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NORTH CAROLINA FIRE PREVENTION BULLETIN

DAN C. BONEY
State Insurance Commissioner and Fire Marshal
A. L. FLETCHER, Deputy Commissioner

FIRE PREVENTION BUREAU
SHERWOOD BROCKWELL, Deputy Fire Marshal
ANDREW JOYNER, Editor and Statistician

OLD SERIES, VOL. 20, NO. 154

RALEIGH, N. C., APRIL, 1931

NEW SERIES, VOL. 13, NO. 12

NORTH CAROLINA FIRE LOSS FOR JANUARY, 1931

DETAILED REPORT

Towns with 3 or more damage fires:
Charlotte, 48 fires, \$64,228 loss, dwelling 34, loss \$2,746; Winston-Salem, 25 fires, \$10,295 loss, dwellings 14, loss \$4,910; Durham, 13 fires, \$3,360 loss, dwellings 12, loss \$896; Asheville, 11 fires, \$3,295 loss, dwellings 3, loss \$950; Goldsboro, 10 fires, \$23,670, dwellings 5, loss \$5,475; Greenville, 8 fires, \$2,980 loss, dwellings 4, loss \$442.

14 fires each:
Wilmington, \$2,873 loss, dwellings 10, loss \$1,629; Raleigh, \$15,830 loss, dwellings 5, loss \$2,170.

7 fires each:
Elizabeth City, \$2,495, dwellings 7, loss \$2,495; High Point, \$2,234, dwellings 4, loss \$1,001.

5 fires each:
Greensboro, \$19,987 loss, dwellings 4, loss \$987; Wilson, \$27,415 loss, dwellings 4, loss \$7,415; Kinston, \$3,560 loss, dwellings 3, loss \$3,075.

4 fires each:
Smithfield, \$13,375 loss, dwellings 2, loss \$3,650; Gastonia, \$995 loss, dwellings 4, loss \$995; Concord, \$1,863 loss, dwellings 3, loss \$1,713; Thomasville, \$6,771 loss, dwellings 4, loss \$6,771.

3 fires each:
Louisburg, \$5,700 loss, dwellings 3, loss \$5,700; Salisbury, \$1,085 loss, dwellings 2, loss \$85; Hamlet, \$1,613 loss, dwellings 3, loss \$1,613; Shelby, \$225 loss, dwellings 1, loss \$25.

Totals, 200 fires, \$213,849 loss, dwellings segregated 131, loss \$65,743.

All other towns, 42 fires, \$112,037 loss, dwellings 31, loss \$54,952.

Totals for all towns, 242 fires, \$324,996 loss, dwellings 162, loss \$120,705.

Rural fires, 47, loss \$54,050, dwellings 25, loss \$41,850.

Grand totals, 289 fires, \$378,046 loss, dwellings 187, loss \$162,555.

January 1930, 261 fires, \$772,167 loss, dwellings 153, loss \$153,111.

Fires of \$5,000 or More Damage Each.
Charlotte, \$39,984, store and contents; \$5,504 storage; Wilson, \$20,000 apartment; Greensboro, \$19,000 store and contents; Goldsboro, \$17,000 garage and autos; Hen-

derson, \$16,600 lumber plant; New Bern, \$14,000 stores and contents; New Hanover county, \$11,000 dwelling; Raeford, \$9,000 dwelling; Pine Level, \$7,000 dwelling; Magnolia, \$7,000 store and contents; Pikeville, baled cotton and machinery; Raleigh, \$6,500 store and contents; Belhaven, \$6,100 dwelling; Smithfield, \$6,000 store and contents; Aberdeen, \$5,900 dwelling; Edenton \$5,400 dwelling.

Totals, 17 fires, loss \$204,188.

HONOR ROLL

Towns reporting no fire damage during January, were: Waynesville, Williamston, Albemarle, Marion, Spencer, Farmville, Kannapolis, Roanoke Rapids, Mocksville, Morehead City, North Wilkesboro, Spring Hope, Fairmont, Lexington, Graham, Lumberton, Ayden, Wallace.

