

Paint, Varnish and Oil Store.—Spontaneous combustion, 36; matches, 10; ignition, grease and oil, 7; explosions, benzine, 6.

Painters', Glaziers' and Paperhangers' Shops.—Spontaneous combustion, 39; matches, 11; stoves, 9.

Paper and Pulp Mills.—Spontaneous combustion, 29; friction, 21; engines and boilers, 11; matches, 6.

Photograph Galleries.—Spontaneous combustion, 15; stoves, 11; lamp accidents, 8; explosions, chemicals, 7; explosions, lamps, 6; explosions, oil stoves, 6; ignition, chemicals, 6; matches, 6.

Picture and Mirror Frame Factories.—Spontaneous combustion, 26; stoves, 8; explosions, oil stoves, 8; ashes, 6; cigar stubs, 6; ignition, varnish, 5; sparks, 5; lamp accidents, 5.

Planing and Moulding Mills.—Sparks, 33; engines and boilers, 21; friction, 9; furnaces, 5.

Plumbers' and Steamfitters' Workshops.—Plumbers, furnaces, 23; spontaneous combustion, 8; defective flues, 8; explosions, lamps, 8; explosions, gas, 6; carelessness, 6; matches, 6; cigar stubs, 6.

Pottery Work.—Over-heated and defective kilns, 44; sparks, 12; natural gas, 9; defective flues, 6.

Printing and Lithographing Establishments.—Spontaneous combustion, 20; defective flues, 9; explosions, lamps, 7; matches, 7; stoves, 6; engines and boilers, 6; cigar stubs, 5; electric wires, 5.

Railroad Bridges.—Locomotive sparks, 72; forest fires, 20.

Railroad Car and Repair Shops and Round Houses.—Sparks, probably mostly from locomotives, 41; spontaneous combustion, 22; stoves, 6.

Railroad Depots and Station Buildings.—Locomotive sparks, 30; stoves, 12; defective flues, 11; lightning, 11; explosions, lamps, 6; spontaneous combustion, 6.

Railroad Stables.—Spontaneous combustion, 23; explosions, lamps, 20; stoves, 10; cigar stubs, 10; locomotive sparks, 6; matches 6; lightning, 7; electric wires, 6.

Restaurants.—Stoves, 22; defective flues, 14; explosions oil stoves, 12; explosions, lamps, 10; ignition, grease, 7; stove-pipes, 5.

Rubber Factories (Vulcanized Goods, etc.).—Spontaneous combustion, 41; ignition, chemicals, 8; stoves, 8; gas jets, 8; explosions, alcohol and benzine, 8.

Sash, Door and Blind Factories.—Sparks, 22; engines and boilers, 22; spontaneous combustion, 11; lightning, 9; defective kilns, 8.

Saw, Shingle, Stove and Shook Mills.—Sparks, 33; forest fires, 24; engines and boilers, 12; accidents, 6; frictions, 5.

School Houses.—Defective flues, 34; furnaces, 19; defective heating apparatus, 8; stoves, 7.

Slaughter Houses.—Ignition, grease, 19; sparks, 13; furnaces, 11; engines and boilers, 8; accidents, 6; matches, 7; ashes, 6.

Smoke Houses.—Ignition, grease, 72; carelessness, 8.

Soap and Candle Factories.—Engines and boilers, 23; furnaces, 16; ignition, grease and oil, 16; carelessness, 8; friction, 8; steam-pipes, 5; cigar stubs, 5; spontaneous combustion, 5.

Tanneries.—Engines and boilers, 26; sparks, 14; spontaneous combustion, 14; furnaces, 12; steam pipes, 8; lightning, 6.

Tar, Pitch, Resin and Turpentine Factories.—Ignition tar, 34; accidents, 18; carelessness, 10; ignition, grease and oil 10; spontaneous combustion, 5; sparks, 5.

Telegraph and Telephone Offices.—Electric wires, 63; lightning, 21.

Theatres and Opera Houses.—Electric wires, 12; gas jets, 11; lamp accidents, 7; furnaces, 8; cigar stubs, 6; engines and boilers, 6; fire works, 5.

Tinsmith Shops and Stove Stores.—Defective flues, 10; matches, 9; stoves, 8; explosions, lamps, 7; ashes, 6; explosions, oil stoves, 6; carelessness, 6; plumbers' furnaces, 6; spontaneous combustion, 5; lamp accidents, 5.

Tobacco Barns.—Forest fires, 34; lightning, 22; accidents, 13; defective flues, 7; spontaneous combustion, 7; sparks, 5.

Tobacco Factories (Cigar and Cigarette).—Stoves, 21; explosions, lamps, 16; defective flues, 12; matches, 7; cigar stubs, 5.

Tobacco Factories (not Cigar or Cigarette).—Defective flues, 18; sparks, 17; lightning, 12; stoves, 12; steam pipes, 11; accident, 6; defective ovens, 6; spontaneous combustion, 6; defective heating apparatus, 6; engines, 6.

Tobacco Stores (Retail).—Explosions, lamps, 21; matches, 13; stoves, 11; cigar stubs, 10; defective flues, 7; lamp accidents, 5; gas jets, 5.

Vessels at Wharves and on Rivers.—Engines and boilers, 27; explosions, lamps, 10; stoves, 11; sparks, 9; spontaneous combustion, 5.

Warehouses and Storehouses (Paint, Oil and Varnish).—Spontaneous combustion, 26; locomotive sparks, 10; stoves, 10; ignition, grease and oil, 10; explosions, oil, 6; lamp accidents, 6.

Warehouses and Storehouses (Waste, Rag, Paper, etc.).—Spontaneous combustion, 64; matches, 7; stoves, 5; friction, 6.

Warehouses and Storehouses (General).—Spontaneous combustion, 21; sparks, 16; locomotive sparks, 12; defective flues, 8; matches, 7; stoves, 5; carelessness, 5; lightning, 5.

Wharves.—Spontaneous combustion, 22; sparks, 18; locomotive sparks, 14; matches, 7; ashes, 7; stoves, 4.