

CANADIAN FIRE RECORD

Fire at Toronto.—By the fire which occurred on the 23rd instant on the premises of the Hootan Chocolate Company, 107 Front St. E., the following companies are interested: Atlas, \$7,500; Nova Scotia, \$2,500; Alliance, \$1,000; Continental, \$5,000; North America, \$2,000; Fidelity Phoenix, \$4,000; North Brit. & Mer., \$5,000; British & Canadian, \$5,000; North America, \$5,000; Prov. Wash., \$2,500; North West, \$2,500; Hartford, \$8,000. Total, \$50,000. Loss total.

Fire Near Beaverton, Ont.—On the 17th instant the home of Mr. James Lyon, about seven miles northeast of Beaverton, in Thorah township, was destroyed by fire, three members of the family perished in the flames.

Fire at St. Johns, P.Q.—On the 22nd instant a fire broke out in the plant of the Colonial Hide Co., entailing a loss of about \$6,000.

Fire at Hamilton, Ont.—On the 19th instant a fire broke out in the finished goods department of the Allith Manufacturing Co., Ltd., entailing a loss of about \$3,000.

Fire at Port Rowan, Ont.—On the 18th instant fire destroyed the business section on the west side of Main Street. Los about \$30,000.

Fire at Ottawa.—On the 23rd instant a fire occurred in the basement of the new Parliament Buildings. Loss about \$2,000.

Fire at Vancouver, B.C.—On the 20th instant a fire broke out in the Military Convalescent Hospital, Shaughnessey Heights, Vancouver. Amount of coverage, \$42,500 on buildings affected. Loss estimated, \$20,000.

Fire at Perth, Ont.—On the 23rd instant a fire occurred on the premises of the Andrew Jergens Co., Ltd. The risk is a sprinklered one and the following companies are interested: Hartford, \$17,500; British & Foreign Marine, \$17,500. Total, \$35,000. Loss about \$3,000.

HOW MOTOR CARS ARE STOLEN.

To insurance Companies which have suffered at the hands of motor car thieves evidence given at Westminster Police Court will prove interesting. It is estimated that by the operation of one man only Insurance Companies and owners of cars have been despoiled at the rate of between £400 and £500 weekly.

The witness, Sidney Meredith, a musician by profession, revealed much of the modus operandi

of car thieves in connection with the trial of a man charged with receiving a Studebaker car knowing that it had been stolen. The salient points in his evidence were:—

"I stole this car according to order, as S. told me he wanted one of this particular make. I discovered the wire from the back lamp and put a fresh number-plate on the back. S. said he wanted three cars for a trip to Cornwall, and, as I had obtained only one, I went off to secure another. The next morning S. gave me £50 for the Studebaker car, and the morning after that I was paid for a second car.

"I had the Studebaker car under observation for two weeks. I had a book in which I kept records and descriptions of cars I had under observation.

"I told S. that a second car, an Argyl, had been obtained "on the cross." S. said he would like the car, which was a good one, and ultimately gave me £50 for it.

"S. asked me what I was, and I replied that I could get cars quickly. He said he could do with as many as I could bring him. I told him that if he would take the lot off me I would let him have them all for £50 each. At this time I had three cars, including the Argyl, in a shed at Putney."

Albert H. Kemp, a chauffeur, of Kensington, said he bought the Studebaker car from S., and paid £100 for it. He afterwards handed it over to a mechanic in the employment of the person for whom it was purchased.—Post Magazine.

**HEALTH AND ACCIDENT INSURANCE
UNSATISFACTORY.**

At a meeting of the Internatoinal Association of Casualty and Surety Underwriters, held at White Sulphur Springs, on the 17th, in reviewing conditions which had prevailed last year in each class of business which came under the jurisdiction of the Association, the President, Mr. Childs, dwelt at length on health and accident insurance, particularly the former, in its relation to the results of the influenza epidemic. He said that the total accident and health premium income of seventy-five stock companies was \$49,696,511, and that the combined experience on both accident and health insurance showed an underwriting loss of \$748,228. He gave some figures officially collected regarding the companies' losses under their health policies as a result of the influenza. These figures indicated that during the six months, October 1 to March 31, the health loss ratio to earned premiums was fully 170 per cent.