

VANCOUVER ADVERTISERS

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Mr. F. M. Haines, who has been in charge of the Bank of Hamilton at Kamloops, B.C., during the absence of the regular manager, left for Vancouver last week.

In a paper advocating reinforced concrete construction, read before the Insurance Institute of Victoria, Australia, by W. E. L. Wears, C.E., the author says: Fire-resisting construction has at all times to compete with cheaper forms of construction. Insurers of buildings, for their own sake, will take a fair share of the risk in providing for better protection even at a greater first cost of building. The maximum of safety with the minimum of danger is what they seek, and when the underwriters meet them, as they are now doing, by a genuine attempt to meet their difficulties, better relations will obtain. All insurers ask is fair consideration for better construction, and the underwriters, I am glad to say, are doing their best to meet their views.

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Vancouver, - - - B.C.

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VANCOUVER, B.C.

FIRE INSURANCE AND COMPANIES CONCERNED.

Cronk & McDowell, Alameda, Sask.—Insurance on the stock \$6,000, on the building \$2,200, in the Manitoba Liverpool. Actual loss, \$4,300.

D. R. McCarvin, Springfield, Ont.—Saw mill, hoop and stave and heading mill totally destroyed; loss, \$10,000; insured in the London Mutual for \$3,200.

Queen Hotel, Summerside, P.E.I.—Supposed stock on hand at time of fire, \$6,250; insurance, \$3,000; loss to F. Perry, proprietor, \$3,250. Insurance is in New York Underwriters and Queen. Having no safe, Mr. Perry's policies were burned.

Mahler's Evaporating Factories, Ridgetown, Ont.—Total loss building and machinery, \$4,000. Insurance, \$2,000, in the York, of Toronto. Stock lost, estimated value, \$3,000; insurance, \$500, Anglo-American.

C. P. Dolsen Co., Winnipeg.—The damage which was entirely by smoke and water, is estimated at about \$500, fully covered by insurance in the Queens, German American, Standard and Richmond and Drummond companies.

Dineen Co., Toronto.—Loss is estimated at \$5,000, and to fixtures \$100. Insurance on stock and fixtures in the Liverpool London & Globe, London & Lancashire, Atlas, Home, Queen City, Hand-in-Hand, Equity, Union, Canadian, Ottawa, North British and Mercantile, Rochester German, Aetna, German American, Sovereign, Insurance Company of North America, Sun, Traders, Phoenix, Gore, and Perth.

Mr. P. B. Tucker, manager of the Dominion Bank at Grenfell, Sask., for fifteen months, will become manager of the bank's Calgary branch. Mr. W. J. Patterson, from Winnipeg, is in charge of the Grenfell branch at present.