

8, owing to a pot of tar on kitchen stove catching fire; Nos. 6 and 8 Chenneville Street, occupied by the E. W. King Electric Company, damaged, December 12, supposed origin, electric spark, damage stated at \$2,000; outbreak in establishment of Granger Freres, 390 St. Paul Street, December 7, did much damage among Christmas toys, novelties and crackers. Supposed to have been caused by mice or rats getting among the fireworks. Loss covered by insurance.

### NOVEMBER'S FIRE LOSS.

The fire loss of the United States and Canada for the month of November, as compiled by the New York Journal of Commerce and Commercial Bulletin, shows a total of \$16,407,000.

The following table shows the relative losses of November, 1910, and those of the same month in 1908 and 1909, together with the losses of the other months of those three years:

	1908.	1909.	1910.
January..	\$29,582,000	\$22,735,000	\$15,175,400
February..	18,489,700	16,131,000	15,489,350
March..	16,723,300	13,795,400	18,465,550
April..	26,009,000	19,345,300	18,091,800
May..	15,181,150	17,360,400	18,823,200
June..	19,512,000	14,435,900	13,183,600
July..	15,323,750	15,830,900	26,847,900
August..	23,123,000	16,423,000	21,570,550
September..	21,431,400	15,043,000	11,700,000
October..	22,722,850	17,765,200	37,188,200
November..	15,834,350	14,808,550	16,407,000

Total 11 months..	\$223,932,500	\$183,673,650	\$212,942,650
December..	14,629,750	19,975,500	.....

Total for year.. \$238,562,250 \$203,649,150 .....

It is apparent, says the Journal of Commerce, in commenting upon these figures, that many fire insurance companies will show a loss on their 1910 underwriting operations, as 1910 so far is only about eleven million dollars lighter as regards fire loss than the same period of 1908, which included the Chelsea conflagration. At present company managers are much concerned as to the financial outlook and the condition of the stock market, as they base their asset valuations for statement purposes on the quotations at the end of the current month.

**WANTED—Youth for Accident Insurance Company.** One with knowledge of business preferred. Apply stating age, experience, and salary expected to

Post Office Box 2296,  
Montreal.

**WANTED—Position as Inspector for a Fire Insurance Co., or with a good Agency,** by young man, experienced in Office work, and also in inspecting and rating, having been with the Canadian Fire Underwriters Association for a number of years. Address:—

A. B. C.  
P. O. Box 578,  
Montreal.

### NOTICE

is hereby given that **THE HOME INSURANCE CO., of NEW YORK,** have received a License from the Department of Insurance to transact the business of Automobile Insurance in Canada.

**FRED W. EVANS,**  
Chief Agent.

Montreal, Dec. 6th., 1910.

## CANADIAN FINANCIERS

LIMITED

Authorized Capital \$2,000,000

EXECUTORS, ADMINISTRATORS, TRUSTEES, RECEIVERS.  
MEMBERS VANCOUVER STOCK EXCHANGE.

GENERAL AGENTS FOR

DIVIDEND PAYING STOCKS.

REVENUE PRODUCING REAL ESTATE AND LOANS.

PHOENIX INSURANCE COMPANY OF HARTFORD.

NATIONAL FIRE INSURANCE COMPANY.

OCEAN ACCIDENT & GUARANTEE CORPORATION, LTD.

MANAGERS OF B. C. AND YUKON TERRITORY FOR

CONTINENTAL LIFE INSURANCE COMPANY.

GENERAL AND LOCAL AGENTS WANTED.

**PATRICK DONNELLY, General Manager.**

Head Office: 632 Granville Street, Vancouver, B. C.

Branches: North Vancouver, South Vancouver, and 8 Princes Square, Glasgow.

## Phoenix Assurance Company, Ltd.

OF LONDON, ENGLAND.

HEAD OFFICE FOR CANADA: 100 St. Francois-Xavier Street, Montreal

Joint Managers { R. MacD. Paterson  
J. B. Paterson

Capital (fully subscribed) \$14,009,500	Revenue exceeds \$13,000,000
Paid-up Capital .....	1,909,900
Accumulated Funds exceed 65,000,000	Claims Paid exceed 350,000,000
	Assurance in Force 112,000,000

### SPECIAL FEATURES—Life Department

The "PHENIX" has declared a Reversionary Bonus every five years since 1890 on all whole Life, Limited Payment and Endowment Assurances of not less than \$50 per \$1000.

The "PHENIX" next 5 year Bonus Declaration will be made as at 31st December, 1910; all with-profit policies at annual premiums now effected will rank for one full year's bonus.

The "PHENIX" gives an Interim Bonus of \$10 per \$1000 on all with-profit policies which become claims by death, and of \$16 per \$1000 on all Endowment Assurances maturing, during a quinquennium.

The "PHENIX" Reversionary Bonus vests immediately.

The "PHENIX" gives the whole Surplus of Profits in the Participation Fund to its policyholders, the Shareholders receiving nothing from that Fund.

The "PHENIX" Policy.—All surrender and loan values, Paid-up and Extended Assurances are guaranteed and written in the Policy.

We require District Agents throughout the Dominion for the Life Department.

Write for fullest particulars to

**H. B. F. BINGHAM,**

Life Superintendent for Canada, Montreal