

FIRE-PREVENTION IN THE HOME.

The Superintendent of Insurance, Victoria, has issued the following bulletin, which should be brought to the attention of every householder in the Province:—

There is no place where greater precaution should be taken against fires than in the home. Where women and children are housed, every human consideration demands the utmost vigilance on the part of those responsible for their safety. When fires occur at night the occupants are frequently fortunate to escape without injury or loss of life. It is easier to prevent fires in dwellings than to extinguish them; there is often no one at hand to act promptly in such an emergency.

Perhaps you have helped to extinguish a fire in a neighbor's dwelling, possibly a fire which endangered your own house, and perhaps you have inquired into the cause and discovered that carefulness in some detail of good house-keeping would have prevented the fire. Hot ashes may have been deposited in a wooden box or against a wooden partition or outside where the wind blew them into some dry rubbish; hot coals may have dropped on to an unprotected floor, or the walls may not have been protected against over-heating of the stoves or stove-pipes, repairs to a cracked chimney or defective fireplace may have been put off until a more convenient day, or paper and other rubbish may have been allowed to accumulate in cellar or attic, where the carelessly dropped match was all that was required to start a fire. Have you not felt aggrieved at your neighbor for permitting conditions to exist which endangered your property? Was it a warning to you, and have you cleaned up and kept your own place free from accumulations of fire-breeding material, and seen to it that your stove, your furnace, your chimney, your fireplace, and your pipes could not be the cause of a fire?

Of 701 fires reported to the Department of Insurance by the municipalities of this Province during 1915, 430 (60 per cent.) were in dwellings, and these fires were, with exception of a small percentage, due to negligence.

Dwelling Fires Reported During 1915.

Cause.	Number.	Loss.
Ashes against wood.....	10	\$ 707
Burning rubbish in furnace.....	1	8,428
Bush fires	4	3,000
Candle carelessness	2	777
Candles, children with	1	15
Clothes too near stove	14	5,178
Coal-gas exploding in range	1	45
Curtain from candle	2	1,183
Decorations too near stove-pipe.....	1	367
Defective chimney	39	29,276
Defective fireplace	7	178
Defective furnace or pipe	3	8,730
Defective stove or stove-pipe	9	4,535
Defective wiring	9	10,914
Electrical appliances	4	2,059
Exposure	20	9,480
Fire-crackers, children with	1	175
Firewood too near stove	5	1,558
Foul chimneys	3	85
Fumigation	1	10
Furnace insufficiently protected	1	2,200
Furnace-pipes insufficiently protected	4	9,244
Gasolene carelessness	2	10
Gasolene explosion	1	25
Gas-pipe leak	1	10
Grease on stove	3	10,365
Incendiary	21	19,818
Incubator	2	10,000
Lamp explosions	7	8,151
Lamp upset	1	14
Lighting fire with coal-oil	3	1,890

Cause.	Number.	Loss.
Match carelessness	6	4,343
Matches, children with	4	495
Oil-stoves	2	2,150
Oil-stove explosion	1	120
Smokers' carelessness	2	1,105
Sparks from bonfire	2	301
Sparks from chimney	71	25,911
Sparks from fireplace	5	1,902
Sparks from mill burner	1	70
Sparks from stove	10	8,935
Spontaneous combustion	4	3,838
Stove insufficiently protected	19	14,184
Stove-pipe chimney	1	80
Stove-pipe insufficiently protected	16	5,208
Tar boiling over on stove	1	1,000
Thawing pipes	1	5
Tramps	2	4,200
Unknown	96	183,299
Warming oil or paint on stove	2	212
Wood in oven	1	550
Totals	430	\$406,335

RECENT FIRE LOSSES

Recent fire losses reported to Superintendent of Insurance, Victoria:—

Burnaby, Jan. 15.—3972-4 Hastings Street East; owners, Michael and Kathleen Ranch; occupant, Bernard Shewbrook; wood dwelling and store; value of building \$4,000, insurance on same \$3,000; value of contents \$400, insurance on same \$250. Total loss, \$100. Cause, a sheet soaked in coal oil being set alight. Reliance, Glens Falls, Firemen's of Newark.

Vancouver, Jan. 1.—654 Alexander Street; owner, Mrs. M. McCoy; unoccupied; two-storey frame dwelling; value of building \$4,500, insurance on same \$5,500; value of contents \$2,300, insurance on same \$1,500. Total loss, \$3,100. Cause unknown. National Benefit, North Empire, Factories.

Vancouver, Jan. 1.—33-37 Hastings Street West; owners, Mrs. Mottishaw, Mrs. Harris, W. A. Clark; occupants, Palace Hotel, Richmond & Wilson, Hastings Furniture Co.; value of building \$47,000, insurance on same \$36,500; value of contents \$39,200, insurance on same \$18,200. Total loss, \$22,474. Cause unknown. Caledonian, Scottish Union, Hartford, North British Mercantile, Commercial Union, Royal Exchange, London & Lancashire, Fidelity, Phoenix.

Vancouver, Jan. 11.—872-6-8 Granville Street; owner, G. B. Harris; occupants, E. J. Galloway, Arthur Ash, A. Harris; four-storey brick building; value of building \$58,000, insurance on same \$25,000; value of contents \$37,800, insurance on same \$9,500. Total loss, \$46,817. Cause unknown. Canadian National, Agricultural, Scottish Union, California, National.

Vancouver, Jan. 19.—901-5-9 Granville Street; owners, Macaulay & Nicolls; occupants, W. J. Cairns, W. G. Foster, Miss Cartisno, Mrs. Greer; value of building \$25,000, insurance on same \$25,000; value of contents \$27,000, insurance on same \$16,500. Total loss, \$6,834. Cause unknown. Nova Scotia, Connecticut, Springfield, Michigan, Alliance, London & Lancashire, Westchester.

Revelstoke, Feb. 13.—76 Second Street East; owner and occupant, Nick Damore; wood dwelling; value of building \$1,500, insurance on same \$1,250; value of contents \$1,400, insurance on same \$1,100. Total loss, \$219.25. Cause, defective chimney. North Empire, Pacific Coast, German American.

Vancouver, Feb. 7.—3527 Eaton Street; owner and occupant, Frank Harrison; wood dwelling; value of building \$900, insurance on same \$800; value of contents \$500, insurance on same nil. Total loss, \$1,350. Cause, coal oil lamp overturned. Royal Exchange.

West Vancouver, Feb. 21.—Bellevue Avenue; owner, West Vancouver Lumber Co., Ltd.; occupant, Frank Armstrong; wood dwelling; value of building \$800, insurance on same \$500; value of contents \$1,160, insurance on same \$500. Total loss, \$1,810. Cause unknown. Hudson Bay.

Victoria, Feb. 4.—1773 Lilian Road; owner and occupant, George Clissford; frame dwelling; value of building \$4,500, insurance on same \$2,500; value of contents \$1,500, insurance on same \$750. Total loss, \$295.50. Cause, defective fire-place. Pacific Coast, London Assurance.