

## LOSS BY FIRE IS COLOSSAL

Canada Has a Most Unenviable Record—Some Comparisons.

Losses Increasing—Figures That Should Make Canadians Sit Up and Take Notice—We are Far Behind Europe.

Speaking before the Winnipeg branch of the Canadian Credit Men's Trust Association recently, F. J. L. Harrison, western manager for the North British and Mercantile Insurance Co., stated: "No doubt many of you here today have wondered, 'Why all the agitation on this continent in regard to fire prevention?' "Probably few of you have been intimately connected with a fire loss and your knowledge thereof is chiefly limited to signing checks for insurance premiums. Some of you, no doubt, are from the Old Country where you never heard of a fire loss, and you are not aware of the fact that a fire loss is a question which merits the serious attention of every thinking man. Not only is our fire loss growing in leaps and bounds in relation to itself, but it is growing relatively faster than our population. The following table sets forth the average loss per annum and the average per capita by five-year periods from 1871 to 1915:

Years	Ave. loss per annum	Ave. loss per capita
1871-1875	\$1,928,209	0.62
1876-1880	3,398,338	0.83
1881-1885	2,935,229	0.68
1886-1890	3,184,300	0.68
1891-1895	4,583,754	0.92
1896-1900	5,223,039	1.02
1901-1905	7,279,903	1.30
1906-1910	8,446,601	1.35
1911-1915	13,987,572	1.78

**Losses Are Increasing**  
In 1920 the fire loss was \$22,931,429. Based on a population of 9,000,000, which is probably over the mark, the per capita loss is \$2.55; that is \$2.50 per head for every man, woman and child in the Dominion.  
"Not only has the actual property loss increased, but there is no doubt that the number of fires has increased all over Canada at a very much greater rate than the population. The city of Toronto, for instance, in the year 1880 had 885 alarms, in 1916 there were 2,080 alarms registered, an increase of twenty-six years of 440 per cent. We do not think that the most optimistic citizen of the Queen City would claim a growth in population in the same time of 440 per cent. This experience is practically duplicated in every city in Canada. A little thought will make it evident that, after all, the actual property loss is but a fraction of the total expenditure in Canada caused by fire. It has been estimated that the average cost for the five-year period from 1912-1915 of fire department maintenance, water works, chargeable to fire protection, and private water protection was not less than \$14,000,000. For the same period the total fire loss in Canada is estimated at \$48,800,000, including the actual property loss, the collection of insurance premiums and fire protection. There is no doubt that this figure is considerably below the mark. The only reliable figures in regard to the property damage are those reported to the federal government by fire insurance companies. The amounts paid thereunder are, of course, only a proportion of the total value of the property destroyed and it would probably be no exaggeration to state that the loss during this period averaged \$25,000 per annum.

**Lives Sacrificed.**  
There is another more serious side yet to the drains which the annual bonfire makes upon our resources. In the period 1912-1915 the average loss of life on electric railways was fifty-six, steam railways killed 183 people per annum, while during the same period 799 persons lost their lives in the Dominion of Canada, either in a burning building or as the result of fire. I think that the above figures will give you a graphic idea of the annual drain upon our resources in money, property and the human lives. You will not doubt be led to wonder why so much stress is laid upon this question of fire loss in Canada and the United States. The reason is, that in this feature, as in many others, the North American Continent leads the world. A few comparisons with the Continent of Europe will be of interest. The following table sets forth the number of fires per 10,000 population, and the per capita fire loss during the year 1915 in certain cities of the British Isles and the continent:

	Fires per 10,000 pop.	Loss per capita
New York	30	1.44
London	14	.60
Paris	15	.61
Moscow	8	1.19
Milan	16	.48
Madrid	14	.15
Birmingham	19	1.23
Sheffield	8	.23
Leeds	7	.46
Belfast	4	.46
Edinburgh	4	.16
Bordeaux	15	.61

