

Explanations given to us and as shown by the books of the Bank.

In addition to the examinations mentioned, the cash and securities at the Chief Office and two of the principal Branches were checked and verified by us during the year and found to be in accord with the books of the Bank.

All information and explanations required have been given to us and all transactions of the Bank which have come

under our notice have, in our opinion, been within the powers of the Bank.

G. T. CLARKSON,

R. J. DILWORTH,

of Clarkson, Gordon & Dilworth, C.A.

Toronto, January 19th, 1915.

RECENT FIRES

Monetary Times' Weekly Register of Fire Losses and Insurance

Alvinston, Ont.—January 26—Misses Wheatley's millinery store. Loss and cause unknown.

Atwood, Ont.—January 19—Mr. R. A. Thompson's dwelling and contents. Loss, building, \$15; contents, \$10; Insurance, building, \$1,750; contents, \$1,065. Cause, defective pipes.

Belleville, Ont.—January 27—Building occupied by Palace Theatre, shoe shine parlor, Rigg's piano store, Bank of Commerce and Mr. Lanning's grocery store. Loss, \$25,000. Cause unknown.

Brandon, Man.—January 23—Mr. S. Cement's dwelling, east side Fifteenth Street. Loss unknown. Cause, thawing out pipes.

Brantford, Ont.—January 15—Mr. A. L. Vanstone's china and groceries stock and fixtures. Loss, \$500; insurance, \$500. Cause unknown.

Brighton Township, Ont.—January 26—Mr. C. A. W. B. Fiddick's dwelling and contents. Loss, building, \$1,000; contents, \$400. Insurance, building, \$1,000; contents, \$400. Cause, defective chimney.

Buckingham, Que.—January 25—Morlin Block. Loss, \$20,000. Cause unknown.

Calgary, Alta.—January 18—Bruner block, First Street, West Thirteenth Avenue. Loss, \$150. Cause, stove explosion.

Camden Township, Ont.—January 11—Mr. J. Whalen's farm property. Loss, building, \$50. Insurance, building, \$600; contents, \$100. Cause unknown.

Danville, Que.—January 3—Messrs. Gibson Bros.' dry goods stock. Loss, \$240; insurance, \$1,000. Cause, defective wiring.

Carlstadt, Alta.—January 25—West Grain Company. Loss, \$20,000; partially insured. Cause unknown.

Chatham, Ont.—January 24—American Pad and Textile Works. Loss, \$1,000. Cause, unknown.

Cobalt, Ont.—January 20—22 Watson Street, Cobalt. Loss, \$200. Cause unknown.

Cobourg, Ont.—January 16—Messrs. Thompson and McDonald's grocery and hardware stock. Loss, \$25; insurance, \$2,000. Cause unknown.

Colborne, Ont.—January 1—Mr. H. J. Coyle's household furniture. Loss, \$47; insurance, \$300. Cause unknown.

Cowansville, Que.—January 20—Mr. P. E. Hanver's dwelling and barn. Loss, \$20. Insurance, building, \$900; contents, \$50. Cause unknown.

Drayton, Ont.—January 19—Mr. J. E. Stephenson's building and stock. Loss, building, \$900; contents, \$300. Insurance, building, \$900; contents, \$800.

Dungannon Township, Ont.—January 5—Mr. G. Towe's farm property. Loss, building, \$700; contents, \$225. Insurance, building, \$700; contents, \$225. Cause unknown.

Enniskillen Township, Ont.—January 17—Mr. D. McPhail's farm property. Loss, building, \$400; contents, \$500. Insurance, building, \$400; contents, \$500. Cause unknown.

Fenelon Falls, Ont.—January 7—Mr. A. McGee's dwelling and stable. Loss, building, \$800; insurance, \$800. Cause, overheated stove.

Foxboro, Ont.—January 3—Mr. J. G. Shaw's dry goods stock. Loss, \$22; insurance, \$4,000. Cause, child and matches.