NORTH CAROLINA FIRE LOSS FOR FEBRUARY, 1931

DETAILED REPORT

Towns with 3 or more damage fires:
Charlotte, 30 fires, \$56,394 loss, dwelling fires 23, loss \$3,209; Winston-Salem, 26 fires, \$18,420 loss, dwellings 15, loss \$1,185; Durham, 19 fires, \$16,142 loss, dwellings 17, loss \$5,137; Wilmington, 13 fires, \$4,066, dwellings 7, loss \$310; Raleigh, 10 fires, \$20,345, dwellings 2, loss \$1,310; Asheville, 8 fires, \$1,393 loss, dwellings 7, loss \$1,388.

7 fires each:
Rocky Mount, \$1,237 loss, dwellings 4, loss \$1,032; Greenville, \$41,545 loss, dwellings 4, loss \$4,390; Greensboro, \$12,121 loss, dwellings 5, loss \$3,685.

6 fires each:
Dunn, \$2,125 loss, dwellings 3, loss \$1,100; Shelby, \$6,085 loss, dwellings 5, loss \$585.

5 fires each:
Goldsboro, \$140 loss, dwellings 3, loss \$105; Hamlet, \$2,670 loss, dwellings 4, loss \$2,195.

4 fires each:
High Point, \$113,919 loss, dwellings 3, loss \$712; Hickory, \$4,490 loss, dwellings 3, loss \$3,840; Gastonia, \$16,500 loss, dwellings 2, loss \$3,000; Salisbury, \$2,070 loss, dwellings 2, loss \$2,010.

3 fires each:
Mt. Olive \$5,500 loss, dwellings 3, loss

\$5,500; New Bern, \$2,375 loss, dwellings 3, loss \$3,375; Wilson, \$2,950 loss, dwellings 2, loss \$250; Kinston, \$2,135 loss, dwellings 3, loss \$2,123; Louisburg, \$8,025 loss, dwellings 2, loss \$2,525; Thomasville, \$10,550 loss, dwellings 2, loss \$4,050.

Totals, 179 fires, \$344,137 loss, dwellings 129, loss \$52,029.

All other towns, 56 fires, \$214,805 loss, dwellings 34, loss \$69,969.

Totals for towns 235 fires, \$558,942 loss, dwellings 158, loss \$121,998.

Rural fires, 36 fires, \$36,006 loss, dwellings 25, loss \$35,510.

Grand totals, 271 fires, \$594,948 loss, dwellings 183, loss \$157,508.

February 1930, 266 fires, \$880,212 loss, dwellings 170, loss \$129,161.

Fires of \$5,000 or More Loss Each

High Point \$113,207, store and contents; Charlotte \$52,000, theater; Greenville \$35,480, store buildings and contents; Clinton \$30,000, 3 dwellings; Dover, \$26,000 lumber plant; Raleigh, \$17,000 store and contents; Washington, \$15,700 store and contents; Spring Hope, \$15,500 church; Tarboro, \$13,500 store and contents, \$8,350 store and contents; Gastonia, \$13,500 store and contents; Durham, \$11,000 store building and 3 stocks merchandise; Winston-Salem, \$8,600 church; \$6,900 business building; Greensboro, \$8,436 store and contents; Red Springs, \$7,500 ginney; Morehead City, \$7,000, cafe and bakery; Thomasville, \$6,500 store and contents; Whiteville, \$6,000 dwelling; Shelby, \$5,500 store and contents; Forest City, \$5,250 storage room.

Number of fires 23, total loss \$444,523.

HONOR ROLL

The following towns reported no fire damage during February: Statesville, Mt. Airy, Spencer, Graham, Edenton, Roanoke Rapids, Kernersville, Mocksville, Sanford, Asheville, Marion, Benson.

CHANGED MONTHLY BULLETIN ISSUE

Beginning with 1931 the Insurance Department found it necessary to reduce the expense of issuing the Fire Prevention Bulletin, and in the future it will appear once in two months, as follows: February, April, June, August, October and December.

FIRE COLLEGE AT DURHAM APRIL 14-16

In response to a letter addressed by Deputy State Fire Marshal Sherwood Brockwell, the third annual State Fire College to be held at Durham April 14, 15 and 16, of which he will be conductor, the indication is that the fire school will be largely attended. Only it will be more than a school, since such progress has made at the previous sessions, the coming one, as he suggests will take on more the nature of a university training for the old classes, while losing none of the primary training for the new.

Conductor Brockwell's letter to the Fire Chiefs follows:

Dear Chief:

The executive committee of the North Carolina Firemen's Association and the city authorities of Durham have decided on April 14, 15 and 16, as the dates for the Fire College this year.

