

Call loans in Canada and elsewhere show an increase of \$2,176,052 over last month and are \$18,713,460 greater than they were a year ago. Current loans, Canada and elsewhere increased \$7,264,860 and by \$80,517,236 for the year. Deposits in Canada are larger by \$1,178,323 for the month and \$64,031,406 for the year. The total deposits have increased by \$3,045,425 since August, and for the year by \$68,812,818.

There was a reduction of 217,303 in securities held and increase of \$1,562,658 in the paid-up capital since the last statement.

YORKSHIRE INSURANCE COMPANY.

We are officially informed that the Yorkshire Insurance Company has appointed Mr. P. M. Wickham its chief agent and manager for Canada.

Mr. James Hamilton, general manager, who recently visited Canada, informed us some weeks ago, before leaving for England, that Mr. Wickham would be appointed subject to his directors' approval. Mr. Wickham will continue his present connection, with the Rochester-German Insurance Company, in addition to his new appointment with the Yorkshire.

He commenced his insurance career as a youth in the office of the Queen Insurance Company in this city, and filled the position of inspector for many years. This experience gave him the opportunity of getting thoroughly familiarized with all parts of the Dominion, a very valuable experience for one occupying his position. In 1897 he was appointed manager for Canada, of the Alliance Assurance Company which position he occupied until last year, when he became connected with the Rochester-German of Rochester, N.Y. His energetic disposition, experience and knowledge of the fire insurance business is expected to produce favourable results for the Yorkshire.

The Yorkshire Fire & Life Insurance Company, of Yorkshire, Eng., was established 82 years ago. Since when it has paid in claims more than \$25,000,000. The company has an authorized capital of \$5,000,000 and paid up \$278,230. Its total assets on 31st December, 1905, amounted to \$8,042,061. The Yorkshire has, heretofore, confined its operations to Great Britain and Ireland, and we trust its advent to Canada will be productive of prosperity and justify the action and expectations of the directors and management.

SAN FRANCISCO.

Recent reports from San Francisco lead to the belief that nearly all losses will have been adjusted and paid by next month.

Nearly every branch of insurance report increased premiums.

Several fire mutuals were reported some time ago to have been placed in the hands of Receivers, and recent advices indicate that several more have been added.

There is a great scarcity of labour, and the work of reconstruction is hampered in many other re-

spects such as the extortionate prices demanded for lumber, etc.

The repairs to the City Hall is estimated to cost \$2,408,000, according to a report made by a board of building experts.

An interesting fact is recorded that cast iron column stood flame and heat in the great San Francisco conflagration much better than steel columns.

Our contemporary the "Coast Review" states: "The minimum wage of carpenters in San Francisco has been advanced from \$4 to \$5 a day of eight hours, and only a half day on Saturday. The minimum wage of plumbers has been advanced from \$5 to \$6 a day; horseshoers, from \$4 to \$5; sheet metal workers, to \$5.50. Bricklayers are satisfied with a minimum wage of \$6 a day of eight hours

LONDON GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Our contemporary "The Policy-holder" states: "It is rumoured that the London Guarantee & Accident Company, Limited, of London, Eng., is likely to be purchased by the London & Lancashire Fire Insurance Co., of Liverpool, Eng. The report is strengthened by the rumour, that Mr. E. G. Langhton Anderson, secretary of the London Guarantee is about to retire.

QUESTIONS FOR ADJUSTERS.

Here is a nut for adjusters. If a double parlor, with folding doors, has a carpet all alike, and fire damages the carpet in one section of parlor and not in the other, is the carpet damaged as to both parlors or as to one only?

Here is another nut for adjusters. If a house which cost \$5,000 and is now to be sold for \$2,500 by its dissatisfied owner, and the insurance of \$5,000 be transferred to the new owner and a fire a few days later destroys the building, what is the insurance loss? Is it the face of the policy or the "cost price," the sum just paid for the house by the new owner?—"Coast Review."

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

The following members of the C. F. U. A. from Montreal, attended the periodical meeting of the Association held in Toronto this week, Messrs. J. Gardner Thompson, M. C. Hinshaw, R. Mc. D. Paterson, R. Davidson, H. M. Lambert, T. L. Morrisey, R. W. Tyre, James McGregor, J. G. Borthwick, J. H. Labelle, W. B. Colley, Fred Bryers, F. W. Evans, — Jenkins. In addition to the above gentlemen Mr. Howard De Mott (Hartford Fire) and Mr. H. F. Atwood (Rochester German) were present.

A good deal of routine business was attended to and various committees appointed in connection with matters brought before the meeting.