

LONDON MUTUAL FIRE INSURANCE COMPANY.

The London Mutual Fire Insurance Co. was established some sixty years ago during which long period its losses have been promptly paid. Its agency organization throughout Canada has been well established and many of its representatives have been connected with the Company for a long period in various sections of the Dominion. The precarious business of fire insurance, notwithstanding this long and meritorious service rendered by the London Mutual, by its huge payments to policyholders during 60 years, cannot be said to have resulted in any great benefits to itself, in so far as the profits realized are concerned during such a long term. The Company's largest business has always been derived from Ontario in which province the Company has its Head Office. Unfortunately the fire losses in Ontario have been abnormal for a number of years, and as a consequence about 65 per cent. of its total losses were paid by the Company during 1918 in Ontario. With net premiums of \$398,247 (nearly the same as in 1917) paid losses in 1918 amounting to \$254,213 are \$44,457 in excess of losses paid in 1917. With expenses under last year's level and after providing for insurance reserve there is a profit on the year's operations of \$1,476.

Cash assets are reported as \$483,865. The cash surplus over all liabilities including capital is \$145,067, the total surplus to policyholders including paid up and contingent portion of premium notes is \$320,144. The bonds and debentures included in assets amounting to \$215,834 are all gilt-edge securities cash on hand and on deposit amounts to \$58,102. The Montreal branch of the London Mutual has been under the experienced management of Mr. W. J. Cleary for the past seven years, during which period its underwriting experience has been uniformly favourable in the Province of Quebec.

CANADIAN FIRE RECORD.

Fire at Toronto.—On the 20th instant a fire occurred on the premises of G. R. Holden, 333 Bloor Street, dealer in automobile tyres. Loss about \$3,000.

Fire at Chatham, Ont.—On the 24th inst., a fire broke out in the paint and trimming shop of F. Lennox & Sons, destroying 12 automobiles. Loss on building about \$2,000 and on autos about \$8,000.

Fire at Thorold, Ont.—On the 23rd instant, a fire destroyed the plant known as The Thorold Basket Factory which included a large two-storey brick building, two large warehouses, and a pattern building. Loss about \$17,500.

Fire at Quebec.—On the 23rd inst., a fire broke out on the premises of the Mechanics Supply Co., 80-90 St. Paul Street. Insurance on building and fixtures: Aetna, \$15,500; North British Mer., \$15,500; Fidelity, \$11,000; Com. Union, \$4,000; Phenix of Hartford, \$4,000. Total, \$50,000. Loss about \$7,500. On stock: Quebec, \$20,000; Phoenix of London, \$17,000; Queen, \$15,000; Royal, \$14,000; Globe & Rutgers, \$10,000; Alliance of London, \$10,000; Liv-Manitoba, \$10,000; Western, \$8,000; Brit. America, \$5,000; Great American, \$5,000; Hartford, \$5,000; Scottish Union, \$5,000; Continental, \$5,000; Guardian, \$10,000; Union, \$10,000. Total, \$149,000. Loss estimated, \$75,000.

Fire at Sherbrooke, P.Q.—On the 21st instant, a fire broke out on the premises of I. M. Nault, Limited, dry goods. Insurance as follows: On stock, Royal Exchange, \$8,000; Union of Paris, \$3,000; Mount Royal, \$8,000; Nova Scotia, \$10,000; Globe & Rutgers, \$5,000; National of Paris, \$2,000; Occidental, \$3,000; North Brit. Amer., \$7,000; London Mutual, \$4,000; Northern, \$4,000; Strathcona, \$3,000; London & Lancashire, \$2,000; Springfield, \$3,000; North-West National, \$5,000; Brit. America, \$2,000; Fidelity, \$2,000; London Assurance, \$2,000; North America, \$2,000; Phenix of Paris, \$5,000; Liv-Manitoba, \$2,000. Total, \$83,000. Loss about 90 per cent. On furniture and fixtures: Nat. of Paris, \$1,300. Loss about 50 per cent. On building: Guardian, \$5,000; Royal, \$5,000; Lan. Union, \$2,000; North British & Mercantile, \$8,000; North America, \$5,000; London Assurance, \$5,000; Caledonian, \$2,000. Total, \$32,000. Loss about 20 per cent. On contents of offices, \$2,600. Loss small.

SHINGLE ROOFS.

The danger inherent in wooden shingle roofs should lead property owners to consider the use of non-flammable materials for roofs, and the dangers to others of such roofs in congested districts render it a duty incumbent upon public officials to see that such hazards are removed as speedily as possible, without working undue hardships to the owners of shingle-roofed structures.

GASOLINE A MOST DANGEROUS EXPLOSIVE.

Gasoline is a most dangerous explosive and has no place in any home, and yet it is used by most intelligent and educated people who do not appear to realize the danger involved both to themselves and their neighbours. It might be stated that carbon tetra chloride, a liquid that unlike gasoline, is both non-inflammable and non-explosive is available for cleaning purposes and there is therefore no excuse for jeopardizing both property and human life by using gasoline.