A HALF-YEAR'S FIRE LOSS.

The losses by fire in the United States and Canada during June this year, as compiled from the records of the New York Journal of Commerce, aggregated \$12,247,500, as compared with \$10,-893,950 the same month last year and \$29,348,000 in June, 1914, when the Salem conflagration contributed \$13,000,000 of the total. The losses for the first half of 1916 reach a total of \$125,776,420, as compared with \$92,391,000 charged against the first six months of 1915 and \$133,018,250 in 1914. The following table gives a comparison of the fire losses for the first six months of 1916, with those of 1915 and 1914, together with the monthly losses for the balance of those years:

January February March April May June	1914. \$23,204,700 21,744,200 25,512,750 17,700,800 15,507,800 29,348,000	1915. \$20,060,600 13,081,250 18,786,400 18,180,350 11,388,450 10,893,950	
Total 6 months	\$133,018,250 17,539,800	\$92,391,000 9,006,800	\$125,776,420
August	11,765,650 14,383,050	10,067,100 14,823,500	
September	14,004,700	14,465,850	

21,372,75023,507,150Total for year . . . \$235,591,350 \$182,836,200

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November....

December.....

There were during June 150 fires each causing an estimated property damage of \$10 000 or over. This compares with 215 such fires in May and 191 in April.

21,204,85020,877,100

It seems quite evident, says the Journal of Commerce, that the fire underwriters are not likely to have a good year unless the losses are abnormally light during the latter half of 1916. Some of them have had a hard experience so far.

LESSONS OF THE AUGUSTA CONFLAGRATION.

The National Fire Protection Association has issued a lengthy report as a result of its investigation into the circumstances of the conflagration at Augusta, Georgia, in March last, which resulted in a loss to the insurance companies of \$3,500,000. Its conclusions as to the lessons of the fire are as follows

The utter inability of the fire department to control a fire in a building of large area and height in which fire can spread from cellar to roof in a period of time shorter than that in which the fire department can respond and get into effective operation

The necessity for eliminating frame additions to brick buildings, protecting interior and exterior wall openings, enclosed vertical openings, as well as the necessity for proper construction of parapets, skylights and dormer windows.

The need of an ample water supply and a pressure giving effective hydrant streams under maximum requirements, or of having all fire companies equipped with an ample supply of pumping engines.

The danger arising from the storage of cotton in the streets, which not only spreads the fire but prevents engine companies from working at advantageous points.

The inability of a fireproof building to act as a fire barrier when its exterior openings are not protected.

The danger of the wooden shingle and the manner in which it spreads fire beyond the ability of a no insurance.

fire department to control, even when a fair proportion of the buildings are brick and have non-combustible roofs, and are not congested.

The further fact that wide streets do not form a fire-break when wooden shingle roof construction is present.

CANADIAN FIRE RECORD

Specially compiled by The Chronicle.

FIRE AT ST. HENRY, MONTREAL.

By the fire which occurred in Pauze's Saw Mill, St. Henry, the following companies are interested:-Royal, \$6,000; Queen, \$2,500; Aetna, \$1,000; Providence-Washington, \$2,500; Springfield, \$2,000; Firemen's Fund, \$2,500; Northern, \$2,500; North America, \$1,000; Mount Royal, \$1,000; Ocean, \$1,000. Insurance loss about \$1,500.

MONTREAL. — Stable at Delorimier Park destroyed, July 8. Loss, about \$1,500.

Fire damaged disused kitchen on second floor of the Revere Hotel at corner of St. Catherine and Bleury streets, July 5. Origin of blaze unknown. Damage by water and smoke in hotel considerable, Manningham's cigar and tobacco store suffering with hotel from these causes.

Three flats at 841 St. Dominique Street damaged, July 5. Origin, clothes closet.

Stable of M. Lavoie in rear of 504 Plessis Street destroyed with one horse and other contents, July 6.

Sash and door factory of Paul Demers, Van Horne and Waverley streets, damaged, July 12.

Upper part of Mount St. Mary College, Bleury Street, damaged, July 12.

ASHCROFT, B.C .- No particulars regarding the insurance losses concerned in the fire at Ashcroft, B.C., on July 5 have yet come to hand. The outbreak appears, however, to have attained the dimensions of a conflagration and the loss is reported as \$300,000.

TORONTO.-Damage to extent of \$750 by fire in New York Millinery & Corset Co's. store, 1774 Dundas Street, July 8. Both stock and building insured. Fire caused by overheated electric stove. Building owned by Irving Woods, 1721 Dundas Street.

NEWBURGH, ONT .- Red Lion Hotel, owned and occupied by H. B. Fuller, destroyed with most of contents, July 11. Insurance on building \$1,500, and on contents, \$1,800.

COBOURG, ONT .- G. F. Purdy's barn destroyed with contents, July 9, including eight pigs, vehicles, farm implements and a quantity of hay. Small insurance.

DESERONTO, ONT .- Plant of Dominion Hardwood, Ltd., manufacturers of woodenware, destroyed, July 9. Plant recently erected.

NAPANEE, ONT .- Baggage-room at G. T. station and adjoining Canadian Express room destroyed, July 5. Origin, unknown.

COLCHESTER, ONT.-J. B. Knapp's workshop destroyed, July 10. Origin unknown. Loss partly covered by insurance.

ST. MARY'S, ONT.-Blaze in rear of Norris block, originating in summer kitchen, July 3. Loss slight;