Winnipeg Tops The List.  
The next table gives some figures in

**COUGHS AND COLDS**  
often tenacious, are a drain upon the vital forces.  
**SCOTT'S EMULSION** strengthens the whole system and helps drive out the predisposing cause.  
Scott & Bowne, Toronto, Ont.  
ALSO MAKERS OF  
**KI-MOIDS**  
(Tablets or Granules)  
FOR INDIGESTION

While the  
Bad Weather Lasts  
YOU NEED  
**PEPS**  
To Keep Off  
Coughs Colds  
& Sore Throat

the same period in certain of the largest cities in Canada. Comment is unnecessary. The figures speak for themselves:

	Fires per 10,000 pop.	Loss per capita
Montreal	55	2.76
Toronto	47	2.10
Hamilton	42	3.08
Calgary	49	1.69
Edmonton	70	2.20
Saskatoon	73	2.06
Winnipeg	66	3.26

In further confirmation of the above, the combined figures of groups of cities in North America and in Europe, giving the averages for the five-year period from 1911-1915 follows:

	No. of Cities	Loss per capita
Canada	40	2.96
United States	300	2.30
England	10	.44
France	10	.74
Italy	5	.53
Netherlands	2	.11
U. S. and Canada	241	2.61
Europe		.71

**A Serious Situation.**  
The statements are no doubt sufficient to impress upon you the fact that the loss in Canada is sufficiently serious from the standpoint of property damage and expenditure alone. There is, however, yet another feature. Fire insurance rates will follow the loss ratio as surely as day follows night. The following table will give you some idea of the difference in cost of insurance as compared with England and Canada. The rates given therein are of course approximate. They are based on the average rate of a number of risks, good, bad and indifferent. They each serve their purpose, however, to show the burden which this fire loss places upon our Canadian manufacturers.

	England	Canada
Biscuit factory	37	1.50
Boot and shoe	47	1.50
Brewery factory	10	.69
Clothing factory	17	.87
Flour mill	23	2.75
Fur garment factory	45	1.42
Harness factory	17	1.42
Planing mill	125	3.18
Box factory	157	3.10
Woolen mill	52	3.25

## IS LOOKING FOR HUSBANDS FOR GERMAN LADIES

Incidentally Dollar Bills for "Suffering German Children" Will Not be Refused—Piece of German Nerve.

(Montreal Herald.)  
An evidence that whatever Fritz may have lost in the recent war, he still possesses a fair amount of gall, the following letter from J. Stahl of Duisburg, Germany is published, in the exchange form in which it was received at The Herald office. It will be noted that any amount of swains desirous of enclosing one dollar bill "for the benefit of the poor suffering German children" may do so without fear of insulting the recipient—Duisburg, N. B., 1921.  
J. Stahl, Duisburg (Germany)  
Reichsstrasse 14  
Dear Sir—You will please excuse the liberty I take in addressing you, in the following matter:  
On account of the unhappy war, in which more than 1,800,000 young Germans lost their life, a still greater number of young German ladies are deprived of the opportunity to find a husband. This inconvenience is still increased by the fact that owing to the extraordinary dearth of house-hold-furniture and the scarcity of apartments, the matrimony has become a luxury and a privilege of the rich in this country. In view of these circumstances our young ladies are looking over to America in the hope of finding there the conjugal happiness, for which reason they appeal to all American bachelors who cannot find a match over there and who are desirous to contract matrimony with a well bred German lady to approach them on this behalf.  
The marriageable ladies of Duisburg have asked me to be their interpreter in assisting them to find an American husband for which reasons applicants are requested to apply to my above address. Please address your correspondence (street and number). The linguistic difficulties should be no obstacle as our ladies are mostly acquainted with the English language. Good references are given and required. Applicants who wish to send me a one dollar bill in American money for the benefit of the poor suffering children are welcome to do so.  
I should be under a great obligation to you for bringing this letter to the notice of the readers of your newspaper, and tender you my anticipated thanks. Other newspapers are kindly requested to publish this letter.  
Very Faithfully Yours,  
J. STAHL.

