

RECENT FIRES

Monetary Times' Weekly Register of Fire Losses and Insurance

Battleford, Sask.—March 27—Princess Theatre. Loss \$3,000. Cause unknown.

Earlton, N.S.—March 28—Mr. J. W. Logan's lumber mill. Loss and cause unknown.

Mount Forest, Ont.—March 29—Mr. R. R. Hamilton's store. Loss \$1,000. Cause unknown.

Tracadie, N.S.—March 31—Mr. J. Witzell's store. Loss \$1,000. No insurance. Cause unknown.

Victoria, B.C.—March 31—Rear 1215 Pembroke Street. Loss unknown. Cause, supposed incendiary.

Arnprior, Ont.—March 30—Mr. J. Sullivan's building, Madawaska Street. Loss and cause unknown.

Selkirk, Man.—March 27—Mr. A. Couture's residence, Taylor Avenue. Loss \$2,000. Cause, supposed lamp.

Port Arthur, Ont.—March 31—Residence, corner Adams and Grenville Street. Loss \$2,000. Cause, overheated stove-pipe.

Indian Cove, Que.—March 30—Quebec Harbor Commission's office building. Loss unknown. Cause, supposed dropped match.

Truro, N.S.—March 28—Col. Laurence's residence, Queen Street. Loss \$1,500. Insured, Royal Company. Cause unknown.

March 29—Mr. M. S. Awad's store, Ryan block. Loss \$300. Insured. Cause, overheated stove. Mr. T. Bates' building, Commercial Street. Loss. Cause unknown.

March 30—Mr. R. Connolly's residence, Smith Island. Loss and cause unknown.

Saskatoon, Sask.—Fire Chief Heath's report for the week ended March 28th, shows the following losses:—

March 23—Mr. W. Eachern's barn, rear 230 5th Avenue North. Loss \$50. Cause, lamp explosion.

March 24—Mr. J. Hour's residence, 1035 6th Street. Loss \$3,000. Insurance \$2,200, Springfield. Cause, overheated stove. Mr. A. Huthinson's residence, 219 Saskatchewan Crescent. No loss. Cause, furnace explosion.

March 27—Mr. W. Hedagour's barn, 706 Main Street. Loss \$200. Insurance \$200, London Mutual. Cause unknown.

March 28—Canadian Pacific Railway box car. Loss \$40. Cause, oil stove exploded.

ADDITIONAL INFORMATION CONCERNING FIRES ALREADY REPORTED.

Vancouver, B.C.—Fire Chief Carlisle in his last year's report shows Vancouver's fire loss for 1913 was as follows:—Loss on buildings, \$144,736; loss of contents, \$483,063; total, \$627,799. Insurance paid, buildings, \$134,173; insurance paid, contents, \$396,774; total insurance paid, \$530,947. Value of buildings, \$3,199,345; value of contents, \$3,365,246; total value of property involved, \$6,564,591. Insurance carried, buildings, \$1,031,450; insurance carried, contents, \$2,235,537; total insurance carried, \$4,166,987. The total number alarms received were 552, property involved, \$6,564,591; property loss, \$627,799; insurance carried on property involved, \$4,166,987; insurance paid, \$530,947; loss above insurance paid, \$96,852; hose laid at fires, 192,700 feet; chemicals used at fires, 15,632 gallons.

Regina, Sask.—Fire Chief White's annual report shows the following losses:—Loss on goods, \$25,880; loss on buildings, \$56,617; total loss on goods and buildings, \$83,722; insurance on the above loss, \$283,600; value of goods and buildings at risk, \$2,210,105. The disastrous fire at the Exhibition Grounds, when the grand stand and main building was burnt, was responsible for \$50,000 of above loss.

There were 33 calls to brick buildings, 74 to frame buildings, 40 to other than buildings. The department travelled 463 miles, laid out 26,500 feet fire hose, 2,550 feet chemical hose, used 405 gallons chemical and 43.3-gallon extinguishers. 148 calls were received—26 by fire alarm, 104 by telephone, 18 by messenger. The number of calls each month were as follows:—January, 14; February, 16; March, 12;

April, 10; May, 14; June, 17; July, 7; August, 4; September, 11; October, 12; November, 12; December, 19.

