

Banks and trust companies.. . . .	\$651,300
Beneficial associations.. . . .	2,444
Public service.. . . .	2,866
General business.. . . .	414,422
Insurance companies.. . . .	1,226
Miscellaneous.. . . .	3,156

Total.. . . . \$1,076,614

THE NEW YORK FIRE COMPANIES have been asked by the Legislative Investigating Committee to supply statistics of experience on individual classes of risks in 1907, 1908, 1909, and figures with regard to the amount at risk in certain congested districts. It is stated that the compilation of this information will cost many of the companies from \$5,000 to \$10,000. Lawyers are of the opinion that the committee can require that books and documents be exhibited and that testimony be given, but that it has not the authority to compel companies to go to heavy expense to prepare statistics.

"HORSE ENDOWMENT INSURANCE" is the latest novelty among British companies, and emanates from the General Accident Fire & Life Assurance Corporation. Under the scheme the owner of a horse valued at £50 (\$250) can secure a policy under which he will be entitled to £50 at the end of ten years. The annual payment for that period is £6. 6s. 5d. (\$31.50). Should the horse die at any time the owner can immediately claim his £50. The advantage of this is obvious. But if the horse survives it can be retained, and another—a younger and more useful animal—be purchased with the £50. There are various privileges attaching to the conditions, and the scheme is sufficiently elastic to meet all requirements.

MANY FIRE INSURANCE AGENTS are disposed to be careless in their collections and in connection with policies which are ultimately returned as not taken. It is too often the case that policies are written and either delivered to the insured or held in the hands of the agents for weeks or months at a time without a penny of premium having been received for the benefit of the company, which, nevertheless, would have been held responsible under the policy in case a fire loss had occurred during the period from its issuance to its final cancellation. In this way many property owners secure considerable insurance gratis, while the company and the agent lose their compensation, and the company, in particular, is in danger of being held accountable in case of loss. Agents should endeavour to prevent these leaks, and should have some close system of following up their collections and insist upon receiving a proper premium for every policy that is in force for any time whatever. They should also be extremely careful to properly cancel every policy that should not be continued in force, as, otherwise, a heavy loss may result.—The Spectator, N.Y.

Personals

MR. ROLAND GOMERY has been appointed manager at Montreal, of the Crown Life Insurance Company. Mr. Gomery has for a number of years been connected with the Royal Bank of Canada.

D. R. LECRAW, manager of the Marine Department in the Boit agency at Boston, has been

appointed United States manager of the Marine Department of the Commercial Union Assurance Company and has taken up his quarters at the company's office in New York.

MR. W. G. ROSS, formerly managing director of the Montreal Street Railway, is leaving Montreal to-night accompanied by his family, for a well-earned vacation. At a gathering of some of his friends on Thursday they all spoke in the most eulogistic terms of Mr. Ross, of what he had done, and what the Street Railway Company had done in building up this city. Mr. Ross had, it was said, always taken broad views and showed diplomacy and ability. While those present wished him a very pleasant holiday, the unanimous opinion expressed was that upon his return to Montreal, Mr. Ross would occupy a position equally important to the one recently vacated by him, and that Montreal can ill afford to lose such a man as W. G. Ross.

The Canadian Fire Record.

(Specially compiled by The Chronicle.)

HAMILTON, ONT.—Highfield school damaged, \$100, November 2.

GODERICH, ONT.—G.T.R. station destroyed, November 6. Origin unknown; loss placed at \$25,000.

HUMBERSTONE, ONT.—Three houses burned at Cainsville, near here, November 6. Very few contents saved.

LONDON, ONT.—Brick mill owned by Joseph Clark, and operated by a Mr. Campbell, burned, November 3.

ST. JOHN, N.B.—Dwelling of Charles Coleman of "Ropewalk" road, burned, November 3. Loss heavy with \$900 insurance.

ST. ARMAND STATION, QUE.—Fire in house at Morse's Line, Mississiquoi County, resulted in death of Frank Pecia, November 8.

HANOVER, ONT.—Charles Diebel Chair Company's factory, destroyed, November 4. Lumber in yards saved. Loss about \$15,000.

WINNIPEG, MAN.—Fire in apartment occupied by W. Freeman, at 120 Edmonton Street, November 2, did \$200 damage by water and smoke.

BROCKVILLE, ONT.—Barn, owned by T. J. O'Neill containing lumber, produce and implements burned, November 3. Incendiarism suspected.

GILBERT PLAINS, MAN.—Post office block, J. R. Hart's dwelling and tailor shop, and Mrs. Lowe's dwelling and millinery shop, destroyed, November 6.

SOURIS, MAN.—White's confectionary store badly damaged, November 8. Loss \$2,000 covered by insurance. Originated from an explosion in furnace.

RATHWELL, MAN.—Stables of Walter Turnbull, of Indian Ford, 9 horses and quantity of feed destroyed, October 31. Origin, supposed matches dropped on floor.

EDMONTON, ALTA.—House of Thomas Elliott, 8 miles south of Islay, destroyed October 31. Cause defective chimney. Loss estimated at \$5,000; insurance, \$1,000.

YORKTON, SASK.—Blacksmith's shop, property of Dr. Patrick, and occupied by A. F. McNaughton, destroyed, November 3. Combined loss on building and contents, \$3,300. No insurance.