

THE HALF-YEAR'S FIRE LOSSES.

For Canadian fire underwriters, the current year made a bad start with a long series of heavy and fairly heavy losses during the first three months. Unusually long spells of below-zero weather were to some extent possibly, accountable for this course of events, though in the case of the largest reported property loss of the half-year—the Wood-Leggett-Vallance warehouse fire at Vancouver—poor organisation and discipline on the part of the Fire Department was alleged. The building is reported as new and of standard mill construction, and the City authorities were frankly told by the underwriters, that if the fire had been properly handled, the loss should not have exceeded \$5,000. Instead of that, the loss is \$400,000. Quebec City made a particularly poor record, also, in the opening months of the year, several fires in a few weeks involving heavy losses both of life and property.

With regard to the fires in munition plants and similar industrial establishments, it is interesting to note that in England a higher loss ratio than usual is ascribed by insurance executives to the conditions under which British industry is now being carried on—at high pressure and with labour largely "diluted." While there has not yet been "dilution" of labour to the same extent in Canada as on the other side, many Canadian factories and plants have now been running at high pressure for a prolonged period, a factor leading inevitably to increase in the fire hazard.

A considerable number of fires in the subjoined list resulted in the destruction of what must be in the aggregate an immense quantity of foodstuffs. The duty is certainly imposed at the present time upon fire insurance officials and agents of all ranks, of doing everything in their power to see that in their respective neighbourhoods, supplies of foodstuffs are adequately protected against the fire risk.

The following is a list of the principal fires during the half-year in Canada, with approximate figures of the property loss involved:—

JANUARY.	
Princeton, Ont., car factory	\$ 60,000
Quebec, Que., warehouse	120,000
Vancouver, B.C., warehouse	400,000
Quebec, Que., automobile showrooms	75,000
Lyall, Man., quarry plant	250,000
St. Louis de Courville, Que., church	100,000
Niagara Falls, Ont., chemical plant	75,000
Winnipeg, warehouse	150,000
Strathroy, Ont., business block	55,000
FEBRUARY.	
Quebec, Que., stores	\$150,000
Simcoe, Ont., factory	300,000
Fort William, Ont., department store	100,000
Hamilton, Ont., stores	175,000
Quebec, Que., stores	200,000
Toronto, foundry	75,000
Winnipeg, business block	50,000
Toronto, business block	75,000
MARCH.	
Toronto, hat factory	\$120,000
Kenora, Ont., church and business block	175,000
North Cobalt, Ont., car barns	130,000
Nelson, B.C., concentrating plant	300,000
Winnipeg, elevator	200,000
Sudbury, Ont., department store	100,000
Cordova, Ont., mining plant	65,000
Bathurst, N.B., seminary (insurance \$55,000)	125,000
Oshawa, Ont., factory	75,000
Winnipegosis, Man., store	50,000
Montreal, produce warehouse	100,000
Ford, Ont., motor works	125,000
Collingwood, Ont., planing mill	90,000

APRIL.

Gladstone, Man., flour mill	\$135,000
Belleville, Ont., evaporator	350,000
Simcoe, Ont., canning plant	250,000
Nicolet Falls, Que., pulp mill, etc.	80,000
St. John, N.B., business block	70,000
Vulcan, Alta., elevator	120,000

MAY.

Toronto, Ont., ammunition factory (ins. loss, \$288,000)	\$350,000
Montreal, shoe factory	100,000
Perth, Ont., shoe factory	75,000
Pembroke, Ont., lumber	100,000

JUNE.

Sorel, Que., shipping workshops, dwellings, etc.	\$350,000
Lanark, Ont., woollen mills	80,000
Bruce Mines, Ont., conflagration	50,000

THE HOME BANK'S REPORT.

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ward is \$140,239, an increase of \$98,000 over last year's carry-forward.

Mr. M. J. Haney, C.E., who was elected president of this Bank a few months ago, is taking an active executive part in its operations, and the first report under his presidency augurs well for the future expansion of the institution, which has developed, and is now further extending, satisfactory Western connections. At the annual meeting, Mr. Haney drew attention to the importance of the development of manufactures as well as production of raw materials, and gave favorable accounts regarding the acreage under crop in the various provinces. Mr. H. J. Daly, of Toronto, general manager of the National Cash Register Company, has been elected a director of the Bank, of which Mr. J. Cooper Mason is acting general manager.

HOUSEHOLD WASTE.

The people of Great Britain are not thrifty. And in Canada there is even less household economy than in Great Britain. It is estimated that the average English family spent 25% too much on foodstuffs before the war. The percentage was certainly not lower in the Dominion. Since August, 1914, that waste in expenditure has largely declined but a British writer was forced to say eighteen months after the beginning of hostilities that "the amount of waste which most English households still tolerate is at once the wonder and despair of all visitors who come to us from thriftier countries."

England is on rations now. Ask the Canadian who has just come back from England what he thinks of living conditions in the Dominion as compared with the United Kingdom. The answer will prove that there are still millions that could be saved in table economies here. Those millions must be saved. They are needed for investment in War Loans and Savings Certificates. Do your bit and economize.

The Metropolitan, Prudential, Union Central and North-Western Mutual have inserted in their applications a clause requiring the applicant to state whether the insurance applied for is to replace other insurance. When an applicant replies that a policy in another company will lapse, the application is withheld and the company notified, so that it may have an opportunity of trying to keep the threatened policy in force.