

warehouse adjoining and the interior of the fine brick warehouse was soon ablaze. The sailors and the military were then called upon to assist the fire brigade, and the fire was prevented from spreading to the wooden buildings south of Black Bros.' warehouse, and to the wooden buildings north of the Pickford & Black premises. But the flames ate through, and soon afterward the roof of Black Bros.' store fell in, and George Cook's retail store was also destroyed. H. H. Fuller & Co.'s premises were saved. The fire was practically over at 10 a.m. The losses are given as under: Black Bros., stock, about fully insured, between \$70,000; Marshal Black's buildings, \$30,000; Pickford & Black, buildings and stock, \$40,000; Bryant & McDonald, stock, \$12,000; R. B. Seton & Co.'s stock, \$12,000; G. C. Cook & Co., stock, \$2,500; Thomas Forhan & Son, loss, \$600; Thomas Jaynes, \$400; J. A. Farquhar & Co., stock, \$500; H. H. Fuller & Co., damaged by water, \$3,500. The insurance was as follows: Acadia, \$17,000; Nova Scotia, \$8,000; Halifax, \$12,000; Ottawa, \$2,000; Anglo-American, \$6,000; British America, \$7,500; Northern, \$13,000; Royal, \$13,000; Western, \$7,000; Phoenix of London, \$5,000; Connecticut, \$2,000; Norwich Union, \$7,700; Union, \$7,500; National, \$3,000; Commercial Union, \$13,500; North America, \$7,500; Liverpool and London and Globe, \$14,500; Law Union and Crown, \$13,000; Quebec, \$8,000; Phoenix of Brooklyn, \$2,000.

#### BRIEF NOTES AT THE C.M.A. CONVENTION.

Not having been present at any of the meetings of sections, your correspondent is unable to say what was done therein, but an earnest spirit was discernible in the members of several, who hastened to get done what was to be done in Rooms 96 and 100, and Club Rooms A and B, of the Windsor. The room No. 4 close by the ladies' entrance of the hotel was naturally the most frequented, for it was the office of the secretaries.

It may be supposed that the duties of these were not light, for in addition to helping in committee work they were at the beck and call of every member who wanted letters, information, theatre tickets, banquet tickets, introductions and the hundred and one things that a hundred or two strangers might naturally require. Up to Wednesday noon 187 members had registered at this office, and it is safe to say that 200 members or more attended the convention.

A most enjoyable feature of the first day was the excursion upon the river and harbor arranged by the courtesy of the Harbor Commission. To those not accustomed to seeing 10,000 ton steamships, or, indeed, ocean-going ships of any kind, the privilege was great of seeing fine boats like the "Tunisian" or the "Dominion." And the view of the harbor and its improving features impressed the visitors from places other than Montreal.

At the general meeting on Tuesday evening the invocation of Rev. Dr. Barclay was highly impressive, and the welcome of the mayor of Montreal and the chairman of the Montreal Branch greatly pleased the members present.

The reply of Mr. George, the vice-president, did full justice to the occasion. The retiring president's address impressed all who heard it as a comprehensive and very able summary of industrial and commercial conditions in Canada. It was more: it was an earnest plea for self-help by Canadians, and for the necessity of cultivating closer relations with the United Kingdom and the Empire.

Very important reports of committees were submitted on Wednesday: those of the Railway and Transportation and Parliamentary Committees attracting, perhaps, the most attention. The secretary's report was a model of brevity and suggestiveness.

It is to be noted that the London Chamber of Commerce intimated through President Drummond that if the C.M.A. would visit the British Islands in 1905 the Chamber would take charge of them and make their road plain, not only in London, but in any industrial city they chose to visit. The announcement elicited many kindly responses, and it became very evident that the proposal of a trip to the Old Country found echo in many breasts.

A letter whose tenor was, perhaps, unexpectedly friendly

and instructive was that of Mr. Parry, of Indianapolis, president of the National Association of Manufacturers of the United States. He acknowledged in warm terms the good work the C.M.A. had done, and is doing. We learned, too, that this United States body at its last meeting passed a resolution on the subject of fire insurance for its members, following very closely the lines on which the Canadian sister association is proceeding in that connection.

Mr. Robb, of Amherst, N.S., sounded a clear and resonant note when advocating the great promise contained in the suggested trip to Britain by the C.M.A. "It is an admirable proposal," he said; "any manufacturer with eyes and ears open may learn much from such a visit. London, England, is the *centre of things* for us, in various ways that we do not now apprehend. The manufacturers of Canada are too modest in estimating what they can do in competition with the world for trade. My firm had done some little export trade, but I received hints when in England that showed me where we could do more. And, gentlemen, I have received from New York and filled orders which I afterwards learned originated in London."

Mr. Younge's report, as secretary, was interesting as showing the growth of the association in three years. Where in 1901 they had a staff of three, there is now a staff of twenty. The growth in membership and the growth in number of branches has been most gratifying. Indeed, there is urgent need for larger premises and more employees at the head office.

To the writer of these notes it was especially pleasing to meet on Tuesday and Wednesday so many members who had taken part in the memorable trip of 1903 to the Pacific Coast. He shook hands on those days with 36 out of the 166 persons who were in the delightful excursion. Scores of us are looking forward with pleasure to a visit to-morrow to Mr. Drummond's picturesque home at St. Bruno, under the shadows of Beloeil Mountain.

September 21st.

#### BRITISH INSURANCE MANAGERS IN CANADA.

There appears to be a regular influx of important Old Country insurance men into this country just now. Mr. H. B. Guernsey, manager of the Phoenix Assurance Co. of England, was at the big dinner in Montreal on Saturday, and this week is in Toronto, accompanied by Mr. L. A. Boston, also of the London office, and by Mr. R. McD. Paterson, the Canadian manager. Mr. James Allan Cook, general manager of the Scottish Union and National Fire Insurance Company, has arrived in the United States from Edinburgh for the purpose of acquainting himself with the conditions and methods of fire underwriting and fire-fighting on this continent. Mr. J. Clunes, of the London Assurance Corporation, is expected shortly. Mr. Charles Alcock, general manager of the Royal Insurance Co., London, has been making a tour of inspection—and of appointments—in this country, as announced elsewhere. He will be in Toronto on Friday and Saturday, and then will go on to Winnipeg. Mr. F. W. P. Rutter, manager of the London & Lancashire Fire, was in Montreal, Quebec and Toronto early in the week, and has now gone on to Chicago. He intends to visit the Southern States before returning to England. Lord Claud Hamilton, chairman of the Employers' Liability Assurance Corporation, is another recent arrival in the United States. Mr. S. G. Pipkin, general manager of the Atlas Assurance Company, is expected shortly. Mr. Jno. Large, secretary of the Norwich Union, has been here this week making an extensive tour in the United States and Canada.

#### AMERICAN BANKERS' ASSOCIATION.

In spite of the unfavorable weather which prevailed in New York last week, the thirtieth annual convention of the American Bankers' Association, which took place at the Waldorf-Astoria on Wednesday, Thursday and Friday, was a great success, over three thousand members being present. As an illustration of the way in which the association has