We feel that Durham will afford outstanding opportunities for the work this year as the city has a splendid drill tower, the Durham department has a well drilled team and with the association's instructors we feel that this part of the work will be in every respect equal to any school in the country.

Arrangements have been made whereby firemen attending this school will have opportunity of noting the construction of the largest entirely fire proof university on earth; methods used in making one of the country's greatest hospitals safe from fire; the means used by one of the largest industries in the world in protecting its manufacturing plants from fire, first hand operation of one of the most modern building codes in the country and many other features of fire protection.

We will also have at this school a showing of the International Association's premier talking picture showing actual operations by one of the leading departments of the nation in salvage work.

This session of our association's school will depart from what is generally termed a fire college and enter into a University course; maintaining the outstanding features of the fire school and added features which this year's course alone can afford.

In addition to the chiefs and drill masters of the North Carolina department and executive committee of the North Carolina Firemen's Association, the services of Mr. W. F. Dunbar, manager of the Southeastern Underwriters, Chief Engineer Pye, Col. Walker Taylor, the insurance commissioners of North Carolina and Virginia and in all probability a member of the United States Chamber of Commerce Fire Prevention committee, have been secured as lecturers during the session.

We are sending this initial notice in order that you can confer with your City Council

or Governing Board in ample time to arrange your budget to include at least four men from your department and yourself as we feel that this number of men or more and the chief from every department in North Carolina should be on hand and ready to start work at 9 o'clock, the morning of April 14th.

Special rates have been made by the hotels of Durham and excellent rooms can be obtained for \$1.25 and \$1.50 for each person and good meals at 50 cents each.

Let's get started on this important work and remember that the benefit of this great undertaking by your Association will apply to your city or town in direct ratio to the number of firemen attending.

Sincerely your friend,
SHERWOOD BROCKWELL,
Conductor.

GIRLS OUTDO BOY FIREBUGS

Whether or not it may become necessary to rebuild all reformatory institutions, including outhouses, such as barns and nearby private dwellings, out of fire resisting materials, inside and outside, to keep them from being arsonized is becoming a burning question with all who have for many years exerted every effort to preserve life and property from fire. The following two almost incredible reports of such fires from a boys' and a girls' reformatory in North Carolina, not only swells the fire loss for March, but swells all hearts with fear if not despair as to what the future has in store along these lines.

Youths Confess to Setting Two Fires

Concord, March 18.—Mystery surrounding two serious fires at the Jackson training school here last week was solved today when it was announced after a preliminary hearing before Magistrate G. M. Lore that Edward Eggers and John Durham, both 15-year-old students at the school, had confessed starting the fires.

They were bound over to Cabarrus Superior court on arson charges, and were lodged in the Cabarrus county jail.

Insurance Commissioner W. A. Scott, of Raleigh, conducted the investigation, being aided by Superintendent Charles E. Boger and instructors at the school. They said the boys confessed after strong evidence had been obtained but did not give any reason for their grave offense.

Eggers, it was said at the hearing, set fire to cottage No. 3, which was practically destroyed last Thursday, and Durham started the blaze in the Rowan-Iredell cottage two days previously. Loss of the two buildings will aggregate between \$30,000 and \$40,000.

Girl Confesses to Setting Fire to Two State Buildings

Lumberton, March 22.—Margaret Pridgen, of Wilmington, one of the 15 girls

held in the Robeson county jail in Lumberton awaiting trial at the May term of Moore county Superior court on a charge of burning two buildings costing \$200,000 at Samarcard, state institution for delinquent girls, is said to take entire responsibility for starting the fire.

The Pridgen girl, it is said, talks freely about the matter, stating that she set fire to one of the buildings and would do it again. She gave as her reason that she was tired of the place and thought she might be removed if the building burned.

GREENSBORO AND ASHEVILLE WIN FIRE WASTE CONTEST HONORS

Greensboro was listed as one of the "honor" cities in the 1930 national fire waste contest, results of which were reported to the national fire waste council at its semi-annual meeting at the United States chamber of commerce.

The winner of the trophy among class four cities, in which Greensboro competed, was Lakewood, Ohio, which also was pronounced winner of the grand prize as having made the best showing of any of the 340 cities which competed. The other honor cities in this class were Lansing, Mich.; Fresno, Calif.; Asheville, N. C.; Huntington, W. Va.; East Orange, N. J.; Pasadena, Cal.; Bethlehem, Pa.; Kenosha, Wis., and New Britain, Conn.

