

**NIAGARA FIRE INSURANCE COMPANY, N. Y.**

The Niagara Fire Insurance Company has appointed Mr. W. E. Findlay, 22 St. John Street, Montreal, its Canadian manager (British Columbia excepted). The new arrangement to be in operation to-morrow, 1st February. The Company is already well and favourably known throughout Canada with a good organization, but is looking for further development. Mr. W. E. Findlay, is a most popular underwriter, with many years' experience. He is well known, as the manager and head of the firm of J. W. Grier & Co., insurance underwriters, Montreal, who have been doing an extensive fire business for some years.

The Niagara Fire of New York, was organized nearly seventy years ago and is of excellent repute, and ranks among the leading fire companies of the country. It is well managed and backed by substantial interests. Its loss paying record is excellent under all conditions. On December 31st, 1917 the Company's total assets amounted to \$9,275,077 with a net surplus of \$2,923,672 not including a paid up capital of \$1,000,000. Its total income amounted to \$5,636,882.

**FIDELITY-PHENIX FIRE INS. CO. CHANGE IN MONTREAL AGENCY.**

The Fidelity-Phenix Fire Insurance Co. of New York, announces that dating from February 1st, 1919, it has been decided to discontinue the general agency heretofore carried by Messrs. Dale & Co., Ltd., and that on and after that date the entire city of Montreal business will be handled from the Head Office of the Company at 17 St. John Street.

The writing facilities of this well known Company have been largely increased this year and brokers and agents can rely on receiving prompt and efficient service under the new arrangement, whereby they will deal direct with the Head Office of the Company.

Mr. Charles Lacaille will look after the interests of the French city department of the Fidelity-Phenix at the Head Office.

**CANADIAN FIRE UNDERWRITERS' ASSOCIATION.**

The usual semi-annual meeting of the C.F.U.A. was held at Hamilton on the 22nd and 23rd instant, with a large attendance of members from both Montreal and Toronto. Mr. G. H. Tryon, National, of Hartford, Hartford, Conn., and Mr. F. W. Jenness, Rochester Underwriters, were also present. The president of the association, Mr. P. M. Wickham, Montreal, occupied the chair.

A large volume of business of a routine nature was discussed. The report of the committee with regard to commissions was left in abeyance pending the receipt of Judge Masten's report of the commission upon insurance, which latter has held numerous sessions during the past two years.

**CANADIAN FIRE RECORD.**

**Fire at Winnipeg.**—On the 27th instant, a fire broke out in the offices of the New York Life Insurance Co. on the 7th floor of the Lindsay Building, stated to have been caused by a match dropped in a waste paper basket. Most of the damage was caused by smoke. Loss about \$20,000.

**Fire at Chapleau, Ont.**—On the 25th a fire destroyed the interior of the school room of the Indian Industrial School. Loss about \$3,000.

**Fire at Vancouver, B. C.**—On the 24th instant, a fire destroyed the four-storey building and contents of the T. A. Walsh Co. Bonded goods awaiting shipment to Eastern points from Singapore, Mexico and Oriental ports occupied the two top floors. The basement was largely occupied by oils, greases, rubber and other inflammable material. The loss will probably exceed \$150,000.

**Fire at Woodstock.**—On the 24th instant, a fire of a mysterious nature broke out in the plant of B. Blair & Co., makers of tile machinery. Loss about \$20,000, partly covered.

**Fire at Roberville.**—By the fire which occurred on the 21st instant in the laundry of the Ursuline Convent entailing a loss of about \$15,000. Insurance, Royal, \$6,000.

**QUEBEC BLUE GOOSE POND.**

That the Quebec Pond of the Order of the Blue Goose continues to be carried on in the interests of its members in a most practical manner from an educational standpoint is admitted by those engaged in the business of fire insurance.

On Monday last some fifty members of the Pond attended the first of a series of monthly luncheons at Freemans Hotel in this city. Mr. F. J. Laverty, K.C., was the speaker and gave a most interesting address on policy conditions. He dealt at length with the subject pointing out that the making of statutory conditions obligatory on companies some 10 years ago was in the main favourable to the companies. He cited several court cases and the decisions in some of them proved most interesting. A vote of thanks was proposed by Mr. Simpson, of the Liverpool and London & Globe, thanking Mr. Laverty for his kindness in preparing and delivering an address on such an interesting and important subject. As already announced in these columns, Wednesday evening classes are conducted for clerks of insurance offices and several instructive lectures have been given. On the 22nd instant, Mr. E. W. Sayer, of the Sayer Electric Company, gave an address on Electricity as a cause of fires and on the 29th instant an address on Policy Conditions delivered by Mr. Laverty, K.C., was highly instructive.