## STREET RAILWAY WAR IN DETROIT IS ENDED

Detroit, Dec. 16.—The fight between the city and the Detroit United Railway which raged for three years, was officially ended yesterday. Municipal street cars and privately owned cars appeared on several lines in the city. The agreement is expected to be extended to all routes. Attorneys are working out an agreement for a universal franchise.

## LOCAL NEWS

Pantry sale in St. David's Church vestry tomorrow at 2 p. m.  
Edison Phonograph and Records for sale at auction. Practically new. Owner leaving city. Box S 139, care Times, 12-18

**BARGAINS AT BARKERS.**  
The 2 Barkers are making some extra attractive bargains in Christmas candies, groceries, toys, etc., as shown in their ad. on page 3 of this issue. Barkers ever save money on groceries and their cuts at this time are extra deep.

Make Lesser's your headquarters. See adv. on page 14.

## ALL THIS WEEK YOU SAVE MONEY.

Men's overcoats, worth \$18 to \$30—this week \$12.95 to \$20. Men's suits, worth \$22 to \$40—this week \$16.50 to \$25. Boys' overcoats, worth \$15 to \$18—this week \$10.95 to \$13. Children's suits, this week, \$4.—Union Clothing Co., 200 Union street.

Waterman's fountain pens from \$2.50 to \$6.50.—At Mahony's, Dock street.

## FLORIDA GRAPEFRUIT

By the box or half box to grocers and householders. Telephone J. S. Gibbons, Main 2638.

G. W. V. A. dance tonight and prize novelty waltz.

## NOTICE OF MEETING.

Loyalist Temple, No. 18, Pythian Sisters, will meet Monday, Dec. 19, Temple of Honor Building, North End. Institution. Degree staff please note.

Ladies' silk and serge dresses, the newest midwinter styles in serge, silk and crepe de chine, 25 p. c. discount, at Lesser's. See adv. on page 14.

## ROCKING HORSES.

Just received, a large consignment that were late in getting here from the manufacturers. In order to sell quickly will offer them at \$1.99.—Duvall's, 15 Waterloo, near Union, open evenings.

For anything in French Ivory, perumes, kodaks, go to Mahony's Dock St. The hand made work was won by Dickie No. 202.

Ladies' fur-trimmed coats with opossum, all silk lined, \$38.50, at Lesser's. See adv. on page 14.

Regular meeting of the Trades and Labor Council tonight at 8 o'clock. Nomination of officers.

## SALE ON CANDY.

Special prices on all our home-made candies. Christmas candy, peanut brittle, 19c. lb. Barley toys, 24c. Royal Confectionery Store, corner Coburg and Union streets.

Make your Christmas present in fur and see Lesser's adv. on page 14.

## CHRISTMAS SUGGESTIONS.

The most appropriate gift for a gentleman is something in gent's furnishings. A. E. Henderson is carrying this year a splendid line of men's high-class furnishings, such as neckties, from 75c. up, mufflers, shirts, fancy brace sets, belts, etc. Store will be open every evening from now till Christmas.—A. E. Henderson, 104 King street.

## TO WED IN WEST.

Miss Ella Amos of West St. John left last evening for Vancouver, where her marriage to George Traflet will take place. Mr. Traflet is formerly of West St. John, but of late years has made his home in Vancouver. Miss Amos is the sincere wisher of many friends.

## LADIES' FUR-TRIMMED SUITS.

On sale at Lesser's for \$35. See adv. on page 14.

## LUIGRI PHOTO STUDIO.

Sittings made tomorrow, Saturday, finished for Christmas.—38 Charlotte St.

J. G. Gibbon has received shipment of grape fruit from his Florida Grove.

2 Barkers giving great bargains in Xmas groceries, confectionery, toys, dolls, books, games and fancy goods at 100, Princess street.

A few special bargains in Gramophones at John Frodsham's, 49 Germain street.

## NAME FOR MAN'S SHOE; CONTEST

W. & R., LTD.

We will give very careful consideration to the many answers we have received and will announce the winner in this contest about the middle of January.—Waterbury & Hising, Ltd.

## 10,000 H. P. MORE FOR HYDRO.

Released by U. S. Company—Will be Available Until Chippewa Development is in Operation.

