

**MR. BERNARD M. CULVER.**

Mr. Bernard M. Culver, Vice-President of the Niagara Fire Insurance Company, was in Montreal last week en route to England, and sailed from Quebec per Empress of France. He was accompanied by Mr. W. H. McGee, who is one of the largest marine underwriters in the United States. The Niagara Fire is one of the number of important American fire companies now extending their operations all over the world. We understand that the company's premium income for September showed an increase of over \$200,000, as compared with September, 1918. The Niagara is well known and most popular throughout Canada, under the management of Mr. W. E. Findlay, Montreal.

**CANADIAN FIRE RECORD**

**Fire at Moncton, N.B.**—On Oct. 26th a fire destroyed D. MacNamara's grocery store. Loss about \$20,000, fully covered.

**Fire at Port Stanley, Ont.**—On Oct. 27th a fire destroyed the house and contents occupied by J. W. Duncan; fully insured.

**Fire at Penetanguishene.**—On Oct. 28th a fire broke out in sawmill of the McGibbon Lumber Co. The mill was totally destroyed. Loss about \$20,000, partly covered.

**Fire at Edmonton, Alta.**—On Oct. 23rd a fire broke out in the McClare and Stewart grocery store entailing a loss of about \$7,500. Insurance on stock, \$2,500.

**Fire at O'Leary, P.E.I.**—On Oct. 22nd an incendiary fire caused the destruction of Mr. Geo. Barbour's barn, with contents. Loss about \$4,000.

**Fire at Prince Albert, Sask.**—On Oct. 21st the Prince Albert Hotel was destroyed by fire. Loss about \$5,000, fully covered.

**Fire at Winnipeg, Man.**—On Oct. 23rd a fire broke out on the premises of M. Pasichnick, 218 Dufferin Ave. The adjoining building owned by the Ukrainian Publishers was damaged. Loss about \$20,000.

**Fire at Haileybury, Ont.**—On the 3rd instant a fire destroyed the general store of George McNeil. Loss about \$4,000.

**Fire at Kensington, P.E.I.**—On the 1st instant a fire destroyed the packing plant of the Imperial Canning Co. Loss about \$25,000. Insurance \$15,000.

**Fire at Belmont, Man.**—On the 2nd instant a fire destroyed the Trafalgar Hotel. Two lives were lost. Property damage about \$7,500.

**Fire at Notre Dame de Grace, P.Q.**—On the 3rd instant a fire destroyed about \$20,000 worth of grain, hay and implements in the barn of Miss MacFarlane and Mrs. Benny. Partly covered.

**INCREMENT!**

We hear a great deal of the "unearned increment" nowadays. What of the EARNED increment? The profits of Wholesalers and Retailers. Consider the lost profits when a Warehouse or Shop burns down.

The CONTINENTAL INSURANCE COMPANY's profit insurance policy will protect you from loss of net profits which you are prevented from realising by the destruction of your merchandise by Fire.

## THE CONTINENTAL INSURANCE COMPANY

HENRY EVANS. - - - - - President.

**INSURANCE POLICIES COVERING LOSS OF PROFITS  
FIRE - HAIL - USE AND OCCUPANCY - TORNADO - MARNE**

W. E. BALDWIN, Manager

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