

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 Lamarque, 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 Earls court, 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; Etna, \$1,000; Canadian, \$2,700; Commercial Union, \$2,500; Connecticut, \$1,500; Guardian, \$3,000; Home, \$1,500; Northern, \$2,000; Phoenix 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.

The WATERLOO Mutual Fire Insurance Co.

ESTABLISHED IN 1863

HEAD OFFICE : WATERLOO, ONT.

TOTAL ASSETS 31st DEC., 1911, \$772,000.00

POLICIES IN FORCE IN WESTERN ONTARIO OVER 30,000

WM. SNIDER, President,

GEORGE DIEBEL, Vice-President,

FRANK HAIGHT,
Manager

ARTHUR FOSTER
Inspector

Canadian Pacific Railway Company

DIVIDEND NOTICE

At a Meeting of the Board of Directors held to-day, the following dividends were declared:—

On the Preference Stock, two per cent. for the half-year ended 30th June last.

On the Common Stock, two and one-half per cent. for the quarter ended 30th June last, being at the rate of seven per cent. per annum from revenue and three per cent. per annum from interest on the proceeds of land sales and from other extraneous assets.

Both dividends will be paid on 1st October next, to Shareholders of record at the closing of the books in Montreal, New York and London, at 1 p.m., on Saturday, 30th August next.

All books will be reopened on Thursday, 2nd October next.

By order of the Board,

W. R. BAKER,
Secretary.

Montreal, 11th August, 1913.