

**THE CANADIAN FIRE RECORD.**

(Specially compiled by The Chronicle).

**Fire at Saskatoon, Sask.**—By the fire which occurred on the 3rd instant on the premises of the J. H. Ashdown Company's Hardware Store, the following companies are interested:—

**On Stock.**

|                                  |           |
|----------------------------------|-----------|
| British Dominions . . . . .      | \$30,500. |
| Hartford . . . . .               | 25,000.   |
| St. Paul . . . . .               | 25,000.   |
| Atlas . . . . .                  | 20,000.   |
| Northern . . . . .               | 20,000.   |
| North British & Mercantile . .   | 20,000.   |
| Niagara . . . . .                | 20,000.   |
| American . . . . .               | 15,000.   |
| Mount Royal . . . . .            | 15,000.   |
| Globe Indemnity . . . . .        | 15,000.   |
| British America . . . . .        | 10,000.   |
| Commercial Union . . . . .       | 10,000.   |
| St. Lawrence Underwriters . .    | 10,000.   |
| British Empire Underwriters .    | 10,000.   |
| Connecticut . . . . .            | 10,000.   |
| Scottish Canadian Under-         |           |
| writers . . . . .                | 10,000.   |
| Canadian Fire . . . . .          | 5,000.    |
| Law Union & Rock . . . . .       | 5,000.    |
| Occidental . . . . .             | 5,000.    |
| British Colonial . . . . .       | 5,000.    |
| State of Pennsylvania . . . . .  | 5,000.    |
| Delaware Underwriters . . . . .  | 5,000.    |
| Fidelity Underwriters' . . . . . | 5,000.    |

\$300,500.

**On Building.**

|                                |           |
|--------------------------------|-----------|
| Atlas . . . . .                | \$15,000. |
| Guardian . . . . .             | 10,000.   |
| Hartford . . . . .             | 5,000.    |
| North British & Mercantile . . | 5,000.    |

\$35,000.

Loss stated to be total.

**Fire at Tilsonburg, Ont.**—By the fire which occurred on the 6th instant on the premises of the Huntley Manufacturing Co., Tilsonburg, Ont., insurance as follows:—

|                                   |          |
|-----------------------------------|----------|
| Northwestern National . . . . .   | \$5,000. |
| London Mutual . . . . .           | 5,000.   |
| Dominion . . . . .                | 5,000.   |
| Mount Royal . . . . .             | 5,000.   |
| Pacific Coast . . . . .           | 5,000.   |
| State of Pennsylvania . . . . .   | 5,000.   |
| Century . . . . .                 | 5,000.   |
| St. Paul Fire & Marine . . . . .  | 5,000.   |
| Economical Mutual . . . . .       | 4,500.   |
| Millers & Manufacturers . . . . . | 3,500.   |
| Hand-in-Hand . . . . .            | 3,500.   |
| Perth Mutual . . . . .            | 3,000.   |
| Stuyvesant . . . . .              | 3,000.   |
| Strathcona . . . . .              | 3,000.   |
| Merchants . . . . .               | 3,000.   |
| Waterloo Mutual . . . . .         | 2,500.   |
| National-Ben-Franklin . . . . .   | 2,000.   |
| Nationale . . . . .               | 2,000.   |

\$70,000.

Loss stated to be about 80%.

**Fire at Kingston, Ont.**—On the 14th instant a fire occurred on the premises of the Fenwick

Hendry wholesale grocery store, Kingston, Ont. Insurance as follows:—

Royal, \$5,000; North America, \$15,000; Quebec \$5,000; Mount Royal, \$5,000; Gore District, \$5,000; Merchants, \$5,300; National Ben Franklin, \$1,500; North West National, \$5,000; Queen, \$5,000; Dominion, \$3,500. Total, \$55,300. Loss about 60%.

**Fire at Farnham, P.Q.**—By the fire which occurred on the 15th instant on the premises of J. M. Fortier & Co., tobacco manufacturers, we understand the insurance on property affected amounted to \$89,000, with a loss of about \$3,000.

**Montreal.**—St. George's home, Lagauchetiere and Mansfield streets, slightly damaged, March 14. Loss about \$3,000.

**Colborne, Ont.**—A. Morrow's house at Shiloh destroyed with contents, March 17. No insurance.

**Alvin Siding, N.S.**—A. A. Sutherland's lumber camp burned, March 16. Twenty lives lost.

**Kingston, Ont.**—Central Public School damaged, March 12. Loss \$5,000. Origin, paper chute.

**Toronto.**—Warehouse of Jenkins Antique Furniture Co., 43 Hayter street, damaged, March 14. Two small ferryboats burned at Hanlan's Point, March 12.

**PREMIUMS IN AUTOMOBILE INSURANCE.**

Mr. H. J. Whitcomb, general manager of the Motor Union Insurance Company, lecturing recently before the Insurance Institute of London, said that one of the principal lessons taught by experience in the business was that a common premium based upon horse power and value was too high for one make of car and too low for another:—

"Not only do we find this difference in the case of makes of chassis but also largely in the make and type of body. One type is more valuable than another. Horse power alone is no criterion of risk. I have invariably found that the high horsepowered, fast, up to date car is far more controllable than many cars of lesser horse power. Weight in ratio to power has a lot to do with it. Inertia is a tremendous factor in the matter of accident. A high-powered but light car, whilst capable of attaining great speed is nevertheless much more easily slowed upon the level or down hill. Ascending a hill a heavy car slows the most rapidly, but, generally speaking, few accidents are caused through overcoming inertia on up grades, therefore a high-powered light car is physically a better risk than a heavier car of equal or less horse power. Again the high-powered light car has a less expensive body, a very important factor in the physical risk. Value to my mind is a totally wrong basis of rating except in so far as concerns fire total loss risk. For value alone does not indicate type either of chassis or of body, neither does it indicate power or size."

A useful précis of the differences in provincial legislation affecting life insurance contracts in Canada has been compiled by Mr. W. B. Taylor, secretary of the North American Life, and is published by the Monetary Times, of Toronto.