

	1909.	1910.	1911.
July . . . . .	1,075,600	6,386,674	5,384,300
August . . . . .	2,582,915	1,667,270	920,000
September . . . . .	1,615,405	894,125	1,123,550
October . . . . .	2,208,718	2,195,781	580,750
November . . . . .	935,191	1,943,708	1,506,500
December . . . . .	1,433,813	1,444,860	2,866,950
Total . . . . .	\$18,905,538	\$23,593,315	\$21,459,575

Adding to these figures the total loss for the first six months of 1912, we have a fire loss in forty-two months of \$78,698,927, an average monthly loss of \$1,873,785. In addition there has to be recorded a disastrous list of fire fatalities. During June in Canada six people met their deaths in fires. During the first six months of the year 101 people were sacrificed in the same manner. In the forty-two months since January, 1909, no less than 893 persons lost their lives in fires, a monthly average of almost 22 persons. The following table gives the details:—

	1909.	1910.	1911.	1912.
January . . . . .	16	27	27	27
February . . . . .	8	15	12	11
March . . . . .	16	20	18	24
April . . . . .	18	37	20	15
May . . . . .	21	15	28	18
June . . . . .	16	52	13	6
July . . . . .	4	15	110	..
August . . . . .	17	11	22	..
September . . . . .	10	10	13	..
October . . . . .	26	16	17	..
November . . . . .	34	19	20	..
December . . . . .	33	19	17	..
Total . . . . .	219	256	317	101

In June, burning buildings were responsible for three deaths and three were caused by clothes set on fire.

The presumed causes for fires during June and the number of fires for which they accounted were as follows: Four, lamp explosions; three, children playing with matches; two each, cigarette stubs, incendiary, sparks, friction; one each, oil stove explosion, defective chimney, overflowing of a pot of soap grease. Forest fires did much damage and many fires were reported as of unknown origin.

The structures damaged and destroyed during June were 70 residences, 9 business sections, 5 stores, 4 each lumber mills, factories, 3 foundries, 3 each stables, barns, 2 each churches, hotels, freight sheds, 1 each rolling mill, flour mill, railway depot, roundhouse, power house, club house, ice-house, telephone exchange, pool room, barber shop, college, soda water works, grain warehouse, gasoline container, electric plant.

There were 500,000 staves, 15 tons hay, 6 horses, 2 miles wire fencing, 1 each buggy, motor launch, gasoline truck destroyed.

The National Board of Fire Underwriters of the United States, continuing its plan of education on the need of better protection, issued an exhaustive classification of fire losses recently, showing why the insurance companies are forced to ask higher rates in America than in Europe, and why rates in America itself necessarily vary. Taking thirty of the largest cities of the United States, the per capita loss in 1909 was shown to vary from \$1.36 in St. Louis to \$4.55 in Kansas City. Higher per capita loss was shown in some of the smaller centres, like the city of Racine, where it ran to \$24.29. The total annual fire loss is estimated at \$200,000,000, and fire specialists go so far as to assert that \$150,000,000 of this is waste from negligence or lack of precautions. The table of comparisons drawn up by the underwriters from consular returns in 1905, the only recent year in which statistics of the kind were gathered in Europe, showed an average loss of 61 cents per capita for thirty European cities as against \$3.10 for 252 American cities. Taking the number of fires to each 1,000 of population here and in Europe, it was found to be 4.05 in the United States against .86 in Europe.

The annual average losses for six nations in Europe were compiled from records of varying years and years grouped, with this result:—

Country.	Annual fire loss.	Loss per capita. Cents.
Austria . . . . .	\$ 7,601,389	29
Denmark . . . . .	660,924	26
France . . . . .	11,699,275	30
Germany . . . . .	27,655,600	49
Italy . . . . .	4,112,725	12
Switzerland . . . . .	999,364	30

Or an average loss per capita of 33 cents.

The fire loss per capita in the Dominion last year was \$3.02.

On Berlin, where the losses amount annually to less than those of one moderately large fire in the United States, the excellent conditions are due to the attention paid to the methods of construction. Building police have authority to compel the use of iron and steel girders, fireproof stairways and roofing, heavy fireproof ceilings, and all details that may diminish the risk of conflagration.

Canada cannot claim to be making untrammelled progress until its fire record has been improved considerably.

### SMALL CHANGE

Vaudeville reasoning at Washington does not change the meaning of the Hay-Pauncefote treaty.

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Did the Russian at Berlin, Ontario, who raised a \$1 deposit in his pass book to \$10,000 feel as rich as his book looked?

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There is not much noise prior to Canadian bank failures—which, happily, are few—but the rumbling afterwards goes on for years.

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The mission of Mr. Richard T. Coady, the guardian of Toronto's purse-strings, to London for funds, has proved that at this time treasury bills are stronger than Treasurer Dick.

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A dividend of .003305 per cent. was recently declared by the liquidators of a Canadian company after deduction of legal expenses. There is nothing like being fractionally particular in these matters.

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A \$76,000 diamond is reported to have been found in the East Main River, Northern Ontario, in which district precious stones are said to be numerous. Salt deposits have not yet been discovered in the same region.

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Last week, near London, Ont., a bull charged a train, derailing the engine and eight cars. On the new Gowganda road, near Elk Lake, a big black bear met a couple of men, turned tail and fled. Our stock exchange pets must have been contesting their strength.

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The Wall Street Journal suggests that Moose Jaw would make appropriate headquarters for Colonel Roosevelt's party—half moose, half jaw. Yes, and looking westward to Alberta's natural gas city, he would have another splendid opportunity to talk through the "Hat."

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Active preparations are in hand for the annual convention of the Dominion Life Underwriters' Association at Montreal this month. It promises to be, as usual, a most successful gathering. This is one of the few occasions on which the managers, directors, superintendents, actuaries and agents of our life insurance companies have an opportunity to meet on common ground to discuss the progress and problems of their profession.