

FIRE INSURANCE COMPANIES, says the New York journal of Commerce, are having unusually heavy losses this month. They are in many companies at least 35 per cent. heavier than the losses for the same part of March, 1910, which itself was much more severe from a fire loss standpoint than March, 1909.

IF WE KEEP ON BURNING at the present rate the time will eventually arrive when the entire economical structure will tumble down. Fire Insurance is essential to the conduct of modern business; it is the basis of commercial credit, the indispensable security back of all bonds and mortgages, and if it is weakened to the point of collapse we shall some day be face to face with incalculable disaster, if we do not realize and check our fire losses.—Manitoba Insurance Commissioner.

FIRE INSURANCE BUSINESS IN ITALY.—From figures recently published it appears that 22 companies mostly foreign, only nine being Italian, collected in 1909 in Italy Lre. 45,727,156 in premiums, on which they paid for losses Lre. 26,226,902, equal to a loss rate of 58 per cent, while the management expenses, including commission absorbed Lre. 12,114,072 or 27 per cent. and taxes Lre. 5,901,314, equal to nearly 13 per cent. The reinsurers fared badly, as on Lre. 12,082,623 received in premium they had to pay Lre. 12,418,066 in losses.—The Review, London.

THE ROYAL INDEMNITY COMPANY, of New York, which is closely affiliated with the Royal Insurance Company, of Liverpool, is increasing its capital by \$500,000 to \$1,000,000. While the Company is only now commencing to accept business, the development work, which has proceeded steadily for some months past, indicates such important prospects for the company that the directors decided to immediately increase the capital as stated

WANTED

Plan Clerk for a British Fire Office. Apply stating age and experience to

I. R., c/o THE CHRONICLE,
P. O. Box 578,
MONTREAL.

WANTED

Fire Inspector, by old established Fire Insurance Company. Apply to

MANAGER,
Box 2, General Post Office,
MONTREAL.

INSPECTOR WANTED

By a British Fire Office to inspect and supervise their business in the Provinces of Manitoba, Alberta, Saskatchewan and North West Territories, with head quarters at Winnipeg. Applications will be treated confidentially.

Apply, P.O. Box 2349
MONTREAL.

WANTED

A leading Foreign Fire Insurance Company now entering Canada, invites applications for Agencies from responsible parties for all parts of the Dominion.

Address:

F.U.I. c/o THE CHRONICLE,
P. O. Box 578,
MONTREAL.

Opportunity for a General Agency.

An American Fire Insurance Co. having just recently entered Alberta and Saskatchewan, is prepared to entertain proposals for a general agency for these two Provinces, jointly or singly.

Address—FIRE INSURANCE,
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P. O. Box 578, MONTREAL

WANTED

An experienced Fire Insurance Inspector is open for an engagement as Inspector or General Agent for the Province of Quebec. Controls a number of good Agents. Address:

C. C., c/o THE CHRONICLE,
P. O. Box 578,
MONTREAL.

WANTED

Province of Quebec Agency.

A man with over twenty years experience in Fire Insurance and controlling a good share of business, would accept the Agency of a leading Company for the Province of Quebec or City of Montreal.

Address: E. F., c/o THE CHRONICLE,
P. O. Box 578,
MONTREAL.

WANTED

A young man capable of producing valuable original ideas for advertising Fire Insurance, would like to secure a position; specimen "ads" on application. Address:

T. M. c/o THE CHRONICLE,
P. O. Box 578,
MONTREAL

WANTED

A young man with over ten years Fire Insurance experience as Inspector and canvasser is open for engagement, preferably in Ontario and Quebec.

A thoroughly competent sprinkler expert, trained in schedule rating and controlling considerable business.

Address,—"INSPECTOR"
28 Rosehill Avenue,
TORONTO, Ont.