

Lt.-Col. John Carson, managing director, Messrs. G. M. Bosworth, A. G. Gardner, Lt.-Col. J. G. Ross, T. F. Howe, and Tancrede Bienvenu, directors; Mr. I. P. Rexford, secretary.

**TRUST & LOAN COMPANY OF CANADA.**—His Majesty King George, in Council on the 28th of last month, has been graciously pleased to approve of the grant of a Supplemental Royal Charter to the Trust & Loan Company of Canada. The original Royal Charter granted this company, the oldest Mortgage Company in the Dominion, was under sign-manual dated the 3rd November, 1845, to which a Supplemental Royal Charter was issued, dated the 20th February, 1872. His Majesty has now been pleased to grant an additional Supplemental Royal Charter, covering the New Act of Incorporation secured by the company during the last session of the Canadian Parliament.

### Insurance Items.

**THOSE PRESENT** at the annual meeting at Chicago last week-end of the Association of Life Insurance Presidents included Mr. L. Goldman, managing director, North American Life, Toronto and Mr. George A. Somerville, general manager, Manufacturers Life, Toronto.

**REDUCTION OF FIRE RATES IN NEW YORK.**—The New York Fire Insurance Exchange, says a New York telegram, have announced a sweeping reduction in rates on all business within the city, not affecting apartment houses or residential property. The reduction varies from five to fifteen per cent., and will reduce in corresponding proportion the total premium in common New York property, which last year is estimated to have amounted to \$21,000,000. The main credit for this reduction is given to the new high pressure water service.

**MONTREAL'S TAXATION OF FIRE COMPANIES.**—The hearing has been continued this week of the case in which the City of Montreal is suing the Ontario Fire Insurance Company for non-payment of their proportion of the usual assessment in respect of the office of the fire commissioner for the year 1909. This is the case arising out of the objection taken by many well-known fire insurance companies to their payment of the whole cost of the fire commissioner's office, while, it is alleged, other companies doing business in Montreal, are not assessed to the tax. Considerable evidence has been called to show that there are companies doing business in Montreal, which are not assessed to the tax, and the case stands adjourned until next Monday.

### The Canadian Fire Record.

(Specially compiled by The Chronicle.)

**HAMILTON, ONT.**—Home of J. Woodwork, Brook, destroyed, December 4. Origin unknown.

**SYDNEY MINES, N.S.**—Compressor house at No. 1 colliery damaged, December 10. Loss placed at \$7,000.

**WELLAND, ONT.**—House and barn owned by Mrs. Valentine, at Allanburg, destroyed December 3, with their contents. Little insurance.

**LETHBRIDGE, ALTA.**—Taylor-Karren Company's store at Magrath, destroyed, December 5. Originated in over-heated stove.

**PICTON, ONT.**—Philip C. Dalmage, of Cherry Valley; burned to death in his barn, December 1, with a number of cattle, horses and the season's crop.

**ST. THOMAS.**—Fire in house of Mr. E. S. Henderson, manager of the Dominion Bank, did damage placed at \$300 or \$400, December 5. Started from an upstairs fire grate.

**LONDON, ONT.**—Fires at stables of Windsor Hotel and Harrison House, December 5, caused death of two horses, and much damage, placed at about \$3,000. Incendiarism suspected.

**PORTAGE LA PRAIRIE, MAN.**—Hotel, owned and run by J. & H. Jeffrey, badly damaged, December 6. Insurance on the building is stated to be \$30,000, but no verified record of companies interested has yet come to hand.

**RAINY RIVER, ONT.**—Huggins' block, Fourth Street, gutted, December 7. Supposed to have started from stove in shoe shop. No insurance, so far as is known; loss about \$1,800.

**LEVIS, QUE.**—Passenger elevator almost destroyed, December 6. Originated from a stove at bottom of incline becoming overheated. Elevator was built in 1901 at a cost of \$30,000.

**DAUPHIN, MAN.**—Three wooden blocks destroyed, December 10, by fire which started from an over-heated stove in hardware shop of A. R. McPherson, Burrows Avenue. Preliminary estimates place loss at \$25,000, but insurance details not yet to hand.

**QUEBEC.**—Building occupied by Bourse du Travail, St. Valier Street, damaged, December 14. Originated in furnace room. Loss placed at about \$3,000. Fire starting on fourth storey of building occupied by J. H. Garneau, dealer in stationery and church ornaments, December 4, destroyed floor and roof and damaged adjoining drug store of J. L. Laroche. Smoke and water also caused considerable damage.

**WINNIPEG, MAN.**—Rat Portage Lumber Company's mill at St. Boniface, destroyed, December 8. Insurance particulars not yet available, but the President of the company is reported as stating in an interview that the total loss would not exceed \$90,000, 75 p.c. of which is covered by insurance. The insurance is controlled through a firm of New York insurance brokers, who handle all the risks of the company, and specialize in lumber risks. Other unofficial advices give the names of four Canadian and American companies as having small lines on the risk. The Rat Portage company also lost a mill in the summer fires in the Rainy River district.

**MONTREAL.**—One-storey wooden structure, on Fifth Avenue, Rosemount, property of Joseph Dumont, destroyed, with contents, November 29; grocery and confectionery store of McKerley & Co., corner of Park Avenue and Prince Arthur Street, damaged, December 4; residence of A. Grant, in Adam Street, Maisonneuve, damaged December 3, to value of about \$800; one-storey wooden house, 512 Ninth Avenue, Maisonneuve, owned by Patrick Sherman, destroyed, December