

This, they say, is not due so much to increased breakage as to the much higher cost of replacements. The premium rates have in nowise responded to the advance in the price of glass.

PROTECTORATE LIFE ASSURANCE COMPANY OF CANADA.—This company has been incorporated by Act of Parliament to carry on life insurance in all its forms and branches. The capital stock is \$1,000,000, divided into 10,000 shares of \$100 each and it is proposed to sell the stock at a premium of \$25 per share payable \$20 on application and \$15 within two months from the date of application. The head office of the company is at Ottawa and the provisional directors are Mr. George S. May, manufacturer; Mr. Charles Hope-well, contractor, and Mayor of Ottawa; Mr. Albert Allard, M.P., wholesale grocer; Mr. James W. Fitzpatrick, financier; Mr. George T. Brown, insurance broker; Mr. O. C. Culbert and Mr. Ogle Carss, barristers.

LIFE UNDERWRITERS' ASSOCIATION OF CANADA.—The following is a complete list of the new officers elected at last week's Toronto convention: Hon. President, E. R. Machum, St. John, N.B.; President, Wm. McBride, Winnipeg; 1st Vice-President, A. Homer Vipond, Montreal; 2nd Vice-President, J. A. Tory, Toronto; Secretary, T. B. Parkinson, London, Ont.; Treasurer, F. T. Stanford, Toronto; Chairman of Executive, H. C. Cox, Toronto; Members for N.A.L.U., E. R. Machum, St. John, N.B., T. G. McConkey, Toronto; Executive Committee, Grey and Bruce, Ont., John McTavish; Windsor, Ont., J. O. Peck; B. C., Stanley Henderson; Montreal, Que., G. E. Williams; Algoma, Ont., G. E. W. Tiegler; Manitoba, E. S. Miller; Alberta, R. A. Darker; Brandon, Man., C. M. Twiss; Waterloo County, Ont., G. A. Miller; Ottawa, Ont., J. R. Reid; P.E.I., J. O. Hyndman or W. K. Rogers; Bay of Quinte, Ont., S. Burrows; New Brunswick, F. S. Bonnell; Huron, Ont., A. Waddell; Saskatchewan, J. H. H. Young; Hamilton, Ont., C. B. Linton; Thunder Bay, Ont., G. P. Ames; Guelph, Ont., G. Powell Hamilton; Quebec, Ont., J. L. Lachance; Central Ontario, D. H. Moore; Kingston, Ont., S. Roughton; London, Ont., T. B. Parkinson; Nova Scotia, H. B. Evans; Brantford, Ont., John Burbank; Eastern Townships, Que., T. J. Parkes; Toronto, Ont., J. A. Tory; Sydney, C.B., E. C. Hanrahan. A prizewinner was Mr. J. E. Matthews, of Charlottetown, P.E.I., who secured a medal given by Mr. E. R. Machum for an essay on "the relation of life insurance to Society and State." The silver cup presented by Mr. J. O. McCarthy to the association showing the largest attendance at the convention was won by London, Ont., Montreal being second.

Personals

MR. W. B. LITTLEJOHN, western manager of the North British & Mercantile, at Chicago for over 16 years, is retiring shortly. The company has decided to transfer the western department from Chicago to its office in New York, but will maintain a permanent Chicago office.

THE HON. MACKENZIE KING has been appointed a vice-president of the International Permanent Committee on Social and Industrial Insurance, which has recently been meeting at The Hague. It will meet next in the United States in 1913.

Among those attending the convention of the National Association of Life Underwriters at Detroit, Michigan, were Mr. G. H. Allen, Montreal, Travellers Life; Mr. C. E. Barnett, Toronto, Canada Life; Mr. H. C. Cox, Toronto, Canada Life; Mr. W. D. Johnson, Toronto, Aetna Life; Mr. William McBride, of Winnipeg, president of the Life Underwriters' Association of Canada, was elected third vice-president of the National Association.

THE FIRE RECORD.

COMPTON, QUE.—Oriental Hotel burned to the ground, September 9.

HAZLEMERE, B.C.—Several houses and much stock, destroyed in bush fires.

VANCOUVER, B.C.—White Rock, a village near New Westminster wiped out, September 13. Stock lost by ranchers.

SANDWICH, ONT.—Club house of the Fighting Island Gun Club destroyed, September 12. Estimated loss, \$3,500.

TORONTO.—One storey frame building at 222 King Street East, occupied as barber shop, by C. W. Walker, gutted, September 14.

COMO, QUE.—Hodgson Saw Mills almost a total loss, September 14. 400,000 feet of lumber destroyed. Loss heavy, small insurance.

COMBER, ONT.—Lumber and stave mills of J. S. Ainslie & Brothers, destroyed, September 11. Loss placed at over \$6,000 with, it is said, no insurance.

MIDLAND, ONT.—South side of cast house building of Midland Engine Works Co. and contents badly damaged, September 8. Estimated damage \$2,000.

ST. JOHN, N.B.—Round house of Central Railway at Minto, destroyed, September 14, with two locomotives and a flat car which were inside the building.

PRINCETON, ONT.—Unoccupied building owned by W. H. Wells, and residence of Mr. and Mrs. Cheeswright, destroyed, and Bank of Hamilton building damaged, September 8. Estimated damage, to Wells' property, \$1,200 with no insurance; Cheeswright property, \$1,100 covered by insurance; Bank of Hamilton, \$2,500 covered by insurance. Incendiarism is supposed.

MONTREAL.—Interior of residence of Joseph Rivet, 324 Ontario Street, Maisonneuve, gutted, September 11. Fire in stable of O. Donahue at rear of 952 Lagauchetiere Street, September 13, caused death of horse and destroyed a quantity of hay, etc.; fire in cellar of J. Eveleigh & Co., 245 St. James Street, caused considerable damage by water and smoke; paints and oils establishment of McArthur, Corneille & Co., running through from St. Paul to Commissioners Streets, badly damaged, September 16.

WANTED—Chief Clerk for well-known Fire Insurance Office. Must be competent to take entire charge of office. Experience, particularly with Montreal business, absolutely necessary. Applications confidential if desired. Address with full particulars,

**INSURANCE,
P. O. Box 578, MONTREAL**