Robertson (Canada Life), Rossler (Imperial Life), Robb (Canada Life), Salmon (Canada Life), Starr (Canada Life), Stuart (Canada Life), Woodcock (Canada Life).

Second examination, life branch—Macorquodale (Manufacturers Life), Portch (Canada Life), Prest (Manufacturers Life), Winkfield (Manufacturers Life).

Second Examination, fire branch—Fudger (British-America), Hall (Norwich Union), Jozelin (Norwich Union), Lauder (General Fire Equipment), McLean (Western), Roberts (Norwich Union), Rodgers (Norwich Union), Shaw (Norwich Union), Singer (London and Lancashire), Szoliski (British America).

FIRE IN C.P.R. ELEVATOR "B," FORT WILLIAM.

A fire occurred on the 12th inst., in the above elevator. The amount of insurance involved on the building, boiler, etc., amounts to $190,000, and on the contents, $481,000. There will be very considerable salvage on the latter. The companies interested are as follows:—

	Contents.		Contents.
Alliance	$62,500	National of Ireland	$20,000
Atlas	15,000	N. Brit. & Mercantile	17,000
British America	25,000	Northern	25,000
Caledonian	13,000	Norwich Union	29,000
Com'l Union	35,000	Phœnix, Hartford	10,000
Equity	15,000	Phœnix, London	10,000
Guardian	25,000	Ottawa	12,500
Hartford	27,000	Royal	50,000
Liv. & Lon & Globe	50,000	Western	20,000
London Assurance	20,000		
			$481,000

ON BUILDING AND BOILERS.

Phœnix, of London, $66,500; Union, $28,500. Western and United States railway syndicate, $95,000.

The net loss to the Western will be only about $15,000 on building and contents.

QUEBEC CITY LIFE ASSURANCE AGENTS' ASSOCIATION.

The general annual meeting of above Association was held on 3rd inst., when the reports of the president and treasurer were very favourably received.

The election of officers resulted as follows: president, Mr. J. B. Morisette, general agent of North American Life; 1st vice-president, Mr. Frank Glass, general agent of Canada Life; 2nd vice-president, Mr. Jas. F. Belleau, general agent of the Equitable Life; secretary, Mr. M. Monaghan, general agent of the Mutual Life of Canada; treasurer, Mr. J. T. Lachance, chief agent of manufacturers' Life.

The members of council were: Messrs. J. F. Gauvreau, of the Travellers' Life; O. Lalande, Union Life; W. J. Delany, Manufacturers' Life, and F. Arel, North American Life. Although this Association has only been organized two years, it has done considerably to promote and improve the situation of the life solicitor in Quebec, hence the members are proud of their association with it.

UNION ASSURANCE SOCIETY.

When the Union Assurance Society was established, the word "Union" was a very familiar and very popular one, owing to the movement in favour of the union of England and Scotland, which Queen Anne had earnestly recommended in her first speech to Parliament. This was affected only a few years before the Union Assurance Society was founded and doubtless was the uppermost topic of those London merchants who met to drink their wine, and smoke their pipes as they talked over the organization of an insurance society, conviviality being the invariable concomitant of business in those leisurely days. How soundly they laid the foundations; how well they planned the superstructure, is evidenced by the Society they established, after a life of nearly two centuries, being looked upon to-day as one of the strong insurance companies which do such signal honour to British sagacity, British finance, and British administrative skill.

The Society had a favourable experience last year, like so many other fire insurance companies. The net fire premiums were $2,925,460, the net losses, $1,399,060, which yields an average ratio of losses to premiums of 47.8 per cent. The reserve for unexpired risks carried forward to 1904 amounted to $1,170,180. There was also a net sum of $348,160 carried to credit of profit and loss account. The total assets of the society amount to $21,358,625. Since 1902 the premium income has increased to extent of $342,685. The policy entered upon last year of writing off unprofitable business and strengthening its reserves has had excellent results, so that, strong as it has been, the Society was never before in a position of such strength as is reflected in the Report of 1903. Since then the Baltimore and Toronto conflagrations have occurred, but the losses of the Union were not sufficient to disturb its position so amply were they provided for.

The business of the Union Assurance Society is managed by Mr. T. L. Morrisey with sagacity and energy. While safeguarding the interests of the company with skill, those of the policyholders are duly cared for. At the close of last year the Union had $34,406,217 at risk in Canada, representing such