The Greensboro chamber of commerce was notified by William Butterworth, president of the United States chamber of commerce, that Greensboro ranked 11th among cities of the class four group in the annual inter-chamber fire waste contest. Class four embraces cities having population of from 50,000 to 75,000.

This is the fourth year that Greensboro has taken honors in these contests, winning first place in its class in 1927 and honorable mention in 1928 and 1929. It very likely would have made a strong bid for first place in 1930 had it not been for two disastrous fires during the year, these being a building at A. and T. college and the former Morris Plan bank location.

At the chamber of commerce yesterday it said that even 11th place is a higher honor for the city, in view of the fact that hundreds had entered the contest. The Greensboro fire data were assembled by the chamber of commerce in co-operation with the local fire department under Chief Frank Shaw.—Greensboro Daily News.

Named Resident Vice-President.

Leslie R. Ames, formerly state highway engineer of North Carolina but now connected with the Consolidated Indemnity at Raleigh, N. C., as a highway engineer, has been appointed resident vice-president and manager of the company for the State of South Carolina, with headquarters in Columbia.

REVIEW OF NORTH CAROLINA FIRES OF \$5,000 OR MORE LOSS EACH FOR THE YEAR 1930

JANUARY—Number of Fires 22; Total Loss \$595,826.

Burlington, business block \$96,800; Greensboro, college building \$70,019; Greensboro, business building, \$33,839; Charlotte, oil mill \$85,100; Charlotte, store and contents \$20,738; Charlotte, store and contents \$11,500; Kinston, tobacco sales warehouse \$76,000; Rowland, store and contents \$32,000; Wallace, business building \$30,000; Winston-Salem, business building \$25,000; Monroe, store and contents \$15,100; Garland, dwelling \$9,000; Morehead City, dwelling \$8,000; Oxford, dwelling \$6,500; Belhaven, hotel \$6,000; Hickory, store and contents \$5,230; Youngsville, store and contents \$5,000; total for towns, 17 fires \$535,826.

RURAL—Moore county, dwelling \$15,000; Cabarrus, cotton mill dwellings \$15,000; Wilson, gin and saw mill \$14,000; Robeson, school building \$11,000; Iredell, dwelling \$5,000; total fires 5, loss \$60,000.

FEBRUARY—Number of Fires 27; Total Loss \$728,512.

Statesville, veneer factory, \$125,000, hosiery factory \$47,700; Newton, public school building \$95,000; Newsom, lumber plant \$80,000; Elizabeth City, department store and stock \$80,000; Louisburg, store and stock \$35,000; Ahoskie, store and stock \$32,500; Jacksonville, public school building, \$25,000, public school building \$10,000; Goldsboro, apartment building and contents \$21,000; Charlotte, store and stock, \$16,812; Atkinson, lumber plant \$16,000; Wendell, hosiery factory \$16,000; Spring Hope, business block \$15,500; Granite Falls, business block \$12,000; Murphy, furniture factory, vacant building \$10,000; Gastonia, store and stock \$8,500; Smithfield, dwelling \$8,000; Red Springs, 2 dwellings \$7,500; Marion, parsonage dwelling \$6,500; Bilbo, store and stock, \$5,000; total town fires 20, total loss \$662,512.

RURAL—Bladen county, store and stock \$18,000; Henderson county dwelling \$10,000; Guilford county, store and dwelling \$6,000; Lenoir county, 2 dwellings, \$6,000; Johnson county, store and stock, \$6,000; Greene county dwelling \$5,000; Swain county dwelling \$5,000; total rural fires 7, loss \$62,000.

MARCH—Number of Fires 32, Total Loss \$731,026.

Lincolnton, \$96,100 business block; Burlington, \$74,400 hosiery mill; Chimney Rock, \$70,000 business block; Monroe, \$56,000 railway round house, \$5,500 cold storage building; Salisbury, \$50,000 cotton mill; Albemarle, \$41,300 store and offices; Scotland

Neck, \$40,000 peanut plant; Kinston, \$34,000 theater; Stovall, \$22,000 business block; Latimore, \$17,000 business block; Rockingham, \$16,000, 2 dwellings; Goldsboro, \$15,000 lumber plant; Charlotte \$13,001, factory; Buxton \$13,000 store and stock; High Point, \$11,975 store and stock; Teachey, \$9,300 business block; Boone, \$8,500 dwelling; Oxford, \$8,000 dwelling, Hillsboro, \$7,500 store and stock; Rose Hill, \$7,000 store and dwelling; Forest City \$7,000 dwelling; Fairview, \$7,000 store and garage; Chadbourn, \$5,500 dwelling; Hamlet, \$5,250 dwellings; total for towns, 25 fires, loss \$615,326.

