

Fire Underwriters' Association of the Northwest; roll call of States (each State must report to the secretary before convention date the name of its speaker, who will respond in call of States; time must be limited to five minutes, as there will be about forty speakers).

Afternoon Session, 2.30 p.m.—Miscellaneous business; address, Henry H. Putnam, editor "Journal of Insurance Economics," call of States continued.

Evening Session—Final meetings of convention, committees and resolutions and nominations and "smoker," by courtesy of Milwaukee agents.

Saturday, Sept. 1.—Morning Session, 10 a.m.—Conclusion call of States; report of Committee on Resolutions; report of Nominating Committee; election of officers; selection of place for next meeting.

KILLED ON THE RAILROADS.

Accident underwriters will be interested in the record of railway casualties for the year ending June 30th, 1899, compiled for the New York "Post." Reports show that 51,743 mishaps occurred; 7,123 resulting fatally. Of railway employees, 2,210 were killed and 34,923 were injured. With respect to the three general classes of employees, casualties were divided as follows: Trainmen, 1,155 killed, 16,663 injured; switchmen, flagmen, and watchmen, 273 killed, 2,992 injured; other employees, 782 killed, 15,268 injured. The casualties resulting to employees from coupling and uncoupling cars were, persons killed, 260; injured, 6,765. The corresponding figures for the preceding year were: Killed, 279; injured, 6,988.

The number of passengers killed during the year was 239, and the number injured was 3,442. Corresponding figures for the previous year were 221 killed, and 2,945 injured. In consequence of collisions and derailments, 82 passengers were killed, and 1,557 passengers were injured. The total number of persons other than employees and passengers killed was 4,674, injured 6,255. These figures include casualties to persons classed as trespassers, of whom 4,040 were killed, and 4,730 were injured. The total number of persons killed at highway crossings was 693, injured 1,125, distributed as follows: Employees, 19 killed, 38 injured; passengers, 2 killed, 17 injured; other persons trespassing, 170 killed, 168 injured. The number of persons killed at stations was 443, injured 3,306. The statement covers: Employees, killed, 83; injured, 2,139; passengers, killed, 37, injured, 580; other persons trespassing, killed 282, injured, 444; not trespassing, killed 41, injured 143. The summaries containing the ratio of casualties show that 1 out of every 420 employees was killed, and 1 out of every 27 employees were injured. One passenger was killed for every 2,189,023 carried, and 1 injured for every 151,998 carried. Ratios based upon the number of miles travelled, however, show that 61,051,580 passenger-miles were accomplished for

each passenger killed, and 4,239,200 passenger-miles accomplished for each passenger injured.

EXPERIENTIA DOCET.

The total destruction of Bernier & West's retail dry goods store in this city, on the 5th inst., recalls the companies experience with this firm last winter. On 3rd January last, about 7 p.m., a fire was discovered on the second flat of the building. It was promptly observed, the alarm turned in, and the firemen soon had the blaze extinguished. The cause was said by the firm to be faulty electric light wires, they had had difficulty with the store lighting by electricity, but two experts employed at the time reported separately that the fire did not originate from that cause, and so there was further difficulty in obtaining light on the origin of the fire. The stock was insured with most of the leading companies for \$75,000 in all. An estimate of the loss placed it at \$15,000 to \$20,000. The firm was recalcitrant and claimed \$40,000, but the appraisers could not agree as to this, and an umpire's services was solicited. The gentleman elected by the judge decided in favour of the insured. The companies honoured the bond and after the lapse of sixty days' made payment of the claim. Meanwhile, the companies cancelled their policies and could not be induced to accept any more risks such as were involved in this case. This second fire which entirely destroyed the building and stock was most destructive. There is about \$20,000 only of insurance, said to be with unlicensed companies. The firm claim to have had a stock on hand on the day of the fire worth fully \$150,000.

FIRE AT SOUTHAMPTON, ONT.

The following companies are interested in the fire which took place on the 1st inst., destroying the tannery of Messrs. Bowman & Zinkan, and causing a loss of about \$125,000:

Tariff Offices.

Caledonian.. . . .	\$2,500
Commercial Union.. . . .	2,500
Liverpool & London & Globe.. . . .	1,000
Manchester.. . . .	1,250
North British & Mercantile.. . . .	6,045
Norwich Union.. . . .	4,000
Phoenix of London.. . . .	9,000
Queen.. . . .	3,000
Royal.. . . .	5,000
Union.. . . .	3,000
Waterloo Mutual.. . . .	7,350

\$44,645

Non-Tariff Offices.

Anglo-American.. . . .	\$7,350
Berlin.. . . .	2,450
Economical.. . . .	3,675
Equity.. . . .	5,000
Gore.. . . .	4,000
London Mutual.. . . .	2,450
Millers & Manufacturers.. . . .	12,500
Ottawa.. . . .	3,000
Perth.. . . .	2,450
Wellington.. . . .	2,450

\$89,970