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The Losses in Canada for the Last Five Years.

Nearly sixty millions of dollars is the amount stated in the *Cronicle's* fire tables as having been lost in Canada through fires during the last five years. Twelve millions a year to feed the flames! A quota equal to the total of our customs revenue. A tax on each man woman and child in our country of three dollars per annum. A tax that is however, unevenly distributed, and which bears heavily on particular places for the time being, yet one which the community at large eventually shares. Not quite twenty-six millions of this loss has been borne by the insurance companies, and it must be borne in mind that these companies stand merely as distributors of the burden, which falls all the same on the industry of the country, except where the loss is borne by foreign insurers. About half of the loss was sustained in 1877, in which year we had the great conflagration at St. John N. H. The table of totals will show the sums set down to the others —

Total Losses.	Total losses to Ins. Coy's.
1875 \$ 8,225,750	\$ 4,306,300
1876 9,145,200	3,887,600
1877 29,261,000	10,637,700
1878 5,956,500	3,101,700
1879 7,159,000	3,856,000
Gross Totals.... 59,741,450	25,790,300

There is much matter for grave reflection in this.

in these figures, and there is probably still more for Canadians in a comparison with those of the United States, which are —

Total losses, \$353,018,285
" " to Ins. Coy's, 192,139,400.

It will be seen that the total losses in Canada bear a much larger proportion to those of the United States than is warranted by the difference in the population and wealth of the two countries. And it cannot fail to provoke wonder that the proportion of insurance amongst Canadians is considerably less than on the other side. That this should be the fact is not creditable to the good sense of our business men. And to what can we attribute the relative discrepancy between the totals of the two countries but to the blind carelessness of Canadian communities in the vital matter of fire prevention. The figures we have given carry their own tale. The gravity of the lesson can be but little enhanced by much writing, and we trust that such will not be needed. Let those who are interested consider the question from their own stand point. The remedy for much of the evil is easily reached.

THE Town of Tilsenburg has just ordered a supply of Eureka Seamless Cotton Hose, being determined to have the very best appliances for the extinguishment of fires.

In noticing the report of the *Gore Mutual* in our last number a typographical error made us say 6000 instead of 2000 as being the cost of insurance in favor of that company as compared with ordinary stock companies.

THE Corporation of Smith's Falls have just closed a contract with Mr. T. F. Blackwood, to supply them with the Seamless Cotton Hose made by the Eureka Fire Hose Co., as their experience of Rubber has proved most unsatisfactory.

THE questionable efforts of Bedford & Hill, a New York law firm, to place the Knickerbocker Life Insurance Company in the hands of a receiver have been defeated. This law firm whose connection with insolvent insurance companies is somewhat notorious, applied a few weeks ago to the New York Supreme Court for Matilda Hahn, a policy holder of the Knickerbocker Life Insurance Company to put the company in the hands of a receiver. The motion was opposed by the Attorney-General. The court reserved its decision until the other day when it formally refused the applica-

Special Risks in Canada.

To the *Cronicle* we are indebted for a table of specials that is remarkably comprehensive, and, we have no doubt from the character of the journal, equally correct.

Before proceeding to extract from its figures, matters bearing solely on Canadian interests, we quote the following for the purpose of after comparison.

The fires observed and reported during the five years damaged or destroyed in U. S. and Canada 26,372 special risks. The proportion to this number in which some of the most hazardous risks were burned may be set forth as follows —

Character of Risk Burned	Number Whole Burned.	Ratio to Number Reported.
1. Hotels, liquor stores, restaurants and billiard saloons, 439	176	
2. Saw running from millage with saw and blade, stave, lumber yards, cooper shops and sawdust wood working establishments 369	184	
3. Grocers stores 1803	738	
4. Dry goods stores, furniture, millinery, mill and blacksmith shops and milling mills 402	373	
5. Pleasure and gift shops, grain stores, fish warehouses and feed stores 136	350	
6. Commercial warehouses, job shops, shabby, 1024	477	
7. Churches, school houses, streets, parks and public halls 101	4.1	
8. Drug stores 933	3.6	
9. Newspaper offices, printing and lithographing establishments 318	1.2	

In Canada only the figures for above risks are as follows —

Number burned	Ratio
1 633	14.46
2 661	17.99
3 181	11.12
4 167	4.93
5 37	1.00
6 131	3.55
7 110	2.99
8 64	1.74

The most noticeable feature of difference in the two tables is that of grocery stores. We note the comparison cannot be closely made as the principal items are disproportionately located. Nos 7 & 8 and 9 compare favorably for Canada.

For all remark we cannot do better than quote the closing sentence of the *Cronicle's*: This list furnishes, especially to property owners convincing proof that risks classified as hazardous are hazardous and that the man who is his own insurer is like unto the lawyer whose client is himself.