

of unpaid creditors. By some means a letter from the Loan Company addressed to Andrew No. 1, at Streetsville, came to the hands of the other man's creditors, who were thus led to believe that the moneys belonged to their debtor. They at once took legal proceedings, and attached the deposit moneys, which were eventually paid over to them under an order of Court, Andrews having been notified of the proceedings by registered letter, addressed to him at Winnipeg. When Andrews No. 1 subsequently required his money, the Company refused payment, relying upon the order of the Court for their protection. In the action which followed, the Court was of opinion that there was nothing in the attachment proceedings to bar the first Andrew of his right to recover the deposit, as he was not a party to the proceedings. It was also pointed out by the judge who tried the case that the proceedings did not apply to moneys in the Company's hands belonging to Andrew No. 1, but to moneys which the Company erroneously supposed to be in their hands belonging to Andrew No. 2. Judgment was accordingly given for payment of the deposit with costs. 29 Ont., Reps. 365.

CONFLAGRATION AT NEW WESTMINSTER. B.C.— SEPT. 10TH, 1898.

We append, from reliable sources, a list of Companies interested in late conflagration at New Westminster, showing gross losses; but are unable to give re-insurance and net losses, which latter has not yet been adjusted. Some of the companies report direct to their Head Offices in England.

COMPANY.	Gross losses
Aetna	\$38,000
Alliance	33,000
Atlas	35,500
British America	9,000
Caledonian	3,250
Commercial Union	98,600
Connecticut	34,000
Guardian	21,325
Hartford	1,700
Imperial	21,000
Lancashire	18,000
Liverpool and London and Globe	100,000
London and Lancashire	173,000
London Assurance	26,500
Manchester	65,000
Mercantile	16,000
North British and Mercantile	65,000
Northern	23,000
Norwich Union	12,000
North America	2,000
National of Ireland	26,000
Phoenix of Brooklyn	85,000
Phoenix of Hartford	4,100
*Phoenix of London	8,000
Quebec	60,000
Queen	27,000
Royal	23,000
Scottish Union and Nat.	42,000
Sun	18,000
Union	
Waterloo	
Western	

\$1,089,175

*London and Canadian Cos., \$10,000; Phoenix of London, \$75,000.

Obituary.

CHARLES W. STOVEL.

The sad and sudden death of Mr. Charles W. Stovel, ex-mayor of Walkerton, will be heard of with deep and genuine regret by a large circle of friends. Mr. Stovel was running across Front Street, Toronto, on Tuesday last. In protecting himself from the pelting rain with an umbrella, he failed to notice an approaching trolley car, the head-light of which striking him fractured his skull. He died in the Emergency Hospital. Mr. Stovel was agent of the Western and Canada Life Insurance Companies, and held other positions. THE CHRONICLE extends sincere sympathy to his brothers and other relatives.

MR. GEORGE W. PHILLIPS.

Mr. George W. Phillips, for many years actuary of the Equitable Life Assurance Society, died recently at his home near Princeton, N.J. He was born at Salem, Mass., on November 27th, 1827, and was a graduate of Harvard College. Mr. Phillips was an estimable man and will be much missed in life insurance circles, and greatly mourned by his personal friends.

PERSONALS.

THE BANK OF OTTAWA has opened an office in Notre Dame Street, under the management of Mr. Kassen.

MR. H. C. McLEOD, General Manager of the Bank of Nova Scotia, was in Montreal, on Tuesday last, en route to Toronto and the West.

MR. FRED. W. CHURCHILL, the genial representative of insurance, railway and steamship companies at Collingwood, has been spending a few days in Montreal.

MR. J. K. McCUTCHEON, Superintendent of Agencies of Federal Life Assurance Co., Hamilton, who has been on a business tour of the Maritime Provinces, passed through Montreal, a few days ago bound for Winnipeg.

THE BANK OF TORONTO has decided to establish a branch in that land of promise, British Columbia, and will join the banks already located at Rossland. Mr. A. B. Barker of the Montreal office has been promoted to the management of the new branch.

MR. J. O. WILGESS has been appointed Manager of the branch of The Bank of Montreal at Calgary. Mr. Graveley, the former manager at that point, will succeed the late Mr. F. M. Cotton as manager at Halifax, where Mr. Graveley is well known and much respected.