(Toronto Telegram.)

Sir Adam Beck this afternoon concluded arrangements for the release of 10,000 horse-power by the Niagara and Lockport Co. for the hydro system. The supply is to be provided from now until the Chippewa development is in operation, possibly within two weeks. The hydro system has been suffering from shortage of power for some time.

The supply to the Niagara and Lockport Co. was previously 60,000 horse-power, and the company is now going to accept \$50,000 and to put its own steam plant in operation to make up the balance. The 10,000 additional horse-power for the hydro will be available at peak-load hours.

## Hard To Tell.

"Mr. Jinks, we want you to decide a bet," said the man at the concert.

"Happy to oblige, I'm sure."

"Was the last selection something classical or was it the orchestra tuning up?"—Y.H.H.

**WE ANNOUNCE** our readiness for Christmas Business. Our stock is complete and our prices are right. You will find it a pleasure to select gifts here. The kind of gifts that are practical and pleasing.

**SHIRTS**  
A special Tunks Shirt at \$1.43. Silk fronts, \$2.50, \$2.75 and \$3.00. Extra good quality at \$4.00 and \$4.50. Other line "Tunks" and "Forsyth" at \$1.75, \$2.00, \$2.50 and \$3.00.

**WOOL MUFFLERS**  
All the best colors from \$1.50 up.

**SILK KNOT MUFFLERS**  
Specials, all shades at 40c., \$1.00 and \$1.25. Other prices, holiday boxes, \$1.50, \$2.00, \$2.25, \$2.50 to \$5.00. Silk Mufflers, fancy patterns, \$2.00, \$2.50 and \$3.00.

**FANCY VESTS**  
A nice gift, best English make, at \$6.75 each.

**HOSIERY**  
Fancy Cashmere, Silk and Heather Mixtures, clocked and striped effects.

**UMBRELLAS**  
Best makes, both for ladies and gentlemen, \$1.75 up. Also silk covers, 85c. each.

**CLUB BAGS**  
A special leather bag at \$8.00, leather lined at \$11.00. Canvas, \$12.00, \$15.00, \$18.00 to \$25.00.

**Comb and Brush Sets, Military Brushes, Shaving Stands, Key Cases, Wallets, etc.**

**WOOLLEN GOODS**  
Complete Stock of Overstockings, all shades, Mufflers, Toques, Caps, Mittens, Gloves, Socks, etc.

Store open every evening.

**CHAS. MAGNUSON & SON**  
54-56 DOCK STREET  
MAGNUSON'S TOYLAND Across the Street, 69 DOCK STREET

## COURT RULING ON SEPARATION

Says Wife Not Bound to Live with Thief—Unusual Case Decided.

(Montreal Gazette)

Criminal acts, committed by a man after his marriage, may be a sufficient ground to justify the courts in maintaining his wife's petition for separation, according to judgment pronounced in the Superior Court at Quebec by Mr. Justice Pouliot, who stated:

"Under the old Roman law, there was a sufficient cause for divorce, and while our Quebec laws do not sanction divorce, it may be remarked that the same principles which govern divorce in France are sanctioned by our laws as governing separation, and such criminal acts as theft and false pretences committed by a husband after marriage may be found of offences of such gravity and wrong towards the other consort that separation from bed and board may be justly declared."

The case under His Lordship's adjudication was unusual in its circumstances. Germaine Bourget, a minor emancipated by marriage, and supported in her present action by her curator, Adolphe Bourget, petitioned for separation from her husband, Louis Philippe Rivard, whom she married on September 3, 1919, at St. Roch. There is one child issue of the marriage, now fifteen months old. The petitioner stated that defendant represented to her that his parents were well-known citizens of Montreal. That he had a beautiful home for her in the same city, and that he was a commercial traveler. Arriving in Montreal after their marriage, the petitioner declared that she discovered that her husband's representations were false. They afterwards resided at Quebec, and while there she alleged that defendant committed several acts of false pretences and was arrested at Riviere du Loup for theft; that his conduct was such as to injure and humiliate her; and that he was arrested at Rimouski for theft and sentenced to six months' imprisonment. For these reasons principally she demanded separation and alimony.

