

ance Company, commenced his career with the Westminster Fire Office of London in 1849. In 1861 he was appointed Assistant Secretary at the head office of the Royal Insurance Company. During the same year he was transferred to a similar post in the Royal's London office. In 1868 he returned to Liverpool as Sub-Manager. After six years at this post he was appointed Manager of the London and Lancashire, which at that time was not in very flourishing condition. Its business required complete reorganization and reform. Mr. Fothergill put the London and Lancashire's plant on a profitable and aggressive basis, making it his special effort to extend its influence through the United States and the British colonies. Manager Fothergill's retirement means a great loss to the Fire Offices' Committee. What he said when at the green table in Watling street was brief but to the purpose. He has been in ill health for some time. He was refused insurance by the English life companies over thirty years ago, but is now 67 years of age. Mr. Fothergill has a personal fortune of nearly \$1,000,000, derived from savings from his unusually large salary, in inheritance from a relative, and through shrewd insurance stock operations. Probably most of his money was made in insurance stocks. His resignation withdraws from the field one who may safely be characterized as the leading fire underwriter of Great Britain.

FIRE LOSSES IN CANADA FOR OCTOBER, 1898 (ESTIMATED).

DATE.	LOCATION.	RISK.	TOTAL LOSS.	INSURANCE LOSS.
Oct.				
3	Cowansville....	Creamery.....	\$2,000	\$2,000
2	Ottawa.....	Dwelling.....	1,000	1,000
2	Paisley.....	Barns.....	2,500	1,500
5	Montreal.....	Spring and Axe factory.....	6,500	6,500
5	Quebec.....	Stores.....	5,000	5,500
6	Toronto.....	Dwellings.....	3,000	1,700
7	Levis.....	Planing Mill and Com. Block...	60,000	10,000
9	Quebec.....	Dwellings.....	3,500	2,600
9	Brantford.....	Tannery.....	3,000	3,000
12	Kinmount.....	Stores and Dwl'g	7,000	4,500
10	Orillia.....	School Houses...	8,000	5,800
11	Lindsay.....	Dwelling.....	1,400	1,400
18	Cornwall.....	do.....	3,500	2,000
19	St. Etienne.....	Church.....	27,000	7,500
19	Quebec.....	Store.....	47,000	25,000
20	Ottawa.....	Planing Mill...	2,000	2,000
21	Chatham.....	Evaporator.....	7,000	5,000
5	Stroud.....	Hotel.....	1,100	1,100
22	Etchemin.....	Store.....	9,000	5,500
22	St. Rochs.....	Tannery.....	10,000	10,000
23	Toronto.....	Grand Stand.....	4,000	2,500
26	Chatham.....	Evaporator.....	1,000	1,000
26	Vancouver, B.C.	Saw Mill (S. P.)	200,000	83,000
26	Levis.....	Carriage Shop...	15,000	5,000
29	Arthur.....	Dwelling.....	1,000	1,000
27	P. La Prairie...	Printing Office...	2,000	1,200
28	Bracebridge...	Saw M. Hl.....	5,000	5,000
29	St. John, N.B....	Printing Office...	20,000	8,000
28	Toronto.....	Tinsmiths.....	24,000	24,000
29	London.....	Planing Mill....	25,000	8,000
31	Sintaluta.....	Store.....	6,000	4,000
			\$512,500	\$244,300

Add 20 per cent. for unreported losses and losses under \$1,000.....\$102,500 \$48,860

Totals.....\$615,000 \$293,160

SUMMARY FOR CORRESPONDING MONTHS OF 1897, COMPARED WITH 1898.

	1897		1898	
	Total Loss.	Ins. Loss.	Total Loss.	Ins. Loss.
For January.....	\$1,023,280	\$852,480	\$434,280	\$302,160
" February.....	876,960	377,160	960,240	531,360
" March.....	266,040	218,800	558,000	392,760
" April.....	414,840	336,600	411,960	265,080
" May.....	845,520	671,400	340,140	201,720
" June.....	239,400	155,040	351,480	243,240
" July.....	621,480	306,480	460,920	314,280
" August.....	333,600	277,440	578,400	315,960
" Sept.....	565,800	368,520	3,377,160	1,554,480
" October.....	2,521,200	1,229,760	615,000	293,160
Totals.....	\$7,718,120	\$4,793,680	\$8,087,520	\$4,213,200

Compiled by the INSURANCE AND FINANCE CHRONICLE.

PRACTICAL SYMPATHY.

The Managers of the various Fire Insurance Companies held a meeting in Montreal, on the 13th Oct., for the purpose of considering the best way of showing some practical sympathy with Mr. C. D. Hanson, who met with a sad accident some time ago. As a result of said meeting they have presented Mr. Hanson with a cheque for a handsome amount.

We congratulate those gentlemen, who, by participating, in such a generous act, have reflected great credit on the profession.

A STORY.

*Lest you should think this story true,
I merely mention I
Evolved it lately. 'Tis a most
Unmitigated misstatement.*

Kipling.

The Boston Herald says:—

"A very interesting story follows the burning of one of the barns of Dr. O. G. Cilley of this city at his summer estate in Hamilton, from some unexplained cause, which occurred Oct. 6. The insurance was through the agency of Mr. William A. Muller, Central street, and was promptly adjusted. In discussing the adjustment, the doctor expressed regret at the probable loss of his watchdog, which had not been seen since the fire, and to which he was much attached. In the conversation the doctor gave the dog a flattering obituary, saying, among other things: 'If you were about there, and the dog had occasion to eat, you would stay right there; you would never get away.' Later, in over-hauling the ruins in the cellar of the barn, the partly burned skeleton of the dog was found, and, in verification of the doctor's story of his quality, the animal's teeth were tightly clinched about the leg-bone of a man, whose remains were charred beyond personal recognition. No one has been reported missing from the vicinity, and the reasonable theory, in the absence of any facts, is that a tramp entered the barn and was smoking when the dog found him, and in the struggle his pipe set the

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