GUARANTEE COMPANY OF NORTH AMERICA.

The interesting announcement is made by the Guarantee Company of North America, that it will in April have completed the fortieth year of its organisation. During this period it will have issued over 423,000 bonds of suretyship, guaranteeing the honesty and faithfulness of employees in various positions of trust, and will have paid to employers, in consequence of defaults committed by dishonest and unfaithful employees, over $2,350,000. This has involved the handling of over 8,000 claims, only fourteen of which have been referred to the courts of Canada or the United States to determine doubtful liability, in nine of which, judgment was given in favor of the company, and five against. The last case is of remote date, since when the company has had "no claims in suit or dispute," thus evidencing its broad policy in the recognition of all just claims, as also establishing a record, which, combined with a continuation of its conservative underwriting, prudent methods and equitable rates, it purposes and hopes to maintain.

As is well known, the Guarantee Company of North America is the pioneer of surety underwriting on this continent. Founded by the late Mr. Edward Rawlings, and built up along the most conservative and prudent lines, there is every indication that its well-deserved success will be continued under its present managing director, Mr. Henry E. Rawlings. The following figures show the steady progress made by the company since 1877:—

	Assets.	Surplus.		Assets.	Surplus.
1877	$ 80,858	$ 21,951	1904	$1,278,918	$806,067
1882	395,102	31,029	1906	1,365,104	918,175
1887	565,246	125,316	1908	1,453,612	979,405
1892	772,306	206,814	1910	1,612,052	1,102,045
1897	956,106	444,798	1911	1,703,733	1,179,479
1902	1,154,383	701,779			

The surplus of over a million dollars has all accumulated from sound underwriting, judicious investments and avoidance of imprudent risks. No part of it has been contributed by stockholders.

The Canadian Fire Record.

LUCKNOW, ONT.—Royal hotel gutted, March 20.

SMITH'S FALLS, ONT.—Princess Moving Picture Theatre damaged, March 19.

QUEBEC, P.Q.—Clarendon Hotel damaged, March 21, by fire which broke out on second floor.

SOUTH VANCOUVER, B.C.—Philip Oben's barn in Central Park destroyed, March 15, with contents.

WOODVILLE, ONT.—Woodville Grist Mill destroyed, March 17. Loss $8,000 with about $4,000 insurance.

HAMILTON, ONT.—First Methodist Church damaged, March 19. Loss about $1,000. Origin, overheated gas plate.

MOOSE JAW, SASK.—Elevator of Western Elevator Company destroyed, March 19, with 7,000 bushels of grain. Fully insured.

WINDSOR, N.S.—Apple evaporating plant, with contents, burned March 21. Loss estimated at $15,000; insurance $7,000.

LADYSMITH, B.C.—Fire which started in the Masonic block, March 21, destroyed that building and also wiped out Walter and Akenhead's drug store, a barber shop, Noot's jewellery store, Lowden's candy store and Jeff's dry goods emporium.

MEDICINE HAT, ALTA.—Medicine Hat Milling Co.'s mill and elevator at Grassy Lake destroyed, with $15,000 bushels of grain. Value of grain destroyed, $12,000 and total loss, $18,000.

GRAND FORKS, B.C.—Stuart Carruthers' residence on Third street, destroyed, March 19, with contents. Loss about $3,000 with no insurance; a policy expiring a month ago not having been revived. Supposed origin, incubator.

MONTREAL.—Variety Theatre (moving picture show), 892 St. Lawrence street, damaged, March 24. Home of Pierre Lavallée, 213 Stadacona street, slightly damaged, March 20. Carpenter's shop of T. Harrison, 636 Wellington street, damaged, March 22.

MEDICINE HAT, ALTA.—Building owned and occupied by John Green as a steam laundry damaged. Loss on building, $1,130; on contents, $2.00. Insurance in Spring Garden, Occidental and L. L. & G. on building, $20,000; on contents, $4,000. W. P. Finlay and F. V. Ready's moving picture theatre and pool room damaged. Loss on building, $4,000; on pool room, $900; on theatre, $815. Insurance on building: Western Union, $5,000; British America, $2,000; Insurance Company of North America, $4,000; L. L. & G., $6,000; Nat. Fire, $5,000; British & Canadian Underwriters, $5,000. On pool room: Fidelity Underwriters, $2,500; North British, $2,500. On theatre: St. Paul, $4,000.

THE RADFORD-WRIGHT, WINNIPEG, FIRE.

The following is the insurance on the sash and door factory of the Radford-Wright Company, 776 Main street, Winnipeg, which was destroyed on March 10, seven lives being lost as the result of an explosion. Supposed origin, sparks from locomoaive:—

ON BUILDINGS.

Anglo-American	$4,000	Equity	$4,000
Central Canada	2,000	Montreal-Canada	3,000
Dominion	6,000		
			$19,000

ON CONTENTS.

London Lloyds	$24,000	Stuyvesant	$5,000
Lumber Ins., N. Y.	6,000	National British and Irish Millers	5,000
Continental, N. Y.	5,000		
Fidelity-Phenix	5,000		
		Loss said to be total.	$50,000

TORONTO RAILWAY'S CAR BARNS DESTROYED.

On Monday afternoon fire which started in the King Street car barns of the Toronto Railway, destroyed these buildings together with a large number of cars stored there and several adjoining factories and warehouses. Preliminary estimates place the losses as follows:—

Toronto Railway	$400,000
R. A. Sabiston & Co.	50,000
A. B. McColl, buildings	26,000
Marshall Mattress Co.	8,000
Gendron Mfg. Co.	10,000
Cataract Refining Co.	15,000
Empire Refining Co.	4,000
Hays Mfg. Co.	1,500
Canadian Northern Railway	1,000
R. Laidlaw & Co.	300
A. Muirhead	100
	$515,900

Full particulars of the insurance are not yet available. We understand, however, that the Toronto Railway is insured with Lloyds and several English companies who are not licensed in Canada, the bulk of the risk being with Lloyds.