RURAL—Stokes county, \$65,000 hotel; Polk, \$12,000 Hillcrest school; Montgomery, \$9,000 store and storage; Iredell, \$9,000 dwelling and outbuildings; Sampson, \$7,000 dwelling; Durham, \$7,000 dwelling; Camden, \$5,000 dwelling; total: 7 fires, loss \$115,700.

APRIL—Number of Fires 19; Total Loss \$189,126.

Charlotte, hotel \$17,131; storage warehouse \$6,995; Montreat, hotel annex \$12,000; Taylorsville, store and stock \$11,000; Goldsboro, 2 dwellings, \$10,000; High Point, furniture factory \$9,000; Carrboro, store and stock, \$9,000; Thomasville, store and stock \$8,500; Spring Hope, dwelling \$8,000; Stem, business block \$8,000; Siler City, broom factory \$7,000; Guilford College, dwelling \$7,000; Franklin, dwelling \$7,000; Columbia, school building \$6,000; Smithfield, dwelling \$5,000; total towns, fires 15, loss \$131,626.

RURAL—Buncombe county, poultry and hatchery \$35,000; Pitt county, school building \$5,000; Currituck county, dwelling \$5,000; Henderson county, Park pavilion \$12,500; total rural fires 4, total loss \$57,500.

MAY—Number of Fires 18; Total Loss \$349,125.

Washington, \$120,500 tobacco warehouse, sales house and dwellings; Smithfield, \$50,000 tobacco drying plant; Hallsboro, \$35,000 lumber plant; Elizabeth City \$25,550 business block, \$6,575 business building; Pinehurst, \$23,000 laundry and fire station; Warsaw, \$12,000 garage and autos; Wingate, \$8,700 dwelling, \$7,000 dwelling; Albemarle, \$7,000 laundry; Chapel Hill, \$5,700 store and stock; East Spencer, \$5,100 ice plant; Dudley, \$5,000 dwelling; Grimesland, \$5,000 dwelling; total town fires 14, loss \$316,125.

RURAL—New Hanover county, \$15,000 fertilized plant damage; Halifax, \$8,000 dwelling; Henderson county, \$5,000 dwelling, \$5,000 dairy barn and contents \$5,000; total, 4 fires, loss \$33,000.

JUNE—Number of Fires 10; Total Loss \$154,700.

Veneer plant, Roseboro \$50,000; peanut cleaning plant Hertford, \$30,000; lumber plant Mount Tabor, \$8,000; store and contents Forest City, \$7,700; dwelling Spencer, \$6,500; dwelling Monroe, \$5,000; school building Pinehurst, \$5,000; total town fires 7, total loss \$111,700.

RURAL—Chowan county, gas boat and yacht, \$25,000; Polk county, dwelling \$9,000; Warren county, dwelling \$9,000; total rural fires 3, total loss \$43,000.

JULY—Number of Fires 15; Total Loss \$477,172.

Department store and contents Charlotte, \$257,994; lumber plant Lexington, \$24,700; store and contents Hendersonville, \$24,000; store and contents Gastonia, \$19,000; dwelling Leaksville, \$18,000; store and contents, Burlington, \$15,000; store and theater, Cramerton, \$12,000; dwelling Forest City, \$12,000; dwelling Warren county, \$11,000; pawn shop, Raleigh, \$9,288; dwelling, Wadesboro, \$8,000, dwelling Wilmington, \$5,000; laundry and storage Durham, \$5,250; vacant flour mill Burlington, \$5,000.

AUGUST—Number of Fires 14; Total Loss \$167,000.

Emma, \$50,000 manufacturing plant; Forest City, \$20,000 laundry; Tillery, \$15,000 business block; High Point, \$15,000 vacant furniture factory, \$6,000 dwelling; Charlotte, \$10,000 veneer factory; Hertford, \$9,000 dwelling; Ayden, \$8,500 sales stables; Selma, \$6,000 dwelling; Elizabeth City, \$6,000 dwelling; Asheville, \$5,500 dwelling; Albemarle, \$5,000 dwelling; totals for towns, 12 fires, loss \$156,000.

