

ings of the working classes. It showed that to industry, intelligence, and self-denial, the way to an independent position lies open, and that a constant, increasing number of individuals among the working classes are finding it." Do not, then, I say, let us do anything to check it.

(To be continued.)

THE RECENT GREAT FIRE.

Company	Greenshields. Insurance on		McIntyre. Insurance on		Leggatt. Insurance on	
	Stock.	Bldg.	Stock.	Bldg.	Bldg.	Stock.
Etina	\$15,000	.....	.....	.....	.....	\$5,000
Alliance .....	.....	\$10,000	\$25,000	\$5,000	.....	.....
Atlas	20,000	.....	20,000	.....	.....	.....
British America	15,000	.....	10,000	.....	.....	5,000
Caledonian	35,000	.....	20,000	.....	.....	.....
Commercial Union	3,500	.....	25,000	5,000	.....	.....
Connecticut, Fire	2,50	.....	.....	.....	.....	.....
Guardian	35,000	.....	.....	.....	.....	\$5,000
Hartford	10,000	5,000	10,000	5,000	.....	.....
Imperial	35,000	.....	10,000	.....	.....	.....
Lancashire	52,500	.....	.....	.....	.....	.....
Life & London & Globe	15,000	12,500	7,000	.....	5,000	.....
London and Lancashire	15,000	.....	.....	.....	.....	.....
London Assurance	20,000	.....	.....	.....	5,000	.....
Manchester .....	.....	.....	.....	.....	.....	10,000
North British & Merc	35,000	.....	50,000	.....	.....	.....
Northern	10,000	.....	20,000	5,000	.....	.....
North America	10,000	.....	.....	.....	.....	.....
Phoenix of Hartford	10,000	.....	5,000	.....	.....	.....
Phoenix of London	10,000	25,000	50,000	10,000	.....	.....
Quebec, Fire	15,000	.....	.....	.....	.....	.....
Royal	5,000	.....	.....	.....	.....	5,000
Scottish Union & National	65,000	.....	25,000	.....	10,000	.....
Sun	10,000	.....	.....	.....	.....	.....
Union	20,000	.....	.....	.....	.....	.....
Western	27,500	.....	15,000	.....	.....	.....
Approximately	\$517,500	\$2,500	\$352,000	\$30,000	\$25,000	\$27,000
	total	total	50 p.c.	33 p.c.	25 p.c.	not known
	loss.	loss.	loss.	loss.	loss.	

The above figures are subject to revision and correction, as no accurate information is yet obtainable from the adjusters of losses.

A NOVA SCOTIA BANK IN CUBA.

Mr. H. C. McLeod, General Manager of the Bank of Nova Scotia, is homeward bound from Havana, where he has perfected arrangements for the establishment of a branch of his bank. The Bank of Nova Scotia has had an office in Kingston, Jamaica, for many years, and its business connections throughout the West Indies ought to ensure success for this latest venture of a sound and enterprising institution.

The Boston branch of the same bank will be situated at the corner of State and Devonshire street.

A NEW DIRECTOR.

The British Empire Mutual Life Assurance Company of London, England, are fortunate in having secured the services of Mr. Thomas Fyshe, Joint General Manager of the Merchants Bank of Canada, as a member of the Canadian Board of the Company.

THE CHRISTMAS CALENDARS AND SOUVENIRS OF THE SEASON.

These orderly arrangements of the divisions of time for the coming year are now appearing. The CHRONICLE has been favored with the following. Although they cannot be "joys for ever," the majority of those placed on the editorial desk are certainly "things of beauty," and some are works of art worthy of preservation after they have lost their usefulness.

The Standard Life Assurance Co. A neat and handy almanac, and an equally serviceable diary.

St. John (N.B.) Board of Trade. A most interesting illustrated pamphlet descriptive of the port of St. John and the Bay of Fundy. Useful and instructive, and a splendid exposition of the advantages of shipping through Canadian ports to Europe.

The Ocean Accident & Guarantee Corporation. A calendar.

The Union Mutual Life Assurance Co. A calendar.

The Imperial Insurance Co. A calendar.

The Atlas Fire and Life Assurance Co. A serviceable blotter.

Obituary.

NAPOLÉON PICARD.

We regret to have to announce the death of Mr. Napoleon Picard, special City Agent of the Commercial Union Assurance Co., which occurred at his residence, 79 St. Denis Street, on Friday, the 16th inst. Mr. Picard was well known in Montreal, having been connected with the Commercial Union Assurance Co., as special City Agent, for the last 23 years. His integrity and uprightness won for him the esteem of the management of the Company, and has caused his demise to be deeply regretted by all the officers of the Commercial Union as well as by his other numerous friends in Montreal and elsewhere. Mr. Picard was born at St. Constant, P.Q., in 1843, and was therefore in his 55th year. His delicate state of health for some years past has been a great source of anxiety to his wife, and family, to whom we extend our sincere sympathy in their sad bereavement.

Correspondence.

We do not hold ourselves responsible for views expressed by Correspondents

TORONTO LETTER.

A Married Man.—Gratuitous Advice to a Good Concern.—The Experience of one Man with the Co-insurance Clause.—The Toronto Board Stands Adjourned.—Old Time Fire Policies.—Christmas Greetings.

Dear Editor:—Mr. Carl Reed, representing the Gore Fire Insurance Company for Toronto, joined the