

CANADIAN FIRE RECORD.

Fire at Toronto.—On March 28th, a fire occurred at 90-98 River St. Loss about \$2,000.

Fire at Montreal.—On March 30th, a fire broke out on the premises of S. Robitaille & Co., wholesale importers of fireworks, toys and twine, 100 St. Paul St. The fire affected some tenants and spread to adjoining building. Insurance as follows: Robitaille Building: Phoenix of London, \$8,000. Total loss. On Robitaille stock, Mutual of St. Hyacinthe and Equitable, \$2,500. Total loss: On Auger stock, Phoenix of London, \$8,000; Union, of London, \$7,000; Mount Royal, \$5,000; total, \$20,000. Total loss. Pataude & Corigan, Union of London, \$25,000; North West, \$10,000; Brit. Colonial, \$16,500; Great American, \$10,000; Scottish Union, \$10,000; Mount Royal, \$8,500; North West National, \$5,000; National Ben Franklin, \$5,000. Total, \$90,000. Loss about 30 per cent.

Fire at Peace River, Alta.—On March 30th, a fire destroyed three business houses on Main St. Loss about \$30,000.

Fire at Sudbury, Ont.—On the 27th instant a fire destroyed the New American Hotel and with it six business places which are included in the building. Loss about \$125,000.

Fire at Fort William, Ont.—By the fire which occurred on March 25th in Black's Elevator the following companies are interested: On building, Century, \$1,250; Pacific Coast, \$1,250; Employers' \$1,500; British Traders, \$3,500; North Brit. & Mer., \$2,500; Guardian, \$5,000; North Empire, \$2,500; Fidelity Phenix, \$5,000; Liv. Manitoba, \$5,000; Hartford, \$1,500; Fire Ins. Co. of Canada, \$1,500; Western, \$2,500; Sun, \$5,000; Union of Canton, \$2,500; Atlas, \$5,000; Occidental, \$2,500; Continental, \$1,500; Great American, \$1,000; London & Lancashire, \$7,000; Niagara, \$1,000; St. Lawrence Und., \$2,500; Car & General, \$2,000; Mercantile, \$5,000; Canada Accident, \$2,500; North America, \$3,000; Norwich Union, \$3,000; Law Union, \$3,000; Springfield, \$3,000; Caledonian, \$1,200; London Assurance, \$2,000; Imperial Und., \$2,000; Brit. Colonial, \$1,500; Globe & Rutgers, \$1,500; Acadia, \$2,500; Commercial Union, \$5,000; Alliance of London, \$2,500; British Empire, \$2,000; Northern, \$2,300; Aetna, \$2,500; Palatine, \$1,500; Union of London, \$500; British America, \$1,500; total, \$111,000. Loss, total. On dwelling: St. Paul, \$2,500; Liv. Manitoba, \$3,000; Hartford, \$500; total, \$6,000. Loss, total. On grain: Liv. Manitoba, \$10,000; Western, \$5,000; Sun, \$5,000; Atlas, \$2,500; New York, Und., \$3,500; Rochester, \$4,000; total, \$30,000. Loss, total.

Fire at Niagara Falls, Ont.—On March 30th, the Falls View House was completely destroyed by fire. Loss about \$10,000.

Fire at Windsor, Ont.—On March 30th, a fire occurred in the boiler room of the Ferry Garland owned by the Windsor Ferry Co. Loss about \$1,500.

Fire at Montreal.—On the 1st instant, a fire destroyed several tons of hay in the hay shed, the property of J. C. Bisallon, at 1735 Ontario St. Insurance as follows: Globe Indemnity, \$1,000; Norwich Union, \$500; Union of Canton, \$500; total, \$2,000. Loss, total.

BRITISH INSURANCE MERGER ACTIVITY.

Mr. Frank Lock, United States Manager of the Atlas Assurance Company, in a recent interview with The Journal of Commerce said that the present tendency towards amalgamations may be ascribed in part to the war, but only in part. He further states: In the race for world business following the war, he says, the advantage is going to be with the great companies. That is generally admitted. They have the means to grasp opportunities and they have the prestige. The directors of other companies, which are not playing a large part in the insurance business, see in some cases that more is to be gained by absorption into one of the great institutions than by maintaining the individuality of their own companies. There is another important factor, however. In every generation there are a few managers, and only a few, of dominating power. Under their guidance companies grow great and successful, and in order to come under this guidance companies at times are willing to give up their identity and become a part of the institutions of which these strong men are the managers.

This fact has resulted in a number of periods in the past when many mergers were effected although business conditions were not out of the ordinary. At one time the Alliance Assurance Company took over a large number of companies. Many of them were old ones, but they had not made great progress. Later came a time when the Commercial Union Assurance Company began to absorb or gain control of other insurance companies, which in part gave it its present eminent position. Some years ago the London & Lancashire Fire Insurance Company had no unusual prestige among British companies, but it secured as manager one of the strongest men in the business in England and since then it has not only made the natural growth of a well-managed institution but has been one of the most active companies in taking over others.

QUEENSLAND INSURANCE COMPANY.

The Queensland Insurance Company has increased its paid-up capital by \$500,000 to \$1,750,000. The company's assets have also been increased by \$830,000 to \$4,015,000.