PERSONAL PARAGRAPHS

Mr. J. E. E. Dickson, manager of the Law Union, is returning from San Francisco. He has visited Vancouver, Winnipeg, and other large centres *en route*, and is expected to arrive in Montreal in a few days.

* * * *

The many friends of Mr. William Mackay, manager of the Royal Insurance Company, will be glad to learn that he has recovered from a recent illness and is now able to be about and will shortly resume his active duties once more.

* * * *

Mr. J. Gardner Thompson, manager of the Liverpool & London & Globe Insurance Company, has returned from a trip to Vancouver, B.C. He visited many of the agencies of his Company *en route*. Mr. Thompson states that large profits have been realized by many people in real estate, but this branch of business is rather quiet just now in the West. On the other hand ordinary legitimate business is prosperous. The crops are good, there is a steady influx of immigrants and the railway companies are making large expenditures. All of which is having a most beneficial effect upon the country.

CANADIAN FIRE RECORD

(Specially compiled by The Chronicle)

POPLAR POINT, MAN.—O. Roy's house destroyed, October 10. Loss, $7,000. Origin, lightning.

PEMBROOKE, ONT.—Insurance losses in Hunter fire on October 2, as follows:—

On Buildings, Hunter & Co.—North British, $5,000; loss, $4,280. Economical, $1,000; total loss.

On Stock, General Store, Hunter & Co.—London & Lancashire, $2,000; Norwich Union, $1,000; Yorkshire, $2,000; Alliance, $2,000; Western, $2,000; Sun, $2,000. Loss, total.

On Stock in Hardware Store, Hunter & Co.—Liverpool & London & Globe, $3,000; Royal Exchange, $1,000. Loss 70 per cent.

Robert Strutt's Shoe Stock.—Rochester-German, $400. Loss, $150.

F. W. Chambers, stock and dwelling contents, Queen, $300. Loss, $260.

BELMONT, MAN.—T. McLennan's blacksmith shop destroyed, October 8. Loss, $2,500. Small insurance.

TIGNISH, P.E.I.—P. McCue's residence destroyed, October 2. Loss, $1,500. No insurance. Origin, spark.

OTTAWA, ONT.—Main barn and stable at Government Experimental Farm destroyed, October 11. Loss, $100,000. Origin, unknown.

Planing mills of Greater Ottawa Lumber Company destroyed, October 13. Loss, $60,000. Origin, overheated machinery.

ST. GEORGE, N.B.—"Kamp Kumfort," well known summer resort at Lake Utopia, owned by T. R. Kent, burned, October 6. Loss, $700.

HAMILTON, ONT.—Fire on Winona Beach caused much damage among fishing huts and destroyed large number of nets, October 9. Sand Bros., heavy sufferers. Loss, $10,000. Orngin, unknown.

BROCKVILLE, ONT.—Ferguson House, temperance hotel at Mallorytown destroyed, October 12. Loss, $3,000, partly insured. Origin, spark from chimney.

LETHBRIDGE, ALTA.—Pile of mine props at Galt Collieries of C.P.R., destroyed, October 3. Loss, $5,000. Origin, supposed spark.

WINDSOR, N.S.—Residence of Beckles Wilson, owned by J. W. Churchill, Hantsport, destroyed, October 2. Loss, $2,000, insured. Origin, unknown.

LEAMINGTON, ONT.—Largest tobacco barn in this vicinity, with summer's crop of Ohio seed leaf from eighteen acres totally destroyed, October 9. Loss, $8,500. W. T. Barn and T. S. Biggar, owners.

TORONTO.—Fire of incendiary origin, destroyed fifty tons hay in a barn on Anderson farm, Eglinton Avenue, October 8. Damage, $1,700, fully covered by insurance. Hay belonged to Peer Brothers, brick manufacturers.

MONTREAL.—Sash and door factory of R. C. Smith & Co., 37 Hillside Avenue, Westmount, destroyed, October 12. Occupied as garage, by Montreal Builders' Supply Company, by Arthur Sharpe's carpenter shop and by Smith Company as store room for winter hauling apparatus.

CALGARY, ALTA.—Fire in Norman block on September 26, caused following insurance losses—Tommy Burns & Co., Ltd.—National of Hartford, $10,000; N. Y. Underwriters, $5,000; Canada National, $4,000; National Union, $9,000; German-American, $5,000; Phœnix of London, $5,000. Loss, $19,800.

Campbell's Toggery.—Northwestern National, $1,000; Palatine, $1,000; Phœnix of L., $6,000; N. Y. Underwriters, $3,000; North British, $3,000; Palatine, $2,000. Loss, $450. On Building:—Royal Exchange, $28,000; Phœnix of L., $9,250; Home, $6,250; Commercial Union, $6,000; Scottish Union, $6,000; Sovereign, $10,750; Northern, $8,250.

ST. JOHN, N.B.—Premises of Schofield Paper Company and McClary Company, damaged, October 13. Insurance on building, $5,000 divided between the Springfield, Rochester-German, Atlantic Mutual, Liverpool-Manitoba and Commercial Union. Insurance also on stock and horses; loss on stock very slight. Insurance on McClary's stock, $14,000 divided among several companies.

A LLOYDS, LONDON, GAMBLE.

Lloyds' members are stated to have issued policies against the damage resulting from a civil war in Ireland to the extent of £8,000,000 to £15,000,000. Probably half way between these two huge sums would be near the mark at the present moment. Three weeks ago the stock and buildings of one well known firm of Ulster mill owners were covered at Lloyds for a nominal rate of 3s per cent., for an insurance of £77,000. On the following day 4s was charged for a neighboring warehouse and contents valued at £120,000, the conditions of the policies being identical—namely, "to pay any loss or damage directly caused by rioters, strikers or a usurped power." From 4s per cent. the rate has risen until to-day something like 15s per cent. is being paid. Like so much of Lloyds' business, all this is a pure gamble—it is not underwriting. We do not think a single member of Lloyds could justify one of the rates charged. Get what you can is the rule at Lloyds.—*Policyholder of Manchester.*