

## FIRE LOSSES IN CANADA FOR NOVEMBER, 1894.

DATE	LOCATION.	RISK.	TOTAL LOSS.	INSURANCE LOSS.
Nov. 2	Lachute.....	Paper Mills.....	\$2,800	\$2,800
3	Preston.....	Grist Mill & store	18,000	15,000
3	Itroquois.....	Hotel.....	2,000	1,600
5	Montreal.....	Paper Box Fac..	4,400	4,400
5	".....	Icehouses.....	2,500	2,200
4	Tp. Whitley.....	Farm Barns.....	3,000	2,700
9	Spencer Cove.....	Store.....	2,500	2,400
7	Cookshire.....	Sash Factory.....	4,000	3,000
9	Buckingham.....	Pulp Mills.....	30,000	25,000
8	Three Rivers.....	Saw Mills.....	15,000	12,500
6	Nanaimo, B.C.....	Stores.....	2,000	1,500
5	Tp. Biddulph.....	Farm Buildings..	1,500	1,300
29	Tp. Sunnidale.....	".....	2,000	1,100
10	Portage la Prairie..	Grain Elevator..	6,000	5,700
12	Hastings.....	Stores, etc.....	5,000	4,400
11	Jarvis.....	Flour Mill.....	6,500	5,400
15	Quebec.....	Stores, dwellings	2,000	1,900
14	Petrolia.....	Agitators.....	3,800	3,600
2	Victoria, B.C.....	Dwellings.....	1,700	1,700
16	Winnipeg.....	Hotel, stores, etc.	125,000	115,200
2	Thessalon.....	Stores.....	7,500	5,200
18	Sault St. Marie.....	Electric Lht. Sta.	10,000	6,000
20	Markdale.....	School & Storehse.	12,000	7,900
19	St. Hyacinthe.....	Store.....	7,500	3,500
20	Midland.....	Stores & Dwel'gs.	20,000	10,000
20	Alexander, Man.....	Hotel.....	3,000	2,700
20	St. Mary's.....	Stores.....	22,000	6,700
24	Norwich.....	Apple Evaporatr.	8,000	4,300
25	Niagara Falls.....	Stores.....	20,000	10,000
26	Tilbury Centre.....	Barns.....	4,200	1,800
26	Collingwood.....	Stables.....	18,000	7,500
29	Toronto.....	Stores.....	2,000	1,900
26	Stratford.....	Dwelling & Barns	9,000	2,500
28	St. Cuneonde.....	Wood Workers.....	3,000	2,700
28	Fallowfield.....	Farm Buildings..	4,500	3,700
13	Tp. Gloucester.....	".....	2,000	1,900
20	Mount Carmel.....	Saw Mill.....	5,000	3,000
30	Colborne.....	Store & Dwel'gs.	28,000	17,800
Totals.....			\$425,400	\$318,300

## SUMMARY FOR ELEVEN MONTHS.

	1893.		1894.	
	Total Loss.	Insurance Loss.	Total Loss.	Insurance Loss.
For January.....	\$402,000	\$301,900	\$391,300	\$269,600
" February.....	722,800	449,100	598,800	276,350
" March.....	671,030	533,850	352,000	193,000
" April.....	661,900	501,700	746,400	470,600
" May.....	310,500	197,400	578,200	373,100
" June.....	1,060,800	582,500	526,200	348,200
" July.....	279,500	167,000	294,400	210,700
" August.....	678,300	496,500	442,700	295,000
" September.....	338,300	205,700	311,400	202,100
" October.....	363,000	201,000	224,900	175,500
" November.....	457,000	317,300	425,400	318,300
Totals.....	\$5,955,130	\$3,754,230	\$4,891,700	\$3,132,450

## WINNIPEG'S LESSON.

We have not heard it argued that shutting the stable door after the horse is stolen proved any great amount of wisdom or foresight,—in fact, that proceeding is generally admitted to denote an absence of those two qualities on the part of the owner of the horse. But, on the other hand, we do not remember, until recently, that the question was ever raised as to the moral or legal right of the man who has lost the steed to close the stable door, should he be so minded. The merchants of

Winnipeg and the Provincial Government of Manitoba, however, appear to think otherwise. The recent serious fire in the capital of the Northwest clearly demonstrated that the fire appliances of that city were woefully deficient. The insurance companies, if aware of it, are blameable for not sooner taking the necessary steps to remedy the evil. Certainly the companies are now moving vigorously—one horse, to continue our metaphor, has gone beyond recall, but there are others which it is simply common sense to secure. It is evident that at present Winnipeg is not in a position to cope with a large conflagration, and so long as this state continues, companies cannot be blamed for charging such rates as they consider proportionate to the risk they run. The alternative is, of course, withdrawal from Winnipeg. In the latter event, if half the companies only withdrew, the remainder would not certainly, as things are, increase their lines, and then the citizens would have to carry a large proportion of their risk themselves. As to inducing new fire offices to come on the scene, as is mooted, it would mean that these would be willing to enter Canada, and make the usual deposit of \$50,000 apiece at Ottawa, and all with the object of taking up business in Winnipeg at discarded rates;—we do not expect Winnipeg merchants will get relief from such a source.

It remains for them to see that their city gets the necessary fire protection—to comply with the requirements in this direction of the fire offices, if they want their properties insured. Until this is done, things being as they are, insurance companies cannot be expected to sell their insurance at rates they consider inadequate.

The attitude of the Manitoba Legislature, as shadowed in some of the papers, if correct, is, to our way of thinking, not a wise one. We are told by the insurance companies themselves that whatever Winnipeg may have been in the past, for the last three or four years (exclusive of this last fire), no money has been made in it by them. Now, what will be thought of the Manitoba Legislature if under these circumstances they proceed to place on each Company a tax, and impose other onerous conditions for the privilege of operating in their field? Such impositions only come out of the people after all, and by so much add to the cost of their insurance. That is the way it works in the Province of Quebec.

We wish well to enterprising Winnipeg—we wish well to the Fire Insurance companies, and believe that the interests of both lie in this direction, viz., at the earliest possible date let Winnipeg have a first class fire equipment, and meanwhile let both parties, by conference if necessary, arrange such interim terms as on a basis of reasonableness and mutual conciliation may be found possible.

The Fire Insurance Companies of France during the past ten years have paid a larger sum to the Government for taxes than to their stockholders for dividends. Losses last year were 60.53 per cent., and expenses and commissions 33.90 per cent.