

(Continued from page 11)

In the event of loss the assured shall use any surplus machinery or duplicate parts thereof which they may own or control in placing the property in condition for operation.

Noon clause attached.

Other usual clauses and conditions attached as necessary.

Recent fire losses reported to Superintendent of Insurance,  
Victoria:—

Phoenix, July 25.—Adjoining C. P. R. right-of-way; owner and occupant, Dominik Mitchell; wood dwelling; value of building \$500, insurance on same \$300; value of contents \$700, insurance on same \$200. Total loss, \$1,200. Cause, defective stove pipe. Hartford.

Coquitlam, August 3.—Autain Road; owner, Mundy Lake Shingle Mills Co.; occupants, Lamont Bros. and A. B. Murray; wood shingle mill; value of building \$1,000, value of contents \$7,000; insurance nil. Total loss, \$8,000. Cause unknown.

Burnaby, July 22.—Sperling Avenue; owners and occupants, George, John and Burton Doran; wood lumber mill, bunkhouse and stable; value of building \$500, insurance on same nil, value of contents \$1,500, insurance on same \$450. Total loss, \$2,000. Cause, sparks igniting mill. Aetna.

Chilliwick, July 24.—Yale Road; wood dwelling; value of building \$3,000, insurance on same \$1,800; value of contents \$1,500, insurance on same \$800. Total loss, \$4,500. Cause unknown. Mutual Fire of B. C.

New Denver, July 8.—Two miles south of New Denver; owner and occupant, J. C. Harris; log dwelling; value of building \$3,000, insurance on same \$1,200; value of contents \$2,000, insurance on same \$1,000. Total loss, \$1,800. Cause, explosion of oil stove. Phoenix of London.

Clinton, July 14.—Mound Ranch, near Clinton; owner, H. J. Rossi; occupant, G. Walters; wood dwelling; value of building \$5,000, insurance on same \$2,500; value of contents \$1,500, insur-

ance on same \$750. Total loss, \$6,500. Cause, defective chimney.  
Insurance company not stated.

Merritt, July 22.—Quilchena Avenue; owner and occupant, G. B. Armstrong; wood department store; value of building \$15,000, insurance on same \$8,000; value of contents \$60,000, insurance on same \$34,500. Total loss, \$1,072. Cause unknown. Nationale of Paris, Dominion, Millers National, St. Lawrence Underwriters, Glens Falls, Mount Royal, London National, State of Pennsylvania, Merchants Fire, Stuyvesant, New Jersey, and Pacific Fire.

Nelson, July 9.—324 Victoria Street; owner, W. B. Whiting; occupant, Strathcona Hotel; wood and brick hotel; value of building \$35,000, insurance on same \$14,000; value of contents \$10,000, insurance on same \$6,200. Total loss, none. Cause, spontaneous combustion. Guardian, Norwich Union, Scottish Union, National, Royal, Northern, St. Paul Fire and Marine.

Mission City, July 20.—DeRoche; owner, C. J. Cooper; occupant, W. Murray; wood dwelling and store; value of building \$2,000, insurance on same \$2,000; value of contents \$8,000, insurance on same \$5,000. Total loss, \$10,000. Cause adjoining. Home, Svea.

Victoria, July 16.—Johnson Street; owners, Barnard and Heyward; occupants, Miss Minnie McCluskey; St. James Hotel; reinforced concrete as a hotel; value of building \$150,000, insurance on same \$75,000; value of contents \$40,000, insurance on same \$6,000. Total loss, \$132. Cause, throwing lighted cigarette in paper basket. Boston, Stuyvesant, Pacific Fire, British Crown.

Mr. James S. Reed of Portland, Oregon, special agent for the Connecticut Fire Insurance of Hartford, Connecticut, and the Westchester Fire Insurance of New York, made a business trip to Vancouver and Victoria during the week. He is one of the best known fire insurance men on the Coast and well acquainted in British Columbia. Twenty years ago he adjusted losses in the large New Westminster fire, and ever since he has been a constant visitor to the chief cities of the Province.

The following certificate has been issued by the Municipal Department of the Province of British Columbia:

Trail—By-law No. 173, Water Works, \$80,000.00, 20 years, interest 6%, payable half-yearly. Certified August 7th, 1917.

TIMBER SCALED IN BRITISH COLUMBIA IN JUNE, 1917

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