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Philadelphia suffered badly from department store fires. Chicago, Lead City and Baltimore, too.

It will be noted that the March losses exceeded those of the same month in 1899 by nearly \$2,000,000. One feature of the large fires, which bears heavily upon fire underwriters, says The Journal, is that the property destroyed was in nearly every case fully insured. "The total for the first quarter of 1900 closely approximates the figures for the corresponding period of 1899, which was the worst year since fire loss statistics have been compiled by this journal. The current year will probably witness the withdrawal of quite a number of fire insurance companies, as some are already commencing to stagger under the combination of heavy losses and inadequate rates."

INSURANCE MATTERS.

At the quarterly meeting of the Kentville, N.S., Board of Trade, the question of a better fire alarm system was discussed. One in use at Windsor, in the same province, was instanced as desirable, for there the town is divided into districts and each district has appropriate fire signals.

"Life Echoes," the monthly of the Canada Life Assurance Co., contains in its April number portraits of Hon. G. W. Ross, Hon. S. C. Wood and Senator George A. Cox. Much of the number is occupied by the company's annual report and meeting, and comments thereon, among the latter being a very sensible review by a Hamilton merchant, Mr. John Knox.

A fine point in insurance has been brought up by the Geo. F. Beverly loss at St. John, N.B. Half a dozen plate glass fronts were destroyed, and the plate glass companies, who do not insure against fire, hold that they are not responsible. The fire companies interested, the Connecticut and Norwich Union, contend that the breakage was caused by an explosion. While the matter remains unsettled the glass has not been replaced and the merchants are doing business under difficulties

CANADA PERMANENT AND WESTERN CANADA MORTGAGE CORPORATION.

On Wednesday of this week the four loan companies which have joined to form the Canada Mortgage Corporation held separate meetings in the premises of each. More than half the capital of the Freehold and London and Ontario, a large majority of the capital of the Canada Permanent, and two-thirds that of the Western were represented. The purpose of these meetings was the ratification of the agreement to amalgamate, and this agreement was carried without a dissenting voice. Thus four well-known companies, which have been doing business for twenty to forty years, disappear from the list of Ontario lending associations, their places being taken by the corporation whose name heads this item. The head office of the Corporation is at 14 Toronto street; but while these premises are being enlarged

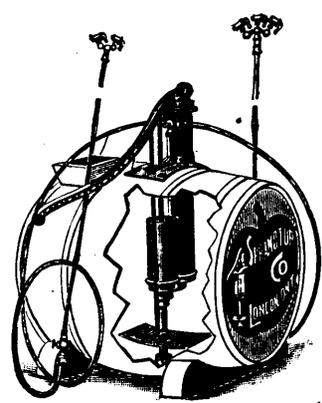
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by catchy schemes and doubtful enterprises is surely short-lived. Misrepresentation and fraud backed up by untruth, is as surely the forerunner of failure.

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