Fredericksburg Township, Ont.—Mr. J. Kellar's farm property. Loss, building, \$350; contents, \$400. Insurance, building, \$350; contents, \$400. Cause unknown.

Grand Mere, Que.—January 5—Mr. F. Melot's jewelry stock and fixtures. Loss, \$50; insurance, \$1,000.

Guelph, Ont.—January 7—Mr. D. Luberto's dwelling. Loss, \$200; insurance, \$200. Cause unknown.

January 8—Mr. J. D. Younger's dwelling. Loss, \$8; Insurance, \$2,500. Mrs. N. Younger's furniture, etc. Loss, \$17; insurance, \$800. Cause, dropped match.

Hamilton, Ont.—January 23—Mr. F. Staunton's residence, 136 MacNab Street North. Loss, 100. Cause, children and matches.

January 1—Mr. A. E. McArthur's furniture. Loss, \$300; insurance, \$700. Cause, overheated stove.

January 7—Mrs. Brock's stock. Loss, \$275; insurance, \$500. Cause unknown.

January 12—Mr. W. Wilson's furniture. Loss, \$4; insurance, \$450.

Indian Head, Sask.—January 22—Winnipeg Elevator Company's elevator. Loss and cause unknown.

Joliette, Que.—January 7—Mr. A. Coutu's dwelling and shed. Loss, \$500; insurance, \$600. Mr. A. Coutu's dwelling, loss, \$1,000; insurance, \$100. Cause, overheated stove.

Leitchfield, Que.—January 11—Mr. P. Latham's farm property. Loss, \$10; insurance, building, \$850. Cause unknown.

London, Ont.—January 26—Stores on Dundas Street occupied by R. J. Gregory, photographer, Raphale and Company, women's outfitters; the Thomas Outfitting Company, and W. J. Wray, jeweller. Loss, \$35,000. Cause, defective wiring.

Maisonneuve, Que.—January 10—St. Lawrence Sugar Refinery, building and contents. Loss, building, \$4. Insurance on building, \$10,000.

McNab Township, Ont.—January 1—Mr. J. P. Murphy's farm property. Loss, building, \$500; insurance, \$500. Cause unknown.

Montreal, Que.—January 20—St. Alexis Orphanage. Loss and cause unknown.

January 22—Corona Hotel. Loss and cause unknown.

January 6—Mr. E. Cote's dry goods stock. Loss, \$104; insurance, \$3,500. Cause, fire adjoining.

Niagara Falls, Ont.—January 9—Mr. J. Hopkins' bakery and stable. Loss, \$75; insurance, \$300. Cause, adjoining fire.

Nelson, B.C.—January 25—Trinity Methodist Church. Loss, \$35,000. Insurance, \$17,000. Cause unknown.

New Dublin, Ont.—January 24—Mr. C. G. Bolton's dwelling and contents. Loss, building, \$900; contents, \$200. Insurance, building, \$900. Cause, defective chimney.

New Liskeard, Ont.—January 15—Mr. Curtin's residence, Whitewood Avenue. Loss, slight. Cause, chimney.

January 19—Building corner Whitewood Avenue and Wellington Street. Loss and cause unknown.

Ogema, Sask.—January 27—New England Hotel, Mr. R. W. Bradley's harness shop, Dr. Paterson's drug store, Messrs. Chong Gow and Company, Mr. D. Rowatt's butcher shop, and Mr. A. Kilpatrick's bakery. Loss, \$25,000. Cause unknown.

Parkhill, Ont.—January 26—Messrs. Lindsay's stores. Loss, \$20,000; partially insured. Cause unknown.

Peterboro, Ont.—January 18—Mr. H. W. Darcy's dwelling. Loss, \$1,500; insurance, \$2,000. Cause, live coals from grate.

Point Grey, B.C.—January 19—Mr. A. Baker's residence, 20th Avenue and McKenzie Street. Loss, \$2,400. Cause, supposed defective flue.