RURAL—Buncombe county, \$6,000 dwelling; Wake, \$5,000 dwelling; total fires 2, loss \$11,000.

SEPTEMBER—Number of Fires 13; Total Loss \$122,200.

Oxford, \$32,500 store and contents; Winston-Salem, \$12,200 business building; Salisbury, \$9,100 store and contents; Middlesex, \$7,500 ginney; Fairman, \$7,500 tobacco storage; Gum Neck, \$6,600 store and dwelling; Durham, \$6,300 dwelling; Montrose, \$6,000 store and dwelling; Kely, \$6,000 business block; Elizabeth City, \$5,500 business building; total town fires 10; loss \$89,200.

RURAL—Wake county, \$15,000 lumber and grist mill; Stanly county, \$12,000 wood-working plant; Pender county, \$6,000 dwelling, barn and feed; total rural fires 3, loss \$33,000.

OCTOBER—Number of Fires 20; Total Loss \$628,331.

Durham, \$207,650 tobacco and storage building; East Spencer, \$100,000 ice plant;

Raleigh, \$87,114 city auditorium; Charlotte, \$59,393 foundry, \$6,379 loom and harness shop, \$5,220 apartment; Jackson, \$25,000 business block; Mocksville, \$24,050 hotel and business block; Greensboro, \$16,100 store and contents; Bonlee, \$15,000 school building; Shelby, \$15,000 dwelling; Goldsboro, \$14,175 bakery and dwelling; Burlington, \$12,000 machine shop; Elizabeth city, \$8,600 store and contents; Marston, \$7,150 canning factory; Siler City, \$6,000 dwelling; Fayetteville, \$5,000 business building; total town fires 16, total loss \$604,331.

RURAL—Cabarrus county, \$8,000 ginney; Alleghany, \$6,000 store and dwelling; Wayne, \$5,000 dwelling; Craven, park grandstand, \$5,000; total 4, loss \$24,000.

NOVEMBER—Number of Fires 13; Total Loss \$241,400.

Morehead City, state fishery yacht \$56,000; Asheboro, veneer plant \$55,000; Hendersonville, hotel \$37,500; Waynesville, boarding house \$22,000; Wilson, garage and autos \$15,700; Concord, woodworking plant \$13,000; Kelford, store and contents \$5,700; Ahsokie, dwelling \$5,500; total for towns, 8 fires, loss \$210,400.

RURAL—Cabarrus county, ginney \$10,000; Catawba, school building \$6,000; Vance county, tobacco and pack house \$5,000; Wayne county, dwelling \$5,000; Buncombe county, poultry house and stock \$5,000; total for rural fires, \$31,000.

DECEMBER—Number of Fires 23; Total Loss \$244,899.

Pitt county, \$35,000 school building; Stantonsburg, \$20,000 dwelling; Durham, \$20,000 store and contents, \$6,700 dwelling; Wilmington, \$19,700 store and warehouse; Kinston, \$16,000 store and contents; High Point, \$12,100 store and contents; \$5,049 store and contents; Raleigh, \$12,000 store and contents; Henderson, \$11,100 store; Winston-Salem, \$10,500 store and contents; \$5,500 dwelling; Greensboro, \$9,600 store; Pine Hall, \$9,000 school building; Ayden, \$7,500 garage; Concord, \$6,000 ginney; Burlington, \$5,250 dwelling; Washington, \$5,100 grist mill; Thomasville, \$5,000 furniture factory; Craven county, \$5,000 school building; Granville, \$6,000 bus; Person county, \$6,000 dwelling; Guilford county, dwelling \$6,000; total 23 fires, \$244,899 loss; towns 18, \$186,099 loss, rural 5, \$58,880 loss.

SUMMARY

| | | |
|------------------------------|-------------|-------|
| \$25,000 or more loss each | 2,869,350 | (46) |
| Fires of \$10,000 to | | |
| \$25,000 loss each | 975,769 | (61) |
| Fires of \$5,000 to | | |
| \$10,000 loss each | 665,470 | (119) |
| Totals—226 fires, loss | \$4,510,598 | |
| All others—2,596 fires, loss | \$1,797,954 | |
| Grand totals—2,822 fires | \$6,308,552 | |

JANUARY AND FEBRUARY FIRE LOSSES

Estimates of the national fire loss for the first two months of the year showing a small increase of \$300,000 over the same period last year, bring in most favorable contrast the actual record of North Carolina, with a decrease of \$678,385.

