

"Those burned out are:—R. A. Logan & Co., dry goods; D. M. McKay, flour, etc.; Freeman Bros., Oxner's Building, one of the finest structures in the town, and containing 8 or 10 offices, including Dr. Marshall's, Western Union Telegraph Office, Nova Scotia Telephone Company, and others. Eastern side—Bulletin newspaper office, George McFadden, hair-dresser; Bridge Water Power Company, Limited; Wian's livery stables; Miss Hebb, millinery; Pattillo Bros., dry goods; Dr. Memmon's office; Fennibal's livery stables; J. A. McLean, barrister; Jas. A. Roberts, Bridgewater Gazette, newspaper office; Robert Allen, restaurant; Mrs. McNeil, restaurant and hotel; Bishop P. Porter, druggist; Geo. T. Wilson, grocer, and others.

The insurance as far as can be learned is as follows:—Commercial Union—Pattillo Bros., \$5,000; F. C. Wades' library, \$2,000; Logan's estate, \$2,200; Porter, drugs, \$1,000; telegraph office and warehouse, \$1,700; J. D. Powers & Co., \$1,000; J. H. Hall, building, \$2,000.

Union Insurance—Telephone office, \$500; J. W. Hebb, \$500; D. McKay, \$1,600; J. W. Oxner, \$1,750; Mrs. Taylor, \$700; Music Hall, \$3,000; Pattillo Bros., \$1,000.

National Insurance Company.—Pattillo Bros., \$800; J. W. Hebb, \$1,000; N. H. Phinney, \$300.

Queen Insurance Company.—W. K. Stoddard, \$900; Freeman Bros., \$750; Wile & Murdock, \$2,500; Dr. Marshall, \$500; J. H. Hall, \$800.

Jack and Bell's agency.—North British, \$8,000; Aetna, \$4,000; Hartford, \$4,000.

Sun Fire Office.—Patillo Bros., \$1,000; Patillo Bros., \$2,000; Patillo Bros.' loss will be over \$20,000.

The above figures are subject to considerable revision. The information telegraphed from Lunenburg only establishes the complete destruction of the business portion of the town.

#### UNAUTHORIZED INSURANCE.

The Superintendent of Insurance of the State of Ohio has issued a circular in which he claims that his Department has obtained evidence showing that a large amount of insurance has been placed upon Ohio property by companies not authorized to do business in that State, and that said insurance is placed through brokers in New York, Chicago and elsewhere.

In said circular, the Superintendent gives the following as the names and locations of some of the unauthorized companies engaged in soliciting business in Ohio.

"Globe Fire Insurance Co., of New York; Rutgers' Insurance Co., of New York; Merchants' Insurance Co., of New Orleans, La.; Germania Insurance Co., of New Orleans, La.; Indiana Underwriters, of Indianapolis, Ind.; Fort Wayne Insurance Co., of Fort Wayne, Ind.; Michigan Millers' Insurance Co., of Lansing, Mich.; Citizens' Insurance Co., of Chicago, Ill.; Great Britain Insurance Co., of London, Eng.; Bankers' Mutual Casualty Co., of Des Moines, Ia.; The American Mutual Indemnity Co., of Scranton, Pa.; The Electric Mutual Casualty Association, of Philadelphia, Pa.; Tanners' Mutual Fire Insurance Co., of Philadelphia, Pa.—Signed, W. S. Matthews, Superintendent of Insurance.

#### FIRE LOSSES IN CANADA FOR DECEMBER, 1898 (ESTIMATED).

DATE.	LOCATION.	RISK.	TOTAL LOSS.	INSURANCE LOSS.
Dec.				
2	Quebec	Tannery	\$30,000	\$26,000
6	Coaticook	Stores	6,000	4,000
6	Kingston	Opera House	12,000	10,000
6	Manitou	Stores and Hotel	25,000	18,000
7	Palmerston	Store	1,500	1,000
7	Quebec	Glue Factory	10,000	Nil.
6	Toronto	Store	1,000	1,000
8	Belleville	Dwelling	2,300	1,500
11	Tor. East Zorra	Cheese factory	5,000	2,100
9	Wabigoon	Hotel	4,000	3,600
10	Hansa	Store	5,000	2,000
14	Magnitawan	Hotel	2,000	1,000
9	Montreal	Glass Works	1,500	1,500
	Truro, N. S.	Store	2,000	1,600
5	Blenheim	Saw Mill	4,000	1,400
	North Hatley	Dwelling	1,500	1,000
16	Montreal	Store	1,500	1,500
15	Pense	Elevator	10,000	7,000
17	Hamilton	Sewer Pipe Wks.	15,000	15,000
18	Toronto	Pump Works	2,700	2,700
17	Belleville	Dwelling	3,000	1,700
20	Tamworth	do	8,000	3,300
20	Montreal	Warehouses	825,000	825,000
18	Barrie	Church	3,500	2,200
21	Ottawa	Printing Office	6,000	6,000
20	Hudson	Creamery	4,000	2,600
28	Ottawa	Dwellings	3,000	1,500
22	Toronto	Boot and Shoe		
		Fty and b'x fty.	6,000	6,000
28	St Cunegonde	Biscuit Factory	1,500	1,500
27	Chatham	Grist Mill	11,000	7,000
28	Sherbrooke	Tool Works	25,000	12,000
29	Trenton	Hot l.	2,000	1,300
31	Napanee	Store	1,100	1,100
			\$1,041,100	\$773,100

Add 20 per cent. for unreported losses and losses under \$1,000..... \$208,220 \$194,620

Totals..... \$1,249,320 \$1,167,720

#### SOUVENIRS OF THE SEASON.

Edwin Cox & Co., Engravers. A very artistic calendar, giving an excellent illustration of the beautiful work this firm is capable of doing.

Guardian Fire & Life Assurance Company. A calendar and also a pocket memoranda book, containing a list of the executive officers and branches of the company.

North American Life Assurance Company. An extremely well-bound and useful pocket book for recording engagements and matters of interest.

Standard Life Assurance Company. A calendar, almanac, and diary, all solid as the company issuing them.

Carroll S. Page, Vermont. A calendar in scarlet and green, the divisions of time in which are so clear, distinct, and large that one's eyes rest upon the novelty with grateful pleasure.

#### ACKNOWLEDGMENTS.

Journal of the Federation of Insurance Institutes of Great Britain and Ireland. Published by Chas. and Edward Layton, Farringdon St., London, E. C. Price five shillings. An extremely instructive compilation of addresses by many of the leading lights of the in-