### CANADIAN FIRE RECORD

Specially compiled by The Chronicle.

FIRE AT OWEN SOUND, ONT.

By the fire which occurred on the 28th instant through lightning, on the premises of Lemon Brothers, produce dealers, Owen Sound, the following companies are interested:—

On But	
General Fire	
	\$6,000
On Cos St. Paul	British America \$2,000
Phenix of London 5,000 Liverpool-Man 5,000	N. B. & Mercantile 5,000 Norwich Union 5,000
Caledonian         3,000           Economical         5,000	Royal Exchange 5,000 Liv., London & Globe 3,000
Yorkshire 5,000	\$45.500

Loss total.

YORK MILLS, ONT.—Hennery on Frederick B. Robins' farm destroyed with 300 prize hens, buildings valued at \$15,000 with incubators and brooders worth \$800 each. Origin, defective lamp in brooder.

Windsor, Ont.—Grand Central Feed Store, 98 East Wyandotte Street, destroyed, May 25. Loss \$4,000, partly insured. Herbert Lyle, a youth, has confessed to starting fire. Insurance, Northern, \$2,400.

VANCOUVER, B. C.—Plant of New England Fish Company destroyed with Alberta-Pacific grain elevator, May 29. Loss roughly estimated at \$600,000. Origin, incendiary.

FLESHERTON, ONT.—Barn of William Henderson destroyed, May 29, with two horses and several other live stock, farm implements and quantity of grain. Insurance, \$1,000.

PORT ESSINGTON, B. C.—Number of homes destroyed with buildings of Salvation Army barracks and Government boatshed, May 30.

WINNIPEG, MAN.—Premises of Wingold Stove Company damaged, May 27. Loss, \$10,000, insured.

#### INSURANCE INSTITUTE OF TORONTO.

Mr. A. E. Blogg, of the London & Lancashire Fire Insurance Company, has been elected president of The other the Insurance Institute of Toronto. officers are: hon. president, Mr. H. Sutherland, Equity Life Assurance Company; vice-president, Mr. H. C. Cox, Canada Life Assurance Company; librarian, Mr. V. R. Smith, Confederation Life Association; secretary and treasurer, Mr. C. Elvins, Imperial Life Assurance Company; council, Messrs. C. H.
Fuller, Continental Life Insurance Company, J. B.
McKechnie, Manufacturers' Life Insurance Company, A. H. Rodgers, Norwich Union Fire Insurance Society, G. Cecil Moore, Imperial Life Assurance Company, H. A. Sherrard, Western Assurance Company, C. P. Muckle, Excelsior Life Insurance Company, D. E. Kilgour, North American Life Assurance Company, W. A. P. Wood, Canada Life Assur-ance Company, H. W. Crossin, Employers' Liability Assurance Corporation, P. C. Keys, British America Assurance Company, J. G. Parker, Imperial Life Assurance Company, C. H. Neely, Ocean Accident & Guarantee Corporation, T. H. Hall, General Accident, Fire and Life Assurance Corporation, and the past-presidents.

## FIRE UNDERWRITERS' EXPERIENCE IN UNITED STATES.

Stock companies reporting to the New York Insurance Department obtained an underwriting profit of 2.71 per cent. in 1915, according to statistics presented by Mr. E. G. Richards, United States manager of the North British & Mercantile and president of the National Board of Fire Underwriters, at the fiftieth annual meeting of the National Board held in New York last week. The tenyear record of the same companies for 1906-1915 inclusive shows an underwriting loss for the period equal to 1.04 per cent.

President Richards also gave statistics showing that the taxation upon 193 fire companies throughout the United States in 1915 amounted to \$11,-086,482, a proportion of no less than 50.33 per cent. of the net income, which is arrived at after deduction from net premiums written, of net losses incurred, net expenses exclusive of taxes and increase in liabilities.

#### INTER-INSURANCE LIABILITY INDIVIDUAL.

The Court of Appeals of New York has decided that suit may be brought against each individual subscriber in an inter-insurance concern for his proportion of the loss, holding that liability is individual and not joint. The theory of the inter-insurance concerns is that a judgment against one subscriber is accepted as binding against all. In the case at issue one subscriber had been sued and the verdict was in its favor, and the inter-insurance concern held that this released all the others. The decision was appealed, and the Court of Appeals held that each subscriber could be sued.

#### WANTED.

INSPECTOR wanted for an Insurance Company. Insurance experience not absolutely necessary. The Candidate must have a sound education, be conversant in both languages and must have already made a success as a salesman. Apply in writing to:

A.P.C. c/o The Chronicle, MONTREAL.

# THE MONTREAL CITY and DISTRICT SAVINGS BANK

NOTICE is hereby given that a Dividend of Two Dollars per Share on the Capital Stock of this institution has been declared and will be payable at its Head Office, in this City, on and after Monday, the 3rd of July next, to Shareholders of record at the close of business on the 15th of June next.

By order of the Board,

A. P. LESPERANCE, Manager.

Montreal, May 29th, 1916.