UNITED STATES

Total fire losses in the United States during the month of February registered a small, but encouraging decline, when compared with either the high mark of the previous month or with the total for February of last year.

Figures compiled by the National Board of Fire Underwriters from information furnished by fire insurance companies throughout the country show the total loss during the month recently closed to have been \$41,776,051. The loss last month was \$44,090,449, representing the highest mark attained since January, 1929. The figure for February, 1930, was \$43,206,940, compared with which this month's total loss represents a decline of 3.31 per cent. Losses in the first two months of 1931 total \$85,866,500, or only about \$300,000 above the total for the same two months of last year.

Information received by the National Board indicates that losses were fairly evenly distributed both geographically and by classes of risks. The one class of risk which appears to be showing abnormally heavy losses is that which includes farm houses and buildings. That class has shown a high loss ratio during the past several months.

The loss experience on stocks of merchandise has been rather more favorable than in recent years. This is attributed to the current practice among merchants of keeping relatively small stocks of goods on hand.

NORTH CAROLINA

An inspection of the detailed official reports of the State's fire loss for January and February to be found in this issue of the Bulletin, will show the January loss to have been \$379,046 against \$772,167 in 1930, and February loss \$594,948 as compared with a loss of \$880,212 in 1930, a net total decrease of \$678,385.

But an analysis of the two detailed reports will reveal the same trend of increase in dwelling fires for this State, as characterizes the situation in all other parts of the nation. Despite the big decreases in all fire losses in North Carolina, dwelling fire losses, show an increase of \$9,444 in January and of \$28,347 in February, a total of \$37,791 in the face of a total decrease of over half a million dollars in all classes.

Significant also is the fact as the figures show, that this dwelling loss increase was confined to towns and cities, since the rural dwelling loss showed a decrease of six in number and \$25,048 in damage as against the figures for January and February 1930.

Whatever may be the cause of this improvement in fire loss from the supposedly unprotected rural dwellings over urban residential property, many having both fire equipment of the latest pattern and building inspectors always on the job, it would seem to suggest that in these towns and cities, building inspection of dwellings, and closer observance of prudence by insurance agencies as to risks other than physical of much of this class of property in these times, would be decidedly apposite.

BUILDING & LOAN ASSOCIATIONS ARE IN SPLENDID SHAPE

"Despite the depression and hard times of 1930, the building and loan associations came through in splendid shape and their total resources decreased less than four per cent over the previous year," said Insurance Commissioner Dan C. Boney today in releasing a consolidated statement of the 235 associations operating in North Carolina as of December 31st, 1930. "No failures are reported and the associations appear in a healthy condition, with more than one million dollars cash on hand and in banks. With a little more than eighty million dollars stock outstanding, undivided profits of nearly eight million dollars are listed.

"The associations have been able to meet the unusual demands of the year, and at the same time have reduced their bills payable by nearly three hundred thousand dollars," said Mr. Boney. "Nearly forty-five hundred homes were financed, at a cost of more than thirteen million dollars, or an average of a little less than three thousand dollars each. The expense of operation was fifty cents per share or approximately one per cent of the invested capital. 83,303 white and 12,612 colored members increased their average holdings from \$873.00 to \$918.09 each during the year. Total profits paid to shareholders during 1930 aggregate \$4,736,911.92 or \$129,000.00 more than was paid in 1929."

Statement as of December 31st, 1930, follows:

| ASSETS | |
|--------------------------|------------------------|
| Cash | \$ 1,162,881.06 |
| Mortgage loans | 84,166,336.36 |
| Stock loans | 4,055,358.28 |
| Accounts receivable | 196,674.26 |
| Real estate | 2,192,394.81 |
| Other assets | 418,728.92 |
| Total assets | \$92,192,373.69 |
| LIABILITIES | |
| Installment stock | \$48,168,878.65 |
| Full paid stock | 25,563,981.04 |
| Running shares | 1,906,209.19 |
| Other stock | 4,482,537.42 |
| Undivided profits | 7,937,530.32 |
| Bills payable | 3,379,675.72 |
| Other liabilities | 753,561.35 |
| Total liabilities | \$92,192,373.69 |