

CANADIAN FIRE RECORD.

(Compiled by The Chronicle.)

Fire at Brantford, Ont.—On the 29th ult. a fire occurred in a tenement house on Oxford St., Brantford. The building was gutted. Loss about \$10,000.

Fire at Ottawa.—On the 30th ult. a fire destroyed the club house of the Britannia Boating Club, Ottawa, and all its contents, including about 150 canoes, etc. Loss about \$35,000.

Fire at Quebec.—On the 3rd instant the wine and vinegar factory of the A. Tossart Company, an old and quaint relic of the past, was burned to the ground. The loss is partially covered.

Fire at New Hamburg, Ont.—On the 2nd instant the large frame barn of F. Schafer & Son, brick and tile manufacturers, New Hamburg, was destroyed by fire. The loss on building and contents is estimated at \$9,000. Building insured in the Hopewell Insurance Co., \$2,500.

Fire at Joliette, P.Q.—By the fire which occurred on the 2nd instant on the premises of Alex. McArthur & Co. Paper Mills, Joliette, P.Q., the following companies are interested:—

Globe & Rutgers ..	\$5,000	Guardian	10,000
British America ..	5,000	Norwich Union ..	10,000
Palatine	5,000	Yorkshire	10,000
London Mutual ..	5,000	Commercial Union ..	10,000
Great American ..	2,500	Employers	6,000
Imperial Und. . . .	7,500	Atlas	7,000
Royal	3,750	Caledonian	5,000
Liverpool & London		North America ..	10,000
& Globe.	4,000	London & Lan. Fire	5,000
Mount Royal	6,000	Northern	9,500
Alliance	11,250	Western	5,000
Providence, Washing-			
ton	7,500	Total	\$150,000

Loss about 20 per cent.

Fire at Blind River, Ont.—By the fire which occurred on August 29th, in the lumber yards of Eddy Bros., Blind River, the following companies are interested:—

Liverpool & London		Commercial Union ..	20,000
& Globe.	\$49,500	New York Und. . . .	10,000
Northern	35,000	Phoenix of London ..	12,000
Rochester Und. . . .	5,000	British Crown	5,000
Vulcan	2,000	Springfield	5,000
Mercantile.	15,000	Continental	15,000
Pacific Coast	7,500	St. Lawrence Und. . .	2,500
Pennsylvania	15,000	British Empire Und. .	2,500
Century	7,500	Sun	20,000
Connecticut	5,000	Queen	5,000
Queensland	5,000		
Alliance of Philadel-		Total	\$232,000
phia	8,000		

Loss about 75 per cent.

WANTED

A Fire Insurance Office wants a bright young man as Inspector for Montreal and for the Province of Quebec. Apply, stating full particulars, to

P. O. Box 579,
Montreal.

THE PURPOSE AND EFFECT OF THE CO-INSURANCE CLAUSE IN FIRE INSURANCE POLICIES.

(Continued from page 939.)

getting the benefit of a reduced rate. So the loss follows the amount of the premium paid, which amount was the voluntary choice of the assured.

In concluding, the clause in effect guarantees to each property owner that he pays no more or no less than others for an equal benefit, and this is the main purpose.

It operates **after** a fire, if at all, only when the amount of loss and amount of insurance are less than the agreed percentage of co-insurance, otherwise, the policyholder must bear a part of his own loss.

WANTED

A gentleman with ten years experience desires position as Inspector or Examiner with Canadian Fire Co. Best of references—not subject to draft. Class C 2. Address

X. Y. Z.,
c/o The Chronicle,
Montreal.

WANTED

Gentleman with ten years' Agency experience, desires position with Head Office or as Inspector. Western Canada preferred.

Address AGENCY, 1100 Davie St.,
Vancouver, B.C.

WANTED

Clerk wanted with thorough knowledge of the work of a Fire Insurance Office.

Apply, stating age and experience, to
CLERK,

c/o The Chronicle,
Montreal.

THE MONTREAL CITY and DISTRICT SAVINGS BANK

NOTICE is hereby given that a Dividend of Two Dollars and Fifty Cents per share has been declared on the Capital Stock called and paid up of this bank, and will be payable at its Head Office, in this City, on and after Tuesday, the first day of October, next, to shareholders of record the 14th of September, at 12 o'clock noon.

By order of the Board,

A. P. LESPERANCE, Manager.
Montreal, 27th August, 1918.