ANALYSIS OF CAUSES OF FIRES.

Of 2,090 fires which took place in the State of Connecticut during 1911, the origins have been ascertained as follows:—

Sparks (all kinds)	89
Lamp accidents and explosions	45
Matches	131
Ashes, hot coals, open fireplaces	42
Cigars, cigarettes, pipes	110
Gas and oil stoves, and explosions	44
Gas jets and candles	35
Defective flues, smokestacks, chimneys	319
Stoves and stovepipes	65
Spontaneous combustion	78
Furnaces and defective heaters	26
Ignition of grease, oil, paint, etc.	42
Accidental	74
Electric wires	53
Gasolene, explosion of gasolene and chemicals	81
Overheated and defective ovens and kilns	35
Rubbish	86
Exposure to burning buildings	24
Lightning	7
Bonfires	93
Fireworks	12
Incendiary	48
Mischievous children	73
Suspicious or mysterious	17
Carelessness	87
Total	2,090

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HOW TO DEAL WITH UNLICENSED INSURANCE COMPANIES.

From time to time many inquiries come to this Department, writes Insurance Commissioner James R. Young, of North Carolina, about certain unlicensed insurance companies, associations and fraternal orders, who are seeking to do an "underground" business in the State. The citizens making these inquiries are led by the plausible circulars (in many cases entirely untrue) to think that they have found a place where they can get insurance at low rates. It is true they are offered cheap insurance, but it will generally be found that the cheapness is more in the quality of protection offered than in the rate at which it is sold.

The insurance laws of North Carolina require that every insurance company, association or order seeking to do business in the State shall be licensed by the Insurance Commissioner before they can legally do business here. This applies absolutely to *every* corporation, association, partnership or individual doing or seeking to do an insurance business in North Carolina.

The company must not only be licensed, but the person representing it must be licensed, and there is a heavy penalty (fine and imprisonment) against any one acting without license or representing an unlicensed company.

Citizens insuring in unlicensed companies are at their mercy in case they have claims, as under the law the contracts are illegal and cannot be enforced in the courts.

A citizen can get insurance in an unlicensed company if he desires and is willing to take the risk, but he cannot get the insurance for another—not even for a corporation of which he is an officer or stockholder; under the law he becomes the agent of the unlicensed company, and is not only subject to indictment, but is personally liable on the contract of insurance as well as for all licenses and taxes.

The Canadian Fire Record.

Sellwood, Ont.—Seven dwellings destroyed, April 21. Two deaths. Origin, lamp explosion.

Yorkton, Sask.—Elevator of Canadian Elevator Company destroyed, April 19. Loss, $20,000.

Sutton, P.Q.—Dwelling house occupied by G. H. Westover, burned, April 22, with contents. Loss partially covered by insurance.

Kingston, Ont.—Hardware store of W. B. Dalton & Sons, Princess Street, damaged, April 23. Originated in barrels of oil. Loss estimated at $40,000 covered by insurance.

Hamilton, Ont.—Factory of American Car Company damaged to extent of $15,000, April 23. One death. Supposed origin, pot of asphaltum.

Montreal.—At the enquiry into origin of fire on premises of J. R. Walker & Co., scrap and rag merchants, 35 Common Street, it was attributed to an electric motor. Three storey stone building Nos. 10 and 12 Cote Street, occupied by Smeaton Bros., photo engravers; Shapiro & Rosenthal, embroidery manufacturers; and Levin & Sinkovitch, ladies costume manufacturers, considerably damaged in interior, April 23. Started in photo engraving department. Smeaton's insurance as follows:—

Royal	$2,600
Atlas	400
North British	500
	$3,500

Workshop of H. Barlow, 166 Peel Street, damaged, April 24. Supposed origin, defective electric wires. Building at the Reformatory school, corner of DeMontigny and St. Hubert Streets, occupied by Tetreault Shoe Mfg. Co. and the Thomas Davidson Mfg. Co., damaged April 21. Origin, defective electric wire. Loss about $5,000, covered by insurance. Malthouse of Dow's brewery damaged, April 25. Insurance as follows:—

North British	$350,000
Ins. Co. of N. A., Fidelity-Phenix, National of Hartford	125,000
Other companies	25,000

Schedule of $500,000 written blanket with 90 p.c. co-insurance clause. Loss about 2 p.c.

Ladysmith, B.C.—Insurance losses in the fire of March 21, supposed to have been caused by cigar stub in pool room, are as follows: Walters & Akenhead, general store, stock valued at $19,000, total loss. Insurance, London Mutual $3,000; Rimouski $1,000; Montreal-Canada $1,000; Sovereign $1,000; Hartford $1,000; London Assurance $2,000; total $9,000. C. E. Jeffs' gents' furnishing store. Loss on stock $3,022, on fixtures $46. Insurance $2,000 each in Montreal-Canada and London Mutual. P. G. Noot's jewelry store. Stock $4,000. Fixtures $900, total loss. Insurance $1,000 on stock in N. B. & Mercantile. St. John's Masonic Lodge, Building valued at $4,600. Fixtures $1,000, total loss. Insurance on building, Norwich Union $1,800; Western $2,200. On contents, Hartford $600. John Bickle's building occupied as store valued at $3,500. Insurance $1,000 each in the Atlas & Hartford. Total loss. Donald Nicholson's brick building "Stores," damage to plate glass front $330. Insurance $4,000 in Springfield F. & M. Stevens Building, damage to glass and paint, $190. Insurance $2,500 in Phœnix of London.