

York journals. The announcement of the organizers of the Royal Indemnity sets forth that it is intended to transact the business of accident and health insurance, liability insurance, burglary insurance, plate glass insurance, steam boiler and flywheel insurance; in fact all classes of casualty insurance, and in addition to write fidelity and surety bonds of all kinds. Starting with the backing of one of the foremost fire insurance companies, there is little doubt that the Royal Indemnity will assume an important position in the casualty insurance field.

THE SEPTEMBER FIRE LOSS.

The fire loss of the United States and Canada for the month of September, as compiled from the records of the New York Journal of Commerce, shows a total of \$11,700,000.

The following table presents a comparison of the losses of September, 1910, together with those of the same month in 1908 and 1909, and the losses by months:

	1908.	1909.	1910.
January..	\$29,582,000	\$22,735,000	\$15,175,400
February..	18,489,700	16,131,000	15,480,350
March..	16,723,300	13,795,400	18,465,550
April..	26,009,000	19,345,300	18,091,800
May..	15,181,150	17,360,400	18,823,200
June..	19,512,000	14,435,900	13,183,600
July..	15,323,750	15,830,900	26,847,900
August..	23,123,000	16,423,000	21,570,550
September..	21,431,400	15,043,000	11,700,000
Total 9 Months..	\$185,375,300	\$151,099,900	\$159,347,350
October..	22,722,850	17,765,200	
November..	15,834,350	14,808,550	
December..	14,629,750	19,975,500	

Total for year.. \$238,562,250 \$203,649,150

There were during September 219 fires which in each instance caused a loss of \$10,000 or over. Classified according to their destructiveness they afford the following comparison:

\$10,000 to \$20,000..	79
20,000 to 30,000..	44
30,000 to 50,000..	26
50,000 to 75,000..	27
75,000 to 100,000..	16
100,000 to 200,000..	18
200,000 and over..	9

Total.. 219

The nine fires during September which were credited with a loss of \$200,000 or over are these:

Newark, N.J., celluloid harness trimming works..	\$200,000
Minneapolis, Minn., dept. store..	275,000
New Haven, Conn., furniture store and other..	200,000
Indianapolis, Ind., soda fountain plant..	200,000
Whatcom County, Wash., forest fires..	500,000
Vancouver, B. C., timber and saw mills..	200,000
Grand Rapids, Mich., grate and mantel works..	200,000
Los Angeles, Cal., olive oil plant..	350,000
Milwaukee, Wis., tannery..	250,000

It will be seen that the September losses this year are much less than those of the same month in 1909 and fall far below those of September, 1908. However, the year so far shows a fire waste of more than eight million dollars greater than for the same period of last year. The losses in New York city have been quite expensive this month and have had a discouraging effect upon local underwriters.

The Fire Record.

(Specially compiled by The Chronicle.)

NAPIERVILLE, QUE.—Delery Seignior College destroyed, October 4.

COBOURG, ONT.—Barn on farm of Hugh Ross, destroyed, October 3.

BOISEVAN, MAN.—Stable and valuable trotting mare burned, October 5.

BALMORAL, MAN.—Prairie fire starting in a peat hole, destroyed many stacks, October 8.

UXBRIDGE, ONT.—Arlington Hotel damaged, October 5. Loss estimated at \$3,000 covered by insurance.

SELKIRK, MAN.—J. W. Holmes' barns destroyed. Loss, \$2,500; insured for \$1,300. Supposed incendiarianism.

WINNIPEG.—Prairie fire east of Winnipeg, October 10, destroyed houses of two settlers, near village of Lorette; blaze in shaving bin in boiler room of D. Ackland & Sons, carriage factory, 67 Higgins Avenue, October 3.

KINGSTON, ONT.—Cheese factory of Mr. Ryan, Hartington, destroyed October 9, with 156 cheese. Flames originated in curing room.

HALIFAX, N.S.—Vacant house and barn owned by Varley B. Fullerton, destroyed in fire caused by tramp, October 5. No insurance.

DUNDALK, ONT.—Residence of Mr. W. T. Livermore, farmer near here, and contents destroyed October 6. Cause, defective chimney.

MOSSOMIN, SASK.—Prairie fire sweeping over district south of the Pipestone River, October 8, destroyed quantities of hay and grain.

GILBERT PLAINS, MAN.—Outbuildings winter feed, and new waggon belonging to George E. Lee, destroyed, owing to his son starting a fire.

CLARENCE, N.S.—Residence and two outbuildings of Captain L. W. Elliott burned October 3. Fire caught from flue. Loss, \$3,000; insurance \$1,000.

HANOVER, ONT.—General store of H. M. Engel & Co., destroyed, October 11. Insurance will not cover loss. Occupants of top flat have no insurance.

PILOT MOUND, MAN.—House of Alex. McKelvin, 5 miles north-west, and contents destroyed, October 5. Cause, defective stove pipe. No insurance.

HAMILTON, ONT.—Carey Bros., apple evaporator, destroyed, October 7; Windsor Hotel burned, October 8, owner's loss, \$1,000; tenant's loss heavy and no insurance.

TORONTO.—Fire at 47-49 Havelock Street, October 3, caused \$50 damage; small blaze at Armitage's grocery, Church and Carlton Street, October 3, caused by live wire.

LONDON, ONT.—Fire starting in McAdam & Ferguson's livery barn spread to adjoining barns, and Smith's cigar factory. One man and 13 horses burned. Loss \$50,000.

PETERBORO, ONT.—E. H. Mann & Co.'s cheese box factory destroyed, October 9. Fire originated in boiler room. Estimated damage to building \$2,000, to contents, \$1,000.

NIVERVILLE, MAN.—Stable and barn of John Wallace, burned to ground; large number of valuable pointer and setter dogs burned, valued at \$8,000. Loss of stable, barn and seed wheat about \$2,500.