

CANADIAN FIRE RECORD

Fire at Winnipeg.—On the 10th instant a fire destroyed the leather goods warehouse of Adams Brothers on Market Street, entailing a loss of about \$300,000, stated to be fully covered. The stock of Cassidy, Limited and Jobin-Marrin wholesale grocers, was damaged by water in the basement.

Fire at Montreal.—On the 10th instant, the one-storey wooden frame building of Cohen Brothers, bottle exchange, 109 St. Timothée St. was partially destroyed by fire.

Fire at Montreal.—On the 7th instant a fire occurred in the G.N.W. Telegraph Chambers, 6 St. Sacrament St. Some of the tenants in the building had slight smoke damage. Loss about \$1,500.

Fire at St. Lambert, P.Q.—On the 7th instant a fire occurred on the premises of the South Shore Lumber Co., Notre Dame St. Loss stated to be about \$2,000.

Fire at St. Lambert, P.Q.—On the 9th instant a fire destroyed the Fire Station together with practically all equipment and all the road machinery used during the summer stored in rear of fire station. Insurance on items destroyed about \$10,000, property loss about \$20,000. The following is schedule of insurance on Municipal property. North America, \$20,000; Norwich Union, \$20,000; Liverpool & London & Globe, \$5,000; British Dominions, \$10,000; Rochester Und., \$27,000. Total, \$82,000.

PERILS OF LIGHTNING

If you are out of doors in a very severe electrical storm, the Electrical Experimenter offers the following rules for your protection:

Keep away from wire fences. They may carry a dangerous electrical charge long distances. Cattle in pastures are frequently killed from the neglect of farmers to ground the wire of the fence.

Keep away from hedges, ponds and streams.

Keep away from isolated trees.

Keep away from herds of cattle and crowds of people.

It is safer to sit or lie down in an open field than to stand.

Drivers should dismount and not stay close to their horses.

Do not work with any large metal tool or implement.

If you are indoors:

Keep away from the stove and chimney. The hot gases from the chimney may conduct the lightning to and down the chimney.

Do not take a position between two bodies of metal, as the stove and water pipe, for example. An exception to being near metals is the case of an iron bed. One of the safest places is on a mattress in an iron bed, providing you do not touch the metal. The metal surrounding you makes a safe cage which will prevent the lightning from reaching a person inside.

Do not stand on a wet floor nor draw water from the well or faucet.

Do not stand directly under a chandelier, near a radiator nor on a register.

COLUMBIA

INSURANCE COMPANY OF NEW JERSEY

Annual Statement as of December 31st, 1920

ASSETS

Government and Municipal Bonds	\$ 790,488.00
Railroad and Miscellaneous Bonds	563,890.00
Cash in Banks	175,145.60
Premiums in course of Collection and other Assets	267,431.48

\$1,796,955.08

LIABILITIES

Cash Capital	\$ 400,000.00
Unearned Premium Reserve	390,134.38
Losses in process of adjustment	105,426.82
All other claims	88,000.00

983,561.20

Surplus over all Liabilities **813,393.88**

\$1,796,955.08

Head Office for Canada
Montreal

R. MacD. Paterson
J. B. Paterson

Joint Managers

A. McBEAN & CO.
GENERAL AGENTS FOR MONTREAL
LEWIS BUILDING, MONTREAL