SAN FRANCISCO.

One of the noblest, wealthiest, most flourishing cities in the United States has been overwhelmed by an earthquake, the devastation caused by which has been heightened by a conflagration.

To describe this calamity in adequate language is impossible. It transcends the power of the imagination to picture the scene of desolation now presented on the site of what a week ago was a city of splendour and prosperity.

San Francisco was founded in 1776, by Franciscan monks, who fortified in the name of the King of Spain. In 1846, an American General seized the town and in 1848 it was ceded by treaty to the United States. A great impetus was given to it by the discovery of gold. In 1849-1851 six conflagrations occurred, destroying property to extent of 25 millions of dollars. These fires only checked the city's progress for a time. In 1854, the gold yield having declined, the city was much depressed, but in 1858 the cloud lifted and ever since there has been continuous development.

San Francisco is estimated to represent a value of $800,000,000. The population is 350,000. It is the eastern gateway of the United States. The Canadian Bank of Commerce and the Bank of British North American had offices in the devastated district, which are reported to have been wrecked.

There is always great exaggeration in estimates of damage done by earthquakes and conflagrations, but there is no doubt that property assessed at 200 millions has been ruined.

CONNECTICUT FIRE INSURANCE COMPANY.

We understand that Mr. W. M. McCombe, repre enting the London Guarantee & Accident Insurance Company in this city has been appointed resident agent for Montreal, of the Connecticut Fire Insurance Company.

EXHIBIT OF FIRE COMPANIES IN UNITED STATES, FOR YEAR 1905.

COMPANIES OPERATING IN CANADA.	Net Premiums Earned.	Total Interest Earned.	Total.	Net Losses Incurred.	Total Expenses Incurred.	Total Losses and Expenses.	Ratio Total Net Losses Incurred to Total Net Premiums Earned.	Ratio Total Expenses Incurred to Total Net Premiums Earned.
Ætna	5,594.420 12	519,699 86	6,114,119 98	2,828,929 19	2,026,030 95	$ 4,854,960 14	50·5	36.2
Atlas, Eng	1,272,257 17	31,787 80	1,304,044 97	623,166 62	580,299 87	1,203,466 49	48·9	45.6
British America, Canada	1,434,319 91	29,861 69	1.464,181 60	836,707 37	503,042 58	1,339,749 95	58.	35.
Caledonian, Eng	1,286,558 78	61.746 79	1,348,305 57	644,096 09	534 446 05	1,178,542 14	50.	41.
Commercial Union, Eng	3,539,293 61	130,287 27	3,669,580 88	1,899,974 97	1,092,622 92	2,992,597 89	53.6	30.8
Hartford, Conn	11,951,535 60	451,551 53	12,368.087 13	6 356 842 17	4,313 593 59	10,670,435 76	53.	36.
Home, New York	8,222,538 14	937,920 18	9,160,458 32	4,047,125 04	3,169,153 17	7,216,278 21	49.2	38.5
Ins. Co. of North America	7,014,959 26	452,871 51	7,467,830 77	3,787,209 90	2,418,552 37	6,205,762 27	53.9	34.
Liverpool & London & Globe, Eng	6.711.094 67	337,160 37	7,048,255 04	3,455,760 38	2,132.027 20	5,587.787 58	51.	31.7
Liverpool & London & Globe, N.Y.	150.156 90	17,863 44	168,070 34	93 543 79	45,157 43	138,701 22	62.	30.
London Assurance, Eng	1.902,478 99	61.933 39	1,964,412 38	916,364 12	701,553 13	1,617.917 25	48.	36.8
London & Lancashire, Eng	2,031,750 48	87,995 42	2,119,745 90	922,408 83	740,448 44	1,662,857 27	45.	36.
North British & Mercantile, Eng	3,812.844 67	212,667 86	4,025,512 53	1,861 090 36	1,346,741 32	3,207,831 68	48.8	35.
North British & Mercantile, N. Y.	153.285 35	41,414 69	194,700 04	42,107 78	53,964 62	96,072 40	27.	27.
Northern, New York	398,210 20	31,209 86	429,420 06	209.571 30	182,047 57	391,618 87	52.	45.7
Northern, Eng	2,399,218 11	99.485 31	2,498,703 42	1,129.968 59	925,985 27	2,051,952 86	47.	38.
Norwich Union	2,032,800 34	82.126 02	2,114,926 36	1,066,573 97	777,167 48	1,843,741 45	52.	38.
Phenix, N. Y	5,567.208 48	239,050 65	5.806 259 13	2 965,145 09	2,281,320 86	5,246,465 95	52.	00.0
Phœnix, Conn	3,834.510 51	389,401 71	4 223,912 22	1.800.741 96	1,538,491 06	3 339 233 02	46.96	40.12
Phœnix, Eng	2,442,633 55	66,631 11	2,509,264 66	1,309,626 40	867,989 68	2,177,616 08	53.6	35.5
Queen	3,290,391 72	193,445 52	3,483,837 24	1,711,708 18	1,181,845 26	2,892,953 44	52.	35.9
Rochester German	1,068,291 85	42.931 44	1,111.223 29	510.380 50	444,016 95	954,397 45	47.7	41.5
Royal, England	5,075.122 26	244,578 90	5,319,702 16	2,508,480 18	1,832,426 91	4,340 907 09	49.	36.
Royal Exchange	1,337,681 16	49,587 56	1 387,268 72	784,463 24	681,882 45	1,466,810 36	58.6	41.
Scottish Union and National	1,854,100 30	143,420 22	1,997,520 52	939,225 81	680,739 71	1.619,965 52	50.6	36.7
Sun Insurance Office	2,264,534 88	80,004 53	2,344,629 41	1,129,137 33	[illegible]	2,026,327 33	49.8	39.6
Union Assurance, Eng	1,063,179 99	66,273 72	1,129,453 71	497,781 22	408,713 53	906,494 75	46.8	38.
Western, Canada	2,457,995 29	72,540 54	2,530,536 06	1,549,253 45	839,932 14	2,389,185 9	63.	34.