

CANADA NATIONAL FIRE INSURANCE COMPANY.

We understand that the Canada National Fire Insurance Company has eliminated all its Branch offices throughout the Dominion with the exception of that at Toronto, feeling that the very effective agency organization which the Company now possesses throughout Canada, will be productive of most satisfactory results. The Company's apparent object in opening branch offices in the more important centres at the outset was to gain publicity and the necessary organization.

This Company was licensed to operate throughout the Dominion in 1911 with an authorized capital of \$3,000,000. The amount paid up in cash is \$1,057,307.50; in addition to this the Company has a surplus to policyholders of \$250,000. The greater portion of the Company's funds are invested in first mortgages on improved real estate. The Company also has a considerable amount of funds invested in high grade stocks and debentures all yielding a satisfactory return. The Canada National has already gained a high reputation for its fair and liberal treatment of policyholders.

THE AUGUST FIRE LOSS.

The fire loss of the United States and Canada for the month of August as compiled from the records of the *New York Journal of Commerce*, shows a total of \$11,765,650, a very great reduction from the August, 1913, figures. The following table gives a comparison of the losses by months this year with those of the same months in 1913 and 1912, together with the monthly record for the balance of those years:

	1912.	1913.	1914.
January.....	\$35,653,150	\$20,193,250	\$23,204,700
February.....	28,601,650	22,084,600	21,744,200
March.....	16,650,850	17,511,000	25,512,750
April.....	16,349,400	16,738,250	17,700,800
May.....	21,013,950	17,225,850	15,507,800
June.....	16,103,450	24,942,700	29,348,000
July.....	15,219,100	20,660,900	17,539,800
August.....	14,158,800	21,180,700	11,765,650
Total 8 mos.	\$163,750,350	\$160,087,250	\$162,323,700
September.....	13,779,300	17,919,300
October.....	13,651,650	14,932,750
November.....	16,172,300	15,207,600
December.....	17,967,000	16,126,450
Total for y'r.	\$225,320,900	\$ 224,723,350

There were during August 202 fires in which the estimated property damage reached \$10,000 or over in each instance. August from a fire underwriting standpoint was the only month this year that offered any hope of profit, says the *Journal of Commerce*. It goes a great way toward compensating for the heavy Salem losses. It is noteworthy that of the large fires in August quite a number had little or no insurance. However, the losses for 1914 so far have been so heavy that it is clear that fire underwriters generally will lose on the year.

A provisional agreement has been made whereby the Commercial Union Assurance Company has acquired the direct business of the King Assurance Company of London, England. The King was established in 1901 and has not been a success. The Commercial Union will have a controlling power in the management of the King, and assist it in the liquidation of its liabilities.

CANADIAN FIRE RECORD.

(Specially compiled for The Chronicle.)

SOUTH WELLINGTON, B.C.—Alexandra Hotel destroyed. Loss, \$40,000. Origin, unknown.

EDMONTON, ALTA.—Contents of dwelling occupied by J. Ruk, damaged. Loss, \$560, insurance \$400 in Germania.

SYDNEY MINES, N.S.—J. C. McAuley's store destroyed, August 22. Loss, \$2,500. Origin, dropped cigarette.

VANCOUVER, B.C.—Sunset Sash & Door factory, owned by Arbuthnot Bros., destroyed. Loss about \$10,000. Origin, unknown.

NORTH BATTLEFORD, SASK.—North Battleford Mfg. Co.'s sash and door factory, destroyed, August 24. Loss, \$25,000. Origin, unknown.

MONTREAL.—Mill of National Drug Company, 23 St. Jean Baptiste Street, damaged, September 9. Loss about \$5,000, principally water damage to new machinery.

WINNIPEG.—General Hospital's laundry destroyed, September 3. Loss, \$10,000.

Shed at rear of P. Komorofsky's general store, 393 Archibald Street, St. Boniface, destroyed with contents, September 2. Loss, \$500.

WINNIPEG, MAN.—Harvard Shoe Co.'s stock and fixtures damaged. Loss on stock, \$2,102; on fixtures, \$158. Insurance, stock, Westchester, \$3,000; \$2,000 each in Fidelity-Phoenix; Phoenix of Hartford; Royal Exchange, and Springfield; \$1,000 each in Ins. Co. of N. A. and Western. Insurance on contents, \$2,500 in Canadian Fire.

Strong Scott Mfg. Co.'s foundry. Loss on building and contents, \$2,735. Insurance, Am. Central, \$7,400; Canada National, \$5,000; Firemen's \$2,000; German American, \$5,350; Hartford Fire, \$2,500; Ins. Co. of N. A., \$2,300; L. & L. & G., \$10,000; London & Lancashire, \$2,500; Norwich Union, \$3,000; N. B. & Mer., \$2,000; Lon. & Lanc., \$2,500; Norwich Union, \$3,000; N. B. & M., \$2,000; Niagara, \$2,800; Royal Exchange, \$3,000; St. Paul F. & M., \$5,950.

SOURIS, MAN.—Building owned by M. A. Sowden. Loss, \$3,081. Insurance, Norwich Union, \$1,500, and Western, \$4,500. Occupied by W. J. McLean as furniture store. Loss on contents, \$2,200. Insurance, Canadian Phoenix, \$1,500; Phoenix of Hartford, \$1,500 and Guardian, \$1,000.

WANTED.

One having very much experience in Fire Insurance in the Province of Quebec and who can afford to increase the business of any good Company through the agents that he controls, seeks appointment as SUPERINTENDENT OF AGENCIES. Address: X. Y. Z., The Chronicle, Montreal.

WANTED.

A gentlemen having several years experience in Fire Insurance, and controlling some good agents in Montreal and the Province, desires appointment as INSPECTOR or CHIEF CLERK. Address, J. P., c/o The Chronicle, Montreal.