## CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

The usual quarterly meeting of the Canadian Fire Underwriters' Association was held in Montreal this week. The President, Mr. Kirkpatrick (Home) in the chair. A considerable amount of routine business was transacted. The following Toronto managers attended the meeting. Messrs. W. B. Meikle (Western), J. B. Laidlaw (Norwich Union), P. McCallum (Hartford), Mr. Moore (German American), H. M. Blackburn (Sun), and T. D. Richardson (New York Underwriters).

## FIRE AT PEMBROKE, ONT.

On the 11th inst., a disastrous fire occurred at Pembroke, Ont., entailing an insurance loss of about $55,000. The following companies are interested on Dunlop building and contents:

ON DUNLOP BUILDING AND CONTENTS.

| | | | |
|---|---|---|---|
| Atlas | $2,000 | Mercantile | $ 2,000 |
| Commercial Union | 2,100 | North America | 2,500 |
| Guardian | 5,000 | North British | 2,900 |
| Law Union & Crown | 2,500 | Queen | 2,000 |
| Liverpool & L. & G. | 3,000 | Canadian | 4,000 |
| Western | 5,000 | Merchants | 2,000 |
| Lon. and Lan. | 4,500 | | |
| | | Total | $39,500 |

Loss, total.

FENTON, SMITH & CO. STOCK.

| | | | |
|---|---|---|---|
| British America | $2,500 | North British | $ 1,000 |
| Caledonian | 2,000 | Phœnix of Hartford | 1,000 |
| Commercial Union | 1,000 | Yorkshire | 1,500 |
| Home | 3,500 | Union | 2,000 |
| Liverpool & L. & G. | 3,000 | London Mutual | 3,000 |
| North America | 3,000 | | |
| | | Total | $23,500 |

Loss, about 30 per cent.

ON BUILDING.

| | | | |
|---|---|---|---|
| Caledonian | $2,500 | Canadian | $2,000 |
| Commercial Union | 3,500 | | |
| Phœnix of Hartford | 1,000 | Total | $9,000 |

Loss about 40 per cent.

## FIRE AT PACIFIC CLUB BUILDING, VICTORIA, B.C.

By the fire which occurred on the 23rd ult., at the Pacific Club, Victoria, B.C. The following companies are interested:

| | | | |
|---|---|---|---|
| North British & Mercantile | $20,105.00 | Phoenix of Hartford | $ 1,000.00 |
| Niagara Insurance Co. | 1,000.00 | St. Paul | 500.00 |
| | | Union Assurance | 500.00 |
| Liverpool & London & Globe | 2,000.00 | Phoenix of London | 1,825.00 |
| | | British America | 1,000.00 |
| Phoenix of Brooklyn | 1,000.00 | Sun Insurance Office | 1,500.00 |
| London Mutual | 1,000.00 | Home of New York | 20,000.00 |
| New York Underwriters | 1,000.00 | London & Lancashire | 1,000.00 |
| German Alliance | 1,485.00 | | |
| Connecticut | 1,000.00 | Scottish Union | 1,500.00 |
| Queen Insurance Co. | 1,000.00 | Total loss | $58,415.00 |

THE HON. GEORGE A. COX will have the hearty congratulations of a host of friends on the occasion of his marriage to Miss Amy Gertrude Sterling, daughter of Mr. Walter Sterling, of Toronto. The happy event took place on Wednesday, at the home of the bride's father in Toronto. Mr. and Mrs. Cox left immediately for New York en route for Europe.

THE CANADIAN LIFE OFFICERS' ASSOCIATION met yesterday in Toronto. That their discussion has had to do with that "hardy perennial," the Insurance Bill—*cela va sans dire.*

## A FEW BANK CHANGES.

MR. JAMES ELMSLEY, superintendent of Branches of the Bank of British North America, has been appointed local manager, at the Montreal Head Office, as successor to Mr. A. E. Ellis who retires after his full term of service, as was referred to a few weeks ago in THE CHRONICLE. Mr. Elmsley has filled various positions in a most acceptable and successful manner, during a service extending over thirty-one years. He was accountant at Quebec, Ottawa, Montreal and other important centres. He was manager at Woodstock and Brantford, acting manager at Quebec and Vancouver. Later on he became chief inspector, and during the last six years was superintedent of branches. Mr. Elmsley is thus well equipped for the important position to which he has succeeded. He will assume his new duties in a few weeks.

MR. E. C. PRATT, local manager at Head Office of the Molsons Bank, Montreal, retires from that position after being in the service of the bank for 28 years. He has retired for the purpose of accepting the important position of comptroller of the National Breweries, Limited, which has recently been formed with a capitalization of $10,000,000. Mr. Pratt has the hearty congratulations of a host of friends on being selected to fill such an important and remunerative position, and at the same time general regret is felt by the directors and customers of the Molsons at his retirement from the service of the bank.

It is stated that Mr. T. B. Phepoe, manager of the Molsons Bank at Hamilton, will in all probability become local manager as successor to Mr. Pratt. The matter is not, however, definitely arranged. Mr. Phepoe is transacting a very good business for the bank at Hamilton.

MR. JAMES ELLIOTT, general manager of the Molsons Bank, rumour has it, may shortly retire from that position. Mr. Elliott is about 50 years associated with the bank. Nothing has, however, been definitely decided and the directors would be very unwilling that he should retire for some time to come.

MONTREAL ALDERMEN will no longer have to have property qualifications for election, if the Private Bills Committee's vote last night is ratified by the rest of the Legislature.

Montreal's proposed civic electric plant was also dealt with, to the extent of the committee's passing the clause providing for it.

The by-law to give West Ward a special high-pressure water system was ratified, with an amendment in accordance with the request of proprietors to the effect that the assessment will be made according to the total value of buildings and land.

MR. D. M. MCGOUN, manager for Canada of the Standard Life Assurