

STANDARD MUTUAL FIRE INSURANCE CO.

Head Office, - MARKHAM, Ont.

Authorized Capital, - 500,000
Subscribed Capital, - 125,000

WM. ARMSTRONG, H. B. REESOR
President Man. Director
F. K. REESOR, FRANK EDMAND,
Inspector City Agent
Confederation Life Bldg.

The Metropolitan Fire Insurance Company

CASH-MUTUAL and STOCK
HEAD OFFICE, - TORONTO
Authorized Capital, \$500,000

D. HIBNER, Berlin, Pres. W. G. WRIGHT, Inspector.
W. H. SHAPLEY, Toronto, F. CLEMENT BROWN,
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RAILWAY ACCIDENTS.

The total number of casualties on the railroads of the United States during the year ending June 30th, 1903, was 86,393, of which 9,840 represented the number of persons killed and 76,553 the number injured. Casualties occurred among three general classes of railway employees, as follows: Trainmen, 2,070 killed and 25,676 injured; switch tenders, crossing tenders and watchmen, 283 killed, 2,352 injured;

other employees, 1,253 killed, 32,453 injured. The casualties to employees coupling and uncoupling cars, were: Employees killed, 281; injured, 3,551. For the year 1902 the corresponding figures were: Killed, 167; injured, 2,864. The casualties connected with coupling and uncoupling cars are assigned as follows: Trainmen killed, 211; injured, 3,023; switch tenders, crossing tenders and watchmen killed, 57; injured, 416; other employees killed, 13; injured, 112.

The number of passengers killed in the course of the year 1903, was 355, and the number injured 8,231. In the previous year, 354 passengers were killed and 6,683 injured. There were 173 passengers killed and 4,584 injured because of collisions and derailments. The total number of persons, other than employees and passengers, killed was 5,879; injured, 7,841. These figures include the casualties to persons classed as trespassing, of whom 5,000 were killed and 5,079 were injured. The total number of casualties to persons other than employees from being struck by trains, locomotives or cars, were 4,534 killed and 4,029 injured. The casualties of this class were as follows: At highway crossings, passengers killed, 3; injured, 7; other persons killed, 895; injured, 1,474; at stations, passengers killed, 24; injured, 108; other persons killed, 390; injured, 501; at other points along the track, passengers killed, 8; injured, 14; other persons killed, 3,214; injured, 1,925. The ratios of casualties indicate that one employee in every 364 was killed, and one employee in every 22 was injured. With regard to trainmen—that is, engineers, firemen, conductors and other trainmen—it appears that 1 trainman was killed for every 123 employed, and 1 was injured for every 10 employed.

One passenger was killed for every 1,957,441 carried, and 1 injured for every 84,424 carried. With respect to the number of miles travelled, however, the figures show that 58,917,645 passenger-miles were accomplished for each passenger killed and 2,541,096 passenger-miles for each passenger injured.

THE REAL SUFFERERS FROM FIRE.

In a recent address read before the Insurance and Actuarial Society of Glasgow, Mr. D. L. Laidlaw discussed the growing fire hazard in central city districts. This is a question of the greatest importance to fire insurance offices, but what is not sufficiently recognized by the public at large—it is eventually fully as important to the mercantile community. It is obvious that a continued growth in the losses accruing from fire must mean ultimately a corresponding increase in the premiums payable by the insuring public to cover the extra waste.

The public, as Mr. Laidlaw acutely points out, are constantly forgetting that every fire involves a permanent and absolute loss of national capital. The annual fire waste in Great Britain is upwards of £5,000,000 sterling, and the

amount, particularly in city districts, appears to be steadily growing. Not only is this large sum irretrievably lost every year to the country, but owing to a corresponding impairment in the taxable value of property, the burden of taxation is thereby proportionately increased to everyone. The loss is usually so well distributed by the existing system of insurance that its incidence is not often seriously felt. There is, however, a distinct danger that the growing fire hazard in congested city districts may sooner or later involve merchants in the payment of such an increase of premium as may hamper the requirements of commerce. It would be impossible to carry on commercial undertakings on present lines without the protection of insurance, and in the event of the losses continuing to grow in magnitude, or of districts being so closely built and connected as to form one fire risk, or to be in danger of annihilation by the ravages of a single fire, it might become impossible to obtain adequate insurance in these districts even at the most tempting rates of premium.

It is, therefore, contends this writer, of vital importance to owners of property, especially in the central districts of large cities, that proper means be adopted to reduce as far as possible the risk of conflagration. To the fire offices also it is no doubt equally important, but the stronger companies—possessed of adequate reserves, and conducting their business within prudent limits—have hitherto been able, even after the most serious losses, to protect themselves by a readjustment of their premiums. Fire losses generally, are, therefore, in reality borne by the community, the insurance offices being merely the medium by which the loss is distributed.

The Drummond Bleaching and Cotton Company, Montreal, capital \$150,000, has been incorporated under Dominion charter. Senator Mitchell, of Drummondville, and J. W. Woods, of Ottawa, are among those mainly interested.

The Montreal Woolen Mills do not seem to have derived so much benefit from the late increase of tariff in favor of woolen goods as was anticipated by their friends. The management announce that they have closed down the plant for this week and will continue to do so every alternate week for an indefinite time. They attribute the cause to lack of orders, owing to the British preference.

Apropos of what is said in our Halifax correspondent's letter about the probable successor to Mr. Harrington as collector of customs at that city, we observe a telegram to the Toronto Globe dated 24th August, which says that Mr. Archibald S. Mitchell, of G. P. Mitchell & Sons, Halifax, one of the leading West India firms of the Maritime Provinces, will be appointed collector of customs at Halifax. Mr. Mitchell is a brother of George Mitchell, M. P. P. for Halifax, and is one of the most competent business men in the city.