

**CANADIAN FIRE RECORD.***(Continued from p. 137)*

GUELPH, ONT.—Building owned by Light & Heat Commission, Huskisson Street, damaged, January 30. Loss, \$3,500.

MONTREAL.—British store at 2289 Ontario Street East damaged, February 6.

Tenement at Morin Avenue, St. Henry, property of J. N. Fontaine and Mrs. B. Pilon damaged, February 4.

Stables at Maisonneuve race-track damaged and five trotting horses destroyed, February 4.

Tenements at 2569, 2571 and 2573 Hutchison Street damaged, February 5. Origin, thawing out waterpipe.

THREE RIVERS, QUE.—Factory of C. P. Gelinas et Freres damaged, January 30.

Pinsonneault Studio, 86 Royal Street, damaged, January 30.

MOOSE JAW, SASK.—City Hotel, River Street, destroyed, February 1.

W. W. Shaw's candy factory, destroyed, January 29. Loss estimated at \$15,000.

Hillcrest School, a frame building, burned, January 29. Loss, \$4,000.

PARRY SOUND, ONT.—Queen's Hotel destroyed with contents, February 6. Originated in furnace room.

HALIFAX, N.S.—St. Mary's Temperance Society Hall, occupied by number of homeless families, damaged. Origin, upset oil stove.

REGINA, SASK.—Conger & Co.'s elevator at Drinkwater destroyed, February 4.

SOREL, QUE.—J. P. Paul's grocery at Sorel, and adjoining houses owned by the Wright estate, heavily damaged, February 7.

**CHECKING UP WATCHMEN.**

In too many cases, the service of night watchmen, even in plants where considerable values are represented by goods and machinery essential to the pushing of the war, remarks the Spectator, are regarded as rather perfunctory, and it is considered a sufficient check upon the watchman if he makes his rounds regularly. Some manufacturers, however, perceive the advantage to be derived from having definite daily reports from their watchmen, pertaining to particular fire hazards which might easily exist, but which might not be given particular attention unless the information is positively required by means of the filing of a regular report. One schedule of questions requires data as to fire doors and shutters, fusible links, windows, gates, water faucets, rags, waste, inflammable liquids, lights, safes, call boxes, one extinguisher, steam and sprinkler pipes and valves, pressures on sprinkler gauges, etc.; also the names of parties in the building in the night, the time they were there and their occupation. Such a schedule is of great value in securing specific information as to conditions, and in impressing upon the watchman the necessity of observing conditions wherein danger might lurk.

# The Imperial Guarantee & Accident Insurance Company of CANADA

## THIRTEENTH ANNUAL REPORT

The Directors have much pleasure in submitting to the Shareholders their Thirteenth Annual Report for the twelve months ending 31st December, 1917.

**BUSINESS:**—The Company issued 18,096 policies for insurance, of \$35,165,701.00. The premiums thereon amounted to \$310,657.37, being an increase of \$42,887.18. The interest earnings amounted to \$19,539.75, being an increase of \$1,053.15.

**ASSETS:**—The Assets of the Company now amount to \$478,031.83, and the investments of the Company are all first-class securities bearing good interest returns.

**SURPLUS:**—The Contingent Reserve Fund now amounts to \$25,000.00, and the surplus to policyholders is \$312,560.07, which, together with the uncalled subscribed Capital of \$800,000.00, makes the available security for all contracts \$1,112,560.07.

The lines of Insurance now written are: Personal Accident Insurance, Sickness Insurance, Elevator Insurance, Fidelity Guarantee, Plate Glass Insurance, and Automobile Insurance (including insurance of Automobiles against Fire). The Certificates of the Auditors is appended to the Financial Statement as to the audit of the Company's affairs.

HERBERT C. COX, President.

Toronto, 11th January, 1918.

### BALANCE SHEET, DECEMBER 31st, 1917.

ASSETS.		LIABILITIES.	
Bonds and Debentures, depreciated value	\$334,783.00	Government Reserve for Unearned Premiums	\$102,860.86
Real Estate	2,365.03	Reserve for Filed and Unfiled Claims	52,110.90
Loans on Mortgages	9,000.00	Sundry Accrued Accounts	2,500.00
Accrued Interest	2,207.14	Dividend payable January 1st, 1918	8,000.00
Outstanding Premiums (Reserve on same included in Liabilities)	42,484.69	Capital Stock Paid	\$200,000.00
Other Assets	11,924.44	Contingent Reserve Fund	25,000.00
Cash in Banks bearing interest	61,452.30	Surplus over all Liabilities	87,560.07
Cash in Banks and on hand	13,815.23		312,560.07
	<b>\$478,031.83</b>		<b>\$478,031.83</b>