Mr. Justice Pouliot, in granting the petition, stated that the joint moral responsibility resulting from marriage compelled the consorts each to abstain from every wrong that would in any way wound and injure those susceptibilities of honor which were the common heritage of the consorts. In this instance the court found that the husband had deliberately failed in that obligation by the fact that he had been convicted on several occasions for theft, notably at Rimouski, where he was imprisoned for a time. It was proved that he possessed neither goods nor steady position, but led a shiftless and slothful life, for which his wife had reproached him in vain. While his conduct before his marriage could not be evoked as a reason for separation, his notorious acts since marriage, his repeated arrests, and his condemnation could be considered a sufficient injury to the dignity and sentiments of an honest and virtuous wife such as the petitioner was; a moral wrong as grave as physical pain; and by their duration and number they constituted a public and outrageous defamation for the mother and her infant, which rendered it impossible for the consorts to live together. Consequently, petitioner's request for separation was granted; she was given the custody of the child; and defendant was condemned to pay his wife and child an alimentary pension of \$50 a month and the costs of the present action.

## INCREASE IN THE POPULARITY OF OIL FUEL

In view of the fact that the new Canadian Pacific steamship, the "Montcalm," "Montrose" and "Montclair," which will be in the Montreal-Liverpool services next year, are the most modern type of oil burners, it is interesting to note in the annual report of Lloyd's Register of Shipping the remarkable increase in the use of oil fuel to replace coal, as illustrated by the following comparative figures recorded in the Register:

	July 1914	July 1919
Vessels burning oil fuel, gross tons:		
July 1914	1,810,209	
July 1919	5,326,678	
July 1920	9,350,814	
July 1921	12,786,635	

It is said that the position indicates that industrial conditions generally during and subsequent to the war have given tremendous impetus to this important economic movement. Some impression

of the industrial significance of the change will be obtained when it is realized that the steamers show an existence which are fitted for oil fuel would represent a consumption of coal approaching 20,000,000 tons per annum, or about 87 per cent. of the quantity of coal brought to the surface in the United Kingdom during 1920.

Apart from the question of the relative cost of coal and oil as fuel, there is undoubtedly, in the case of vessels using the latter, an all-round economy of labor, bunker space, accommodation for crew, and time in port; factors which have an important bearing on running costs, more especially in the case of passenger steamships of the type represented by the "Montcalm" and her sister ships and the "Empress of Britain."

## Banking Note.

Neighbor—"Got much money in your bank, Tommy?"

Tommy—"Oh, no. The depositors have fallen off since sister got engaged."

**Xmas Blouses**  
**Specially Priced**

We bought our stock of blouses only for Xmas business, as we do not feature them in our regular line. In order to clear them out completely we are willing to share our profits with our customers and offer this new stock at very special prices.

**TRICOTETTE AND CREPE-DE-CHINE**  
BLOUSES from \$6.95 to \$8.95.  
**GEORGETTES** in flesh, white and wonderful color combinations—\$4.95 to \$11.95.  
**CAMISOLES AND BOUDOIR CAPS**—Our lines of these goods are very specially priced. Also camisoles ranging in price from \$1.50 to \$4.50, and caps 95c to \$3.50.

During the next week you can make very choice selections for Xmas gifts at moderate prices. We solicit your inspection of our stock.

**CORSET SPECIALTY SHOP**  
8 King Square

**If you have a Cough or Cold**  
TAKE A BOTTLE OF  
**NADRUCO**  
**Syrup of Tar**  
with Cod Liver Oil Compound

After a few doses, you will notice an immediate improvement in your condition. The tight feeling in the chest will be relieved—the soreness in the throat will disappear—you will no longer be kept awake at night with the coughing—and the heavy, stuffy feeling in the head will be gone.

**NADRUCO SYRUP OF TAR** with Cod Liver Oil Compound is a good food for Asthma, Whooping Cough and Bronchitis.

All druggists have it.

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