FIRE INSURANCE.

of Kamloops, British Columbia, charged
ce company $25 for the privilege of doing
Accordingly, the insurance companies did
per cent. rebate on premium allowed to all
l. This did not suit the townspeople, and
asked for a repeal of the $25 tax by-law.
ined, and postponed consideration of the

most disastrous fires in Bombay during
place at Colaba on 2nd June, 1906, re-
of over thirteen lakhs of rupees [a lakh
l to $50,000]. Only a week before an-
agration did damage to the amount of
the destruction of the Soonderdass mills
upon its heels, inflicted a further loss of
e bulk of these losses are covered by
estimated that the total loss during the
runs into 30 lakhs of rupees. Bombay,
second city in the British Empire with
,200,000, possesses only nine fire engines,
th a population of 500,000, had forty fire

llustration of the principle that employees
ed what to do in case of fire was given
ppard at a convention of bakers in Cin-
r. Sheppard: All preventives of fire
kmen for their success will be of no use
ot know where they are or how to use
factory equipped with water pails and
small fire started. The foreman, dis
one of his men, and they went across
king up a pail, running twenty feet, and
o a sink. They filled the pails from the
n and threw the water at the fire, dam-
s hanging on the floor below, and then
ore water. Two fire pails filled with
six feet of the blaze for use, and an ex-
the same floor, which could have been
sing water. I asked the foreman why
extinguisher or the fire pail. He said
it."

Diminish Risks of Fire.

ds, is the reason for the increase in fire
his was the way Mr. John Wilson put
New Liskeard last week, after the under-
he rates of insurance in that town. He
at "as a matter of fact the condition of
s the place to insurance companies extra
crease in the premiums which we are
han clean the town letting the rates re-
ndard and we would be safer besides."
cessary for a town or village to clean
any resident of that town or village to
nce or twice a year. Indeed it is more
e greater includes the less; and if one
t to be clean the thousand collectively
e laws of health and safety.
are coming—the time when the sun
ombustible and sucks up moisture from
d water-courses, leaving them to reek
or scum. Now is the time to clean out
ogether chips, shavings, paper, straw,
any corners of premises where they
l are a handy place for a thrown-away

me of year, too, to remind municipali-
condition of fire appliances, to mend
o see that water tanks are filled, that
oper shape. A missing bolt or nut in
Western town a $10,000 town hall a
e know of a factory that burned down
own fire tanks, which were allowed to
Vigilance is the price of safety from

* * *

National Exhibition, Toronto, boasts
buildings this year, the principal of
process building, in which a score of
n at work. The Exhibition buildings
$1,200,000 and $1,500,000. No other
America possesses equal accommo-

s has been appointed the general
ry Times" for Quebec and the Mari-
office is 24, Fraser Building, St.
treal, where he will be glad to receive
ements, and intimations of coming
Groves is acting in a similar capacity
ngineer."

Companies' Returns of San Francisco Losses.

Every joint stock fire and inland marine insurance company transacting business in New York State was asked by the insurance department for a sworn statement, as of June 30th, as to its losses in California.

The statements show that their total loss is $132,823,067. There is, in addition to capital of $83,145,996, a surplus to policyholders of $209,918,434.

The gross amount of insurance involved was $222,836,307. The reinsurance to be recovered is $65,246,771, with estimated salvage of $33,814,468.

Below are detailed statements of those companies affected which are also transacting fire insurance business in Canada.

	Capital on Dec. 31, 1905	Surplus to U.S. policy holders Dec. 31, 1905.	Gross Amount of insurance involved.	Reinsurance to be recovered.	Estimated salvage.	Actual amount of loss.
American Companies.						
German American	1,500,000	7,942,674 78	4,363,813 00	1,557,933 00	425,000 00	2,380,880 00
Home	3,000,000	11,720,501 34	3,324,896 35	851,991 32	331,669 00	2,141,236 03
North British and Mercantile	200,000	696,026 22	12,500 00	....	....	12,500 00
Northern	350,000	450,995 67	2,500 00	....	....	2,500 00
1aPhenix	1,000,000	3,236,779 19	4,787,765 00	1,788,525 00	703,115 00	2,296,125 00
Queen Ins. Co. of America	1,000,000	3,722,650 53	2,148,093 00	443,212 00	255,732 00	1,449,149 00
Aetna, Conn.	4,000,000	10,862,984 38	4,000,000 00	1,139,000 00	161,000 00	2,700,000 00
Connecticut Fire, Conn.	1,000,000	2,693,972 70	3,470,000 00	980,000 00	249,000 00	2,241,000 00
2aHartford Fire, Conn.	1,250,000	6,374,820 29	9,845,119 00	2,643,060 00	1,015,358 00	6,186,701 00
Phoenix, Conn	2,000,000	4,380,939 39	2,385,416 77	416,878 00	206,468 00	1,762,068 77
3aCanadian and British Companies.						
Alliance Assurance	452,618 19	581,935 87	3,526,220 00	1,013,811 00	753,723 00	*1,758,686 00
Atlas Assurance	349,371 24	801,632 32	4,830,000 00	2,854,270 00	197,573 00	*1,778,157 00
British America Assurance	233,620 43	496,402 93	890,600 00	362,500 00	140,000 00	*388,100 00
1Caledonian	343,788 66	667,260 15	4,798,470 00	1,845,658 00	1,476,406 00	1,476,406 00
2Com. Union Assurance	898,085 14	1,570,994 09	4,120,238 00	1,053,768 00	919,941 00	2,146,529 00
Law Union and Crown	457,575 26	576,036 86	2,205,290 00	496,190 00	340,640 00	*1,368,460 00
Liverp'l & London & Globe	3,081,157 50	5,262,279 77	4,850,000 00	602,000 00	250,000 00	*3,998,000 00
3London Ass'ce. Corporation	610,490 05	857,681 75	7,668,471 00	2,501,500 00	1,150,500 00	4,016,471 00
4London & Lancashire Fire	309,948 94	1,149,732 19	7,983,030 00	3,909,033 00	558,081 00	3,515,916 00
North British & Mercantile	2,112,712 24	2,939,531 23	4,009,443 00	511,165 00	498,278 00	*3,000,000 00
Northern Assurance	795,258 51	1,365,347 59	4,236,146 00	1,327,491 00	847,229 00	*2,061,426 00
5Norwich Union Fire	614,843 92	891,797 64	2,716,097 00	154,781 00	1,811,286 00	750,030 00
6Phoenix Assurance	530,569 06	1,295,270 60	4,487,622 00	1,781,702 00	338,240 00	2,367,680 00
7Royal	1,761,520 08	2,852,125 72	6,895,957 00	1,791,691 00	765,639 00	4,338,627 00
Scottish Union & National	2,548,790 50	3,338,057 82	2,013,185 00	596,640 00	116,545 00	1,300,000 00
Sun Insurance Office	407,708 53	873,275 20	3,122,091 00	1,158,216 00	312,209 00	*1,651,666 00
Union Assurance Society	591,518 70	870,314 36	4,238,775 00	1,307,000 00	586,355 00	*2,345,420 00
Western Assurance	301,156 36	782,945 00	1,070,300 00	339,600 00	139,000 00	*591,700 00

