

THE 1915 FIRE LOSS

The losses by fire in the United States and Canada during the calendar year 1915, as compiled from the records of the New York Journal of Commerce, aggregated \$182,836,200, showing the very handsome reduction of \$52,755,100 from the figures of the previous year, which were \$235,591,350. The fire loss record for 1915 is the smallest enjoyed since 1905, when the figures recorded were \$175,193,800. The 1915 losses present the first hopeful sign that all the efforts being put forth to reduce the appalling fire waste are beginning to bear fruit. It also reflects an improvement in the moral hazard.

MUNITION PLANT FIRES.

The distribution of the fire waste for 1915 was fairly even as regards the entire country, no section being noticeably affected with an undue share. A feature of the record, however, is that during the early months of the year there were several extra heavy lumber losses. There were also a number of quite heavy grain elevator losses, and during the late fall months cotton losses became quite prominent. Fires in plants engaged in war munition contracts were very numerous, in some instances reaching large proportions. These fires were in some instances attributed to incendiarism, but the general belief prevailed that the high pressure at which such plants were working prevented the usual care of proper safeguards, thus contributing to outbreaks which, as the actual causes were undeterminable, were attributed to incendiarism.

POPULAR EDUCATION PROCEEDING.

During the year just closed there has been a marked increase in the popular realization of the importance of reducing the annual fire waste of the country as an economic proposition worthy of consideration. This has been reflected in legislation of character to restrict carelessness, and in some States it has gone so far that bills have been introduced in the respective legislatures which, if enacted into laws, would put a direct liability on property owners in whose premises fires originated for the damage to the property of others due to the spread of such fires. Political organizations in all sections of the country have become more cognizant of the fact that they can best reduce the cost of protection against fire loss by reducing the burning ratio, and this is reflected in their change in attitude toward fire prevention legislation.

A VAST TOTAL.

Despite the fact that the 1915 fire waste was a creditable one when compared with recent years, the total is too large when it is considered that it represents one year's financial drain on the resources of the country. The aggregate fire waste of the United States and Canada during the past thirty-nine years, from 1877 to 1915, inclusive, reaches the vast total of \$6,049,817,225, equal to an average annual loss of \$155,123,518. The following table, giving the fire losses by years during the past thirty-nine years, reveals that 1915 is the first break in the steadily enlarging tendency of the country's fire waste, which break is hoped to be permanent:

FIRE LOSSES DURING PAST THIRTY-NINE YEARS

1915	\$182,836,200	1895	\$129,835,700
1914	235,591,350	1894	128,246,400
1913	224,728,350	1893	156,445,875
1912	225,320,900	1892	151,516,000
1911	234,337,250	1891	143,764,000
1910	234,470,650	1890	108,893,700
1909	203,649,200	1889	123,046,800
1908	238,562,250	1888	110,885,600
1907	215,671,250	1887	120,283,000
1906	459,710,000	1886	104,924,700
1905	175,193,800	1885	102,818,700
1904	252,554,050	1884	110,008,600
1903	156,195,700	1883	110,149,000
1902	149,260,850	1882	84,505,000
1901	164,347,450	1881	81,280,000
1900	163,362,250	1880	74,643,400
1899	136,773,200	1879	77,703,700
1898	119,650,500	1878	34,315,900
1897	110,319,650	1877	68,265,800
1896	115,655,500		
Total for thirty-nine years		\$6,049,817,225	

A THREE YEARS' COMPARISON.

The losses by fire during 1915 when considered by months reflect the very material decrease that occurred during the summer months as compared with the monthly record of previous years. This may be accounted for in a great measure by the fact that the summer season of 1915 was free from any serious drouths and resultant forest fires. The following table affords a comparison of the losses by months during 1913, 1914 and 1915:

	1913.	1914.	1915.
January	\$20,193,250	\$23,204,700	\$20,060,600
February	22,084,600	21,744,200	13,081,250
March	17,511,000	25,512,750	18,786,400
April	16,738,250	17,700,800	18,180,350
May	17,225,850	15,507,800	11,388,450
June	24,942,700	29,348,000	10,893,950
July	20,660,900	17,539,800	9,006,800
August	21,180,700	11,765,650	10,067,100
September	17,919,300	14,383,050	14,823,500
October	14,932,750	14,004,700	14,465,850
November	15,207,600	21,372,750	21,204,850
December	16,126,450	23,507,150	20,877,100
Total for year	\$224,723,350	\$235,591,350	\$182,836,200

There were during the year under review no less than 3,152 individual fires which in each instance caused an estimated property damage of \$10,000 or over. This compares with 3,502 such fires in 1914 and 3,590 fires of a similar character in 1913.

WESTERN AND BRITISH AMERICA ASSURANCE COMPANIES: TWO NEW DIRECTORS APPOINTED.

To fill the two vacancies on the boards of the Western Assurance and British America Assurance companies, occasioned by the deaths of Mr. E. W. Cox, president of the Canada Life, and Mr. Alex. Laird, general manager of the Canadian Bank of Commerce, the announcement is made of the appointment of the following gentlemen:—Mr. John Aird, general manager Canadian Bank of Commerce, Toronto, and Mr. Alfred Cooper, London, England. The latter gentleman is a partner of the well known mercantile firm of Messrs. Grahams & Company, which has branches in London, Manchester, Glasgow, Oporto, Bombay, Kurrachee, Calcutta and Rangoon.

The London Life Association, an old fashioned British office, which pays no commission, reports its average policy, after deduction of re-assurance, as upwards of £1,850.