

CANADIAN FIRE RECORD

Specially compiled by The Chronicle.

FACTORY LOSS AT WINNIPEG.

By the fire which destroyed the Gold Medal Furniture Manufacturing Company's premises at Winnipeg, Man., on August 28, the following companies are interested:—Ocean, \$2,064; Northern, \$516; Pacific Coast, \$774; Century, \$774; Continental, \$155; Michigan Millers, \$258; Dominion, \$516; Merchants, N.Y., \$774; Excess, \$413; Michigan Millers, \$103; Royal, \$1,548; Ohio Valley, \$129; Merchants, N.Y., \$620; Michigan Millers, \$155; Iowa Mutual, \$129; Dominion, \$516; Lloyds, \$516; Columbian, \$155; Firemen's, \$516; People's National, \$258; United Fireman's, \$258; North British & Mercantile, \$825; Western, \$3,300; British America, \$2,310; British Empire Underwriters, \$2,475; London Guarantee, \$774; Employers' Liability, \$516; People's National, \$258; United Firemen's, \$258; Occidental, \$413; British Colonial, \$825; London Mutual, \$783; Royal Exchange, \$1,290; Lloyds, \$1,238; Excess, \$1,548; Sun, \$516; North British & Mercantile, \$620; Lloyds, \$310; Excess, \$155; London & Lancashire, \$2,580; Lloyds, \$466. Total, \$33,000. Total loss.

CONFLAGRATION AT ESTUARY, SASK.

By the conflagration which destroyed part of the town of Estuary, Sask., on August 20th, the following companies are interested:—Glens Falls, \$12,700; Rochester, \$9,000; Union of London, \$7,800; Sun, \$6,200; Delaware, \$6,000; Yorkshire, \$5,000; Globe & Rutgers, \$5,000; British Empire \$4,500; Law Union & Rock, \$3,600; Canadian, \$3,250; Ocean, \$3,000; Continental Fire, \$2,850; North Empire, \$2,800; Northern, \$2,500; Hartford, \$2,300; Royal, \$2,000; Aetna, \$2,000; St. Lawrence, \$1,300; Equitable, \$1,000. Total, \$82,800. Loss total.

FIRE AT PARRY SOUND, ONT.

By the fire which occurred on the 11th instant, on the premises of the Parry Sound Lumber Company, we understand the following companies are interested:—ON LUMBER:—Norwich Union, \$500; North America, \$500; Northern, \$800; North British & Mercantile, \$500; Commercial Union, \$500. ON BUILDING: North British & Mercantile, \$1,200.

FIRE AT ST. ANNE DE BELLEVUE, P.Q.

On the 12th instant, the Clarendon Hotel, St. Anne de Bellevue, P.Q., was destroyed by fire. Insurance as follows:—Northern, \$5,000; Guardian, \$5,000; Employers, \$5,000; Liverpool & London & Globe, \$5,000; British Colonial, \$5,000; London Mutual, \$2,500; Hartford, \$1,000; Total, \$28,500. Property loss about \$40,000.

FIRE AT MONTREAL.

A fire occurred on the 11th instant, in the dwellings and stores, 1171 to 1181 St. Urbain St., Montreal. Insurance:—Northern, \$5,000; Caledonian, \$10,000; Total, \$15,000. Loss about \$5,000.

MONTREAL.—Two-storey wood and brick store and dwelling, 377 Fifth Avenue, Rosemount, destroyed, September 5. Two lives lost.

Premises of North Eastern Iron & Salvage Co., 133 Nazareth Street, damaged, September 11. Loss, \$2,000. Origin, unknown.

Roof of W. T. Guest's home, 841 Champagneur Avenue, Outremont, damaged September 3.

CHARLOTTETOWN, P.E.I.—A fire on the 8th instant, destroyed about nine wooden buildings, valued at \$25,000 with insurance of \$15,000, located between Grafton and Kent Streets.

GUELPH, ONT.—A. J. Kendrick's home, 22 Kathleen Street, damaged, September 1. Supposed origin, spontaneous combustion.

OTTAWA, ONT.—Barn on Ralph Ayer's farm destroyed with 200 bushels of oats and some hay, September 4.

COLLINGWOOD, ONT.—James Reid's dwelling house destroyed, August 25. Insurance \$3,000.

CORNWALL, ONT.—A. Helmer's farm house burned, September 6. Three lives lost.

Large livery barrels of Hugh Leitch in rear of Standard block, Second street, damaged, September 2. Two horses, one valued at \$1,000, lost.

ST. JOHN'S, QUE.—Block of boat houses north of Gouin bridge gutted, August 29.

SYDNEY, N.S.—Bank head at Dominion No. 1 Colliery destroyed, September 9.

WEIR, QUE.—Summer home of Mr. A. W. Hadrill, damaged. One life lost.

BANK MANAGERS AS INSURANCE AGENTS.

To the Editor of THE CHRONICLE:—

Sir—The article entitled "Bank Managers, Insurance Agents and the Companies' Duty," in your issue of August 31st, has been read with much interest. For a company to appoint bank manager-agents has always seemed to me poor policy for this reason:—In the case of a regular agent, possibly his own interests are the first consideration and the company's the second. But in the case of a bank manager acting as agent, it may reasonably be assumed that the bank's interests will come first, the bank manager's interests as insurance agent, second, while the insurance company, which is often assuming a big liability, will have its interests placed third and made subsidiary to those of both the bank and the bank manager. It is not necessary to enlarge on the unsatisfactory conditions resulting from this state of affairs.

I understand that one of the leading banks some years ago made a rule that none of their managers should represent insurance companies. A well-known manager in a large city gave up the bank and kept his insurance agency! In the interests of their clients, banks should forbid their managers to act as insurance agents, since there is grave danger of a manager discriminating between clients who give him their insurance and others who do not.

Yours truly,

UNDERWRITER.

10th September, 1917.

Mr. George E. Kline, vice-president of the Continental, Fidelity-Phenix and American Eagle insurance companies, will retire from business January 1st next. The position Mr. Kline vacates was offered to Mr. Charles R. Street, the Chicago second vice-president of the Fidelity-Phenix, who, however, preferred to remain in the West, because of family, social and business ties. Mr. Fred W. Koeckert, the Continental's second vice-president in charge of the Western department, will become vice-president of the three companies, Mr. Henry Evans retaining the presidency of the three.