BARN LOSSES IN ONTARIO.

As a result of the investigation made by Fire Marshal Heaton into the epidemic of barn fires in several Ontario counties a few weeks ago, it has been ascertained that spontaneous combustion, resultant upon the storage in unventilated barns of large quantities of insufficiently cured hay is the cause.

During the months of August and September in western Ontario alone there were 121 well-filled barns totally destroyed by fire. The loss totals over $300,000, about $180,000 of which fell upon mutual insurance companies and $120,000 fell directly upon the farmers themselves. These figures are compiled from the returns which have reached Mr. Heaton's office, and there are still additional reports to come in.

In such of the fires as originated during the daytime the cause was definitely ascertained as spontaneous combustion, while those occurring during the night were assigned to "unknown causes." A conference of parties interested is to be called to consider the matter.

THE AUGUST FIRE LOSS.

The losses by fire in the United States and Canada during the month of August, as compiled from the carefully kept records of the New York Journal of Commerce, aggregated $10,745,000 as compared with $10,067,100 charged against the same month last year and $11,765,650 in August, 1914. The losses for the first eight months of 1916 reach a total of $159,535,220 or over forty-eight million dollars more than the record of the first eight months of last year and less than three million dollars short of the unusually bad record of 1914's first eight months. The following table gives a comparison of the fire losses for the first eight months of 1916 with those of 1915, together with the monthly losses for the balance of the years named:—

	1915.	1916.
January	$20,060,600	$21,423,350
February	13,081,250	24,770,770
March	18,786,400	38,680,250
April	18,180,350	12,681,050
May	11,388,450	15,973,500
June	10,893,950	12,247,500
July	9,006,800	23,013,800
August	10,067,100	10,745,000
Total 8 months	$111,464,900	$159,535,220
September	14,823,500	....
October	14,465,850	....
November	21,204,850	....
December	20,877,100	....
Total for year	$182,836,200	....

There were two hundred and two fires during August this year which in each instance caused an estimated property damage of $10,000 or over. It will be seen, says the Journal of Commerce, that the fire loss for the first eight months of the year is seriously heavier than for the same period of 1915 and in fact almost equals the enormous loss chargeable against the first eight months of 1914. The fire underwriters are having a bad year in 1916.

Germany has utterly miscalculated the resources of the Allies; which, even in the matter of financing imports, will extend, if necessary, not over months only, but over years.—*London Cable.*

C.P.R. TO CARRY OWN INSURANCE.

At the annual meeting of the Canadian Pacific Railway, Lord Shaughnessy stated that in the opinion of the directors, the time has arrived when the company should arrange to carry its own fire and marine insurance, or the greater portion of it, instead of paying large annual premiums as at present. To that end, a transfer of $331,000 was made to the fund last year, and further transfers will be made year by year until the fund is sufficient for the purpose in view.

In recent years the fire lines of the C.P.R. have been placed by Marsh & McLennan, who opened Canadian offices at the time they secured this business.

WAR MORTALITY.

Some of our loyal agents have become concerned unnecessarily about the question of mortality in these war years. As a matter of fact the war has hardly affected us in an appreciable way. Last year up to the 10th August the payments amounted to $97,500, whereas this year they were $98,000. Although the Canadians are conspicuous in the fighting the number of fatalities is very few in relation to a company with 55,000 policies in force. The number of casualties is very great but the number of deaths is not great when the number in arms is considered.—*Mutual Life of Canada.*