1a. Phenix company states that steps have been taken to increase capital by $500,000 and add $1,000,000 to surplus.

2a Hartford Fire, Conn., directors have taken steps to *increase capital to $2,000,000 and surplus by $3,000,000.*

3a. The first column in these returns is the amount of *net assets or U. S. capital on December 31, 1905.*

1. Caledonian. Board of directors has passed following resolution: "All losses in recent California conflagrations will be paid from home office, without infringement upon or depletion of the legal requirements of the State of New York."

2. Commercial Union Assurance. General manager in London states that all losses in California will be paid without disturbing U. S. assets. That $200,000 of California losses have already been paid by funds from home office.

3. London Assurance Corporaton. Cablegram from home office states: "We are meeting San Francisco losses from home office funds."

4. London and Lancashire Fire. Resolution of board of directors states that California loss will be paid by home office funds with the exception of $300,000 by U. S. branch.

5. Norwich Union Fire. Board of directors has passed following resolution: "All losses in recent California conflagrations will be paid from home office, without infringement upon or depletion of the legal requirements of the State of New York."

6. Phoenix Assurance. U. S. manager states that *U. S. surplus will be $1,000,000 after California losses are* paid, balance being paid by home office.

7. Royal. U. S. manager states that $2,060,000 has *been received from home office for payment of California* losses.

* Company has filed with insurance department resolution adopted by board of directors that loss will be paid by funds from home office. U. S. surplus of company suffering *no depletion in consequence of California disaster.*

NEW INCORPORATIONS.

With head office, capitalization, purpose and name of *prominent member:*

Canadian Converters' Co., Montreal, $3,000,000. To manufacture textile fabrics and boxes. A. H. Sims, Montreal.

J. H. Blumenthal's Sons, Montreal, $100,000. To manufacture and deal in clothing, boots and shoes, etc.

Desmarteau Plumbers' Supply Co., Montreal, $105,000. J. A. Desmarteau, Montreal.

Otawa Pulp and Paper Co., Ottawa, $25,000. Douglas Armour, Montreal.

Read Timber and Lumber Co., Ottawa, $1,000,000. Chas. E. Read, Ottawa.

Consolidated Elevator Co., Winnipeg, $400,000. To acquire and build elevators and warehouses and deal in grain. Alex. Reid, Winnipeg.

Arundel Lumber Co., Ottawa, $100,000. G. H. Perley, Ottawa.

Canada West Coal and Coke Co., Winnipeg, $2,000,000. To search for and mine coal, oil and minerals. J. S. Hough, Winnipeg.

William A. Marsh Co., Western, Quebec, $75,000. To manufacture and sell leather and canvas and goods made thereof and of rubber. Wm. A. Marsh, Quebec.

J. Palmer & Son, Montreal, $100,000. To deal in fancy goods, perfumes, hair goods, etc. J. Wesley Palmer, Westmount.

German Canadian Smelting and Refining Co., Toronto, $1,000,000. F. F. Phillips, Toronto.

Dorchester Foundry Co., Dorchester, N.B., $25,000. W. M. Dowd, Moncton.

Simpson-Hepworth Co., Winnipeg, $20,000. To deal in farm produce, live stock, etc., build elevators, and store and elevate grain. F. G. Simpson, Winnipeg.

Ambursen Hydraulic Construction Co., of Canada, Montreal, $100,000. To develop water powers, maintain dredges, construct dams and bridges, etc. E. Bradley, Montreal.

Leclaire Lumber Mills, St. Bonaventure, Que., $145,000. J. L. B. Leclaire, Sorel, Que.

Hunt Brothers, Limited, London, Ont., $148,000. To carry on a flour and grain milling business and take over the business under that name at London.

St. Canut Lumber, Light and Power Co., St. Canut, Que., $250,000. Joseph Cyr, St. Canut.

Hygiene Laundry Co., Limited, Montreal, $10,000. P. E. Drouin, Montreal.