

## ONTARIO FIRE MARSHALS REPORT FOR FEBRUARY, 1918.

The statement showing the number of fires in the Province of Ontario with the estimated property loss and amounts of insurance loss for the month of February, 1918, by the fire Marshal for Ontario, gives the number of fires which occurred as 887 compared with 1,020 for February, 1917. The Insurance loss amounted to \$750,380 compared with \$1,729,959 for February, 1917, out of the total number of fires (887) for February, 1917, the rather large proportion of 591 are stated to be dwellings entailing an insurance loss of \$145,363. Fires in Mercantile stores numbered 125 entailing insurance losses of \$120,784 manufacturing and special hazards numbered 43 fires entailing an insurance loss of \$215,767. While the fire marshal's report for February, 1918, indicate a reduction in losses as compared with the same month last year, it may be anticipated that the losses in March and April, 1918, will exceed the losses in March and April, 1917, in the Province of Ontario. Mr. Heaton draws special attention to the necessity of having better fire protection, in hospitals and schools. The recent sad catastrophes which occurred on the occasion of fires in the Water Street Catholic General Hospital, Ottawa, and in the Grey Nunnery and Hospital, Montreal, causing a loss of a large number of lives, would make it appear that every official who is responsible for the safety of an infant or a patient in a hospital, should feel that there is a double liability attached to him or her, on account of the helplessness of those whose lives are entrusted to their care for protection from fire.

## NEARLY \$300,000 FIRE LOSS IN B. C. FORESTS.

The fire season of 1917 was an unusually severe one in British Columbia. Reports made to the provincial Forest Branch show that, exclusive of the railway belt, a total of 986 fires occurred. In fighting these fires, the Forest Branch expended \$88,246. The total area burned over was 236,186 acres, of which only 2,825 acres was merchantable timber land; 16,226 acres contained valuable reproduction, and 159,386 acres were classified as cut-over, old burn not restocking, or unmerchantable mature timber. The total damage done is estimated at \$291,726. The staff of the Forest Branch has suffered severely through enlistment for overseas service.—C. L.

## HARRIS ABATTOIR FIRE, TORONTO.

Mr. William Harris, President of the Company, stated that the damage to the buildings would be \$500,000. He was unable to place any estimate on the loss to the contents. Thousands of tons of meats and other produce that were stored in buildings not burned would be from one-half to one-third total loss. This damage would result from the smoke. Mr. Harris is quite sure that the blaze started in the packing sheds, and was not the work of plotters.

Fires in Toronto have surpassed the \$3,000,000 mark within eleven months, and in the large fires all of the companies suffering have been engaged on the output of war essentials.

## CHANGE OF BENEFICIARY.

### Federal Court Ruling.

Whether or not a \$6,000 policy taken out by S. R. Cockfield, a merchant of Johnsonville, S. C., had any actual pecuniary value when he changed the beneficiary was a question which the United States Circuit Court of Appeals decided at Richmond, Va., last week in the affirmative, reversing the district court at Charleston. When he took the policy in the Volunteer State Life, February 5, 1916, he made it payable to his estate. Shortly before his death, which occurred February 16, 1917, he directed the company to name his brother, Dr. Reamer L. Cockfield, as beneficiary. Although he died before this could be done, the appeal court was willing to assume that the change actually took place so that the real question at issue might be decided. It was admitted that Cockfield was insolvent at the time of death. He decided to make a change in the beneficiary when he was stricken ill a few days after paying the second annual premium and was told, according to evidence at the trial in the lower court, that he had but a short while to live. The case was appealed by the Navassa Guano Company of Wilmington, N. C., one of his creditors, and the decision of the higher court was that the proceeds of the policy must remain a part of his estate.

Cockfield's executors contended that, inasmuch as the policy by its terms had no cash surrender value, only two annual premiums having been paid, its transfer to the brother diverted nothing of actual value from the estate of the insured.

## AMENDMENT FOR TAXATION OF BANKS IN B. C.

Hon. John Hart, finance minister British Columbia, states that the Government of British Columbia propose to provide legislation which will place the rate of Bank taxation at \$3,000 for one office or branch of a Bank, and \$500 each for any other branches in the Province.

## DAYLIGHT SAVING ACT 1918.

The Daylight Saving Act is to be in force during the present year from two o'clock on the morning of Sunday, April 14th, until two o'clock on the morning of Thursday the 31st October, 1918.

**Fire at Toronto.**—On the 13th instant a fire occurred in the dwelling house of Arthur Ellicock, 124 Sheridan Avenue, caused by children playing with fire crackers in the cellar. A sad result was the death from burns of two children, 3 and 4 years old. Seven firemen were injured. Fire loss, about \$3,000.

The English courts have decided that in the case of a workman who, while going on an errand for his employer, slips on a greasy pavement, falls and is injured, the accident arises "out of" the employment within the meaning of the British Compensation Act.