ERIN, ONT.—Insurance concerned in recent fire as follows:—*On Hotel and Sheds*—Waterloo, $1,000; Queen, $1,450; Equity, $1,000. *On Contents of Hotel*—Canadian, $1,000. *On Overland Buildings*—Merchants, $1,200. *On Gear Buildings*—Wellington, $900. *On Steel and Foster Stock*—Liverpool and London and Globe, $3,000; Waterloo, $2,000; Merchants, $2,300; Gore, $2,000; Economical, $2,000. *On Steven Stock*: York, $2,000.

L'EPIPHANIE, QUE.—Fire which broke out in Ferland Bros., sash and door factory, August 3, destroyed this with $12,000 loss and $2,000 insurance and following:—Joseph Gauthier, residence, insurance, $1,200; Adrien Bourque, residence, Edmond Bourque, grocery store, insurance, $1,700; Joseph Lamarche, residence, insurance, $1,500; Edmond Prud'homme, residence, insurance, $800; Jos. Richard, residence, insurance, $600. Total loss, $25,000. Origin, defective wiring. Only available water supply an old well, from which water was raised one bucketful at a time.

TORONTO, ONT.—Fire at Earlscourt, August 8, did following damage:—Frame dwelling, two storeys, at No. 5 Hatherley Avenue, owned and occupied by Mr. Alfred Franks; completely destroyed, loss, $1,500, with no insurance; frame dwelling, one storey, at No. 7 Hatherley Avenue, owned by Mr. Brown; recently divided into two homes, one of which was vacant and the other occupied by Mr. Ilmes; the whole completely destroyed, insurance not known; frame dwelling, one and a half storeys, at No. 9, Hatherley Avenue, owned and occupied by Mr. Charles Burroughes; completely destroyed. Loss, $1,500; insurance, $1,000; frame dwelling at No. 11 Hatherley Avenue, similar to that at No. 9, owned and occupied by Mr. Bertram Lovewell; completely destroyed. Loss, $1,500, and insurance, $1,200.

Insurance on Robert Crean & Co., Ltd., hat factory, recently burned, as follows:—Liverpool and London and Globe, $10,000; Mercantile, $7,500; Waterloo, $2,500; Pacific Coast, $2,500; Hartford, $5,000; Home, $6,000; Caledonian, $2,000; Northern, $5,000; Fidelity-Phenix, $6,000; B. and C. Underwriters, $1,500; Roch .German, $2,000; Sovereign, $2,500; Providence-Washington, $2,600; National Union, $2,050; Continental, $2,500; Canadian, $2,500; Duquesne, $5,500; General, $4,000; Fidelity Underwriters, $4,000; Sun, $4,000; North Western, $3,000; Acadia, $4,000; Employers' Liability, $2,000. Total, $89,100. Loss practically total.

Insurance on Central Press Agency's premises and stock as follows:—On Building: Canadian, $3,500; North America, $4,500; North British, $7,000; total, $15,000. Loss, 75 p.c. On Contents—Acadia, $2,400; Ætna, $1,000; Canadian, $2,700; Commercial Union, $2,500; Connecticut, $1,500; Guardian, $3,000; Home, $1,500; Northern, $2,000; Phœnix of London, $1,500; Scottish Union, $3,200; Springfield, $2,400; Union of London, $2,000; Western, $2,500; total, $28,200. Loss, 75 p.c.

THE JULY FIRE LOSS.

The losses by fire in the United States and Canada during the month of July, as compiled from the records of the New York *Journal of Commerce* aggregated $20,660,900, as compared with $15,219,100 in the same month last year and $25,301,150 in July, 1911. The following table gives a comparison of the losses by fire during the first seven months of 1913 together with the same time in 1912 and 1911, also the losses by months for the balance of those years:

	1911.	1912.	1913.
January	$21,922,450	$35,653,150	$20,193,250
February	16,415,000	28,601,650	22,084,600
March	31,569,800	16,650,850	17,511,000
April	17,670,550	16,349,400	16,738,250
May	21,422,000	21,013,950	17,225,850
June	20,691,950	16,103,450	24,942,700
July	25,301,150	15,219,100	20,660,900
Total 7 months	**$154,992,900**	**$149,591,550**	**$139,356,550**
August	12,662,650	14,158,800	....
September	11,333,250	13,779,300	....
October	13,945,000	13,651,650	....
November	18,680,600	16,172,300	....
December	22,722,850	17,967,000	....
Total for year	**$234,337,250**	**$225,320,600**	....

There were during the month of July this year, no less than 328 fires throughout the country where the estimated property damage reached or exceeded $10,000. While the losses for July, 1913, exceed those for July, 1912, by over $5,000,000, observes the *Journal of Commerce*, the losses for the first seven months of 1913 are over $10,000,000 less than for the same period of 1912. From the present outlook 1913, barring conflagrations, should be a fair fire underwriting year.