

## CANADIAN FIRE RECORD

(Specially compiled by The Chronicle.)

### FIRE AT WINNIPEG.

By the fire which occurred on the 18th instant on the premises of O'Connell & Co. (drugs), and Duffin & Co. (photo supplies), Winnipeg, the following companies are interested:—

*On Duffin & Co. Stock:*—American Central, \$7,000; British North Western, \$3,000; Canada National, \$1,000; Canadian Fire, \$2,000; Hartford, \$1,000; Home, \$1,000; National-Ben Franklin, \$1,000; North Empire, \$1,000; North Western National, \$1,500; Palatine, \$1,000; Prov.-Washington, \$1,500; Rochester Underwriters, \$1,000; Springfield, \$3,200; Sun, \$1,000. Total, \$26,200. Loss, about 50%.

*On O'Connell & Co. Stock:*—American Central, \$1,000; British North Western, \$4,000; Continental (Winnipeg), \$1,000; Fireman's, \$2,000; Nova Scotia, \$5,000; Pacific Coast, \$1,000. Total, \$14,000. Loss, total.

*On Building:*—British Crown, \$4,000; London & Lancashire, \$5,000; North British, \$5,000. Total, \$14,000. Loss, about 35%.

### FIRE AT QUEBEC.

By the fire which occurred on the 2nd instant at La Compagnie des Abattoirs de Quebec, insurance as follows:—Occidental, \$15,000; General of Paris, \$5,000; Union of Paris, \$5,000; British Canadian Underwriters, \$5,000; British America, \$5,000; Norwich Union, \$5,000; Nationale of Paris, \$5,000; Yorkshire, \$5,000; Nova Scotia, \$5,000; Sun, \$5,000; Commercial Union, \$2,500; London Mutual, \$2,500. Total, \$65,000. Loss settled for \$12,023.

### FIRE AT ST. MARIE BEAUCE, P.Q.

On the 23rd instant a fire occurred in the Roman Catholic Church (struck by lightning) St. Marie Beauce, P.Q. Insured as follows:—

*Church Building:*—Church Fabrique, \$56,800; Commercial Union, \$7,000; Union, \$8,000; Guardian, \$5,500. Total, \$77,300. Loss, about \$17,000.

*Sacristy Building:*—Church Fabrique, \$2,000; Commercial Union, \$1,000.

Other losses about \$500.

### FIRE AT ST. FOYE, P.Q.

By the fire which occurred on the 13th instant and reported in our last issue in the Roman Catholic Church at St. Foye, P.Q., corrected amount of insurance is Mutuelle Fabrique, \$55,000. Property loss is \$97,500 so that under insurance is nearly 50%.

**TORONTO.**—Hunter-Rose Building, 12 Sheppard Street, damaged, February 26. Loss placed at \$15,000—one-third building and two-thirds contents.

**OYEN, ALTA.**—Home of James Alston, Acadia Valley, destroyed, and four lives lost, February 23.

**NEWMARKET, ONT.**—King George hotel, conducted by George Brown, slightly damaged, February 20. Loss, a few hundred dollars.

**ST. AMABLE DE VERCHERES, QUE.**—L. Beauchemin's dwelling destroyed and six lives lost, February 21.

**NEW LISKEARD, ONT.**—Post office, drug store and Canadian Express office burned, February 20.

**PETERBORO, ONT.**—Plant of Peterboro Planing Mill Company badly damaged, February 23.

## CANADA NATIONAL FIRE INSURANCE COMPANY.

The 1917 statement of this young Winnipeg company, which was started in 1911, shows a slight recession in premium income in comparison with 1916, the result, it is pointed out in the directors' report, of continued restriction of building operations. Notwithstanding this decrease, the Company enjoyed a much better underwriting experience than in the year preceding. The recession of slightly over \$12,000 in net premiums to \$157,940 was much more than offset by a decline of over \$43,500 in net losses, which are reported as \$73,658, the loss ratio to premiums being thus 46.65 per cent.

The Company's large total expense ratio has been previously explained as a consequence of its policy of investment of the larger part of its funds in mortgages of comparatively small amounts, in view both of the high interest rate procurable and the fact that the mortgages carry with them considerable insurance business. The total expenses, divided as follows:—loan and investment department, \$43,256, and fire department, \$50,689, are \$5,800 lower than in the preceding year—a move in the right direction—and the considerable amount spent in the loan and investment department finds its justification in the income of \$148,206 from investments.

The paid-up capital of the Company was further increased by some \$54,000 during 1917, and at the close of the year stood at \$1,762,049, giving with the net surplus of assets over all liabilities (including a newly created contingent reserve fund of \$75,000), of \$237,968, a surplus to policyholders of \$2,000,017. The assets, which now amount to \$2,387,634, include mortgage loans of \$1,625,236, stocks and bonds (at cost) \$164,906, and cash in banks and on hand, \$223,487. The Company's mortgages, it is stated, are distributed throughout the four western provinces and western Ontario.

### AGENTS' LOYALTY NEEDED.

These are the times when insurance agents should show their loyalty to the companies they represent. The increased expenses, taxes, and burdens incident to the insurance business now, make it necessary that every agent should be even more keen than usual in the interest of his company. Many present-day conditions tend towards more numerous fires, and it is incumbent on every good citizen not only to be well insured, but to aid his country and the insurance companies by observing every precaution to avoid extra fire hazards. Agents can do much by their counsel and advice to assist the insuring public, who are often ignorant of these hazards, to correct and avoid them.

### NATIONAL LIFE ASSURANCE COMPANY.

The appointment is announced of Mr. A. H. Clement as manager of the Montreal branch of the National Life Assurance Company, of Toronto.

Mr. Clements has been connected with the Gresham Life Assurance Society, and comes to the National highly recommended by the Canadian management of that Company.

The Germania Fire Insurance Company, of New York, is changing its name to the National Liberty Insurance Company of America.