

## Personal Paragraphs.

Mr. L. Goldman, first vice-president and managing director of the North American Life Assurance Company, of Toronto, has been in Montreal this week visiting the important branch office of his company located in the metropolitan city. The North American Life is enjoying its fair share of the progress and prosperity throughout Canada at the present time.

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Mr. W. Hunter, formerly one of the Canada Life managers in Scotland, has taken a Toronto position with the Mutual of Canada.

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Mr. H. V. Meredith has been elected vice-president of the Royal Trust Company, in succession to the late Sir Edward Clouston, and Mr. A. D. Braitwaite has been elected a director.

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Mr. Henry S. Angus, underwriting manager for the Hudson Bay Fire Insurance Company, has been appointed manager of the British-Canadian Fire Insurance Company of Victoria, B.C.

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Mr. J. Miller, who has been manager for Western Pennsylvania during the past year for the Manufacturers Life, has been appointed superintendent of agents for the states of Michigan and Pennsylvania for the North American Life.

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Among the Canadians present at the annual meeting of the Association of Life Insurance Presidents held in New York City were the following:—Messrs. L. Goldman, first vice-president and managing director North American Life, Toronto; T. H. Purdon, president Northern Life, London, Ont.; John Milne, managing director Northern Life, London, Ont.; George A. Somerville, general manager Manufacturers Life, Toronto; Herbert C. Cox, president Imperial Life, Toronto; A. Hooper Vipond, Montreal, representing the Life Underwriters' Association of Canada. Mr. Goldman was appointed a member of the committee on resolutions; and Mr. Vipond was one of the speakers on the subject of "Fitting the policy to the policyholder."

## The Canadian Fire Record.

DESERONTO, ONT.—W. Perry's house partly destroyed, September 9.

KENORA, ONT.—Residence of Charles J. Dooley at Norman destroyed, December 8. One death.

HAWKESBURY, ONT.—Frame residence of Alexander Leclair and his wife, destroyed, December 8. Both dead.

STURGEON FALLS, ONT.—New Ontario Hotel, a frame structure, destroyed, December 7. Loss, \$10,000, partly covered by insurance.

YARMOUTH, N.S.—Fire which started in Burrow's garage, December 10, destroyed this, Queen's Hotel, eight houses and office of the Yarmouth Light newspaper. Garage contained 15 autos. Loss placed at \$100,000.

WELLAND, ONT.—Residence of W. Minnis, Hellems Avenue, damaged, December 8. Origin, overheated chimney. Loss, small.

KINGSTON, ONT.—Office of J. Swift & Co., coal dealers, damaged, December 10. Loss about \$1,000, covered by insurance.

LONGUE POINTE, QUE.—Residence of H. Bretoire, 416 Dickson street, damaged, December 8. Supposed origin, defective chimney.

PETERBORO, ONT.—N. C. Cameron's clothing store destroyed, December 2. Loss, \$6,000. Insurance, \$3,000. Origin, unknown.

SOUTH PORCUPINE, ONT.—B. Dewar's White Rat saloon and boarding house destroyed with contents, December 9. Origin, defective stove pipe or lighted match. Loss, \$5,000; no insurance.

MEDICINE HAT, ALTA.—R. Mitchell's building destroyed, December 2. Occupied by Birnie Brothers, hardware, loss \$40,000; Barker and Patten, men's furnishings, loss \$50,000; the Acme Restaurant and Messrs. T. F. Dawson & Company, real estate offices.

WINNIPEG.—Fire of unknown origin said to have started on December 8, in the building occupied by E. R. Potter, wholesale furniture, 246 Princess street, completely gutted the building occupied by Mr. Potter and the third floor of that occupied by Mackenzie Bros., hardware specialties, and did serious damage to two other buildings occupied by Bromley and Hague, tent and awning manufacturers, and the Simpson Produce Company, which are on either side of them. The entire damage is estimated at \$68,000 fully covered by insurance. Details as follows:—Bromley block, \$10,000, fire and water; Bromley & Hague, \$5,000, water; Mackenzie Brothers, \$20,000, fire; E. R. Potter, \$25,000, fire; Simpson Produce Co., \$8,000, water.

## THE NOVEMBER FIRE LOSS.

The fire loss of the United States and Canada for November, as compiled from the carefully kept records of the New York Journal of Commerce, shows a total of \$10,172,300. The following table gives a comparison by months of the fire losses for this year and the two preceding years:

|                           | 1910.         | 1911.         | 1912.         |
|---------------------------|---------------|---------------|---------------|
| January . . . . .         | \$15,175,400  | \$21,922,450  | \$35,653,150  |
| February . . . . .        | 15,489,350    | 16,415,000    | 28,691,650    |
| March . . . . .           | 18,465,500    | 31,569,800    | 16,659,850    |
| April . . . . .           | 18,091,800    | 17,670,550    | 16,349,400    |
| May . . . . .             | 18,823,200    | 21,422,000    | 21,013,950    |
| June . . . . .            | 13,183,600    | 20,691,450    | 16,193,450    |
| July . . . . .            | 26,847,900    | 25,301,150    | 15,219,100    |
| August . . . . .          | 21,570,550    | 12,662,450    | 14,158,800    |
| September . . . . .       | 11,700,000    | 11,333,250    | 13,779,300    |
| October . . . . .         | 37,188,300    | 13,915,600    | 33,651,650    |
| November . . . . .        | 16,497,000    | 18,689,500    | 16,172,300    |
| Total 11 months . . . . . | \$212,942,600 | \$211,614,400 | \$207,353,600 |
| December . . . . .        | 21,528,000    | 22,722,500    | .....         |

Total for year . . . \$234,470,600 \$234,336,900

There were no less than 273 fires during November this year, causing a property damage of \$10,000 or over in each instance. Barring some large fire before December closes, it seems likely, says the Journal of Commerce, that the 1912 fire loss will be lighter than the sums chargeable against 1910 and 1911. The December losses so far are quite moderate and underwriters do not expect the fires to become numerous and expensive until a cold snap commences.