The causes of fires were as follows:—Chimney fires, 14; overheated stovepipes, 14; careless with gasoline, 11; false alarms, 13; hot ashes, 8; cigarette or cigar stubs, 7; burning rubbish, 7; overheated furnace pipes, 4; children with matches, 9; unknown, 4; lightning, 4; defective chimneys, 3; smoke scares, 3; coal oil stoves, 4. Two each from electric irons, portable forges, pitch pots, pipes too close to wood, grease on pipes, steam taken for smoke, clothes too close to stoves, thawing frozen water pipes, backfire of autos. One each from shavings in hot air pipe, fire cracker, oil lamp upset, defective bake oven, pan of lard in oven, careless with matches, explosion of carbide vapor.

There were six fires with loss between \$100 and \$500, two with loss between \$500 and \$2,000, five with loss between \$2,000 and \$5,000 and one with a loss of over \$50,000.

APRIL FIRES

Newburgh, Ont.—March 31—Store, telephone office and hall. Loss \$12,000. Cause unknown.

Killarney, Man.—April 2—Mr. C. O. Pritchard's barn east of the town. Loss \$600. Cause, lightning.

Cuelph, Ont.—April 1—Mr. Cheever's bindery, Metropolitan Bank building. Loss \$1,000. Cause unknown.

Brockville, Ont.—April 1—Mr. J. W. Vout's barn, 6 miles from Brockville. Loss \$3,000. Cause, spontaneous combustion.

North Bay, Ont.—April 2—Messrs. Ferguson and McFadden's sawmill, Tomiko Village. Loss \$50,000. Cause unknown.

Sault Ste. Marie, Ont.—April 1—Meter room of Sault Ste. Marie Gas and Electric Company. Loss \$2,000. Cause, supposed gas leak.

Edmonton, Alta.—April 1—Edmonton Interurban Railway Company's barn and car. Loss \$3,000. Insured with Pacific Coast Fire Insurance Company. Cause unknown.

Montreal, Que.—April 2—Mr. P. Karalambus' store, 5 Mount Royal Avenue. Loss and cause unknown. Mr. M. Cote's residence, 642 Center Street. Loss unknown. Cause, children and matches. Mr. A. Drisko's residence, 2158 Rosemount Boulevard. Loss \$400. Cause unknown.

Kingston, Ont.—Fire Chief Armstrong's report for the week ended April 6th shows the following losses:—

March 31—Mr. J. R. B. Gage's store and apartment occupied by Mr. M. Corkey, owner of the building. Loss total, \$2,807; building \$1,116; contents, \$1,575; furniture, \$116. Total insurance, \$3,200. Insurance paid, \$2,532. Cause, matches.

April 6—4-story and attic stone building. Owned and occupied by the Sisters of the House of Providence. The damaged portion is known as the St. Joseph's Wing, and is situated at north-west corner of Montreal and Bay Streets. The loss and insurance is at present unknown. Fire started, it is supposed, from a spark dropping out of a metal pipe from boiler which, being in a room used by the old men living there, had been sheeted in, so that they could not burn themselves. This sheeting extended from floor to ceiling, and caused the fire to spread up into ceiling, and then through studding up to attic, destroying all the woodwork under the metal roofing. An estimate of damage will be about \$8,000.

AGAINST POLICY LOANS

The policy loan is a great menace to an estate created by life insurance, and it seems to me it is the duty of the agents to discourage policy loans as much as possible by pointing out their danger, says Mr. Isaac Miller Hamilton, president of the Federal Life of Chicago. Many policyholders would not borrow on their policies if the thought were not suggested to them, and the full loan value is often borrowed when a lesser amount would suffice. If the policyholder can get along with \$50 or \$100 and his policy has a loan value of \$400 or \$500, he should be impressed with the danger of borrowing more than he needs. If policyholders who now have loans on their policies would adopt a habit of systematic saving to make regular repayments, the loans would soon be reduced and paid and the leak which is a menace to their estate and to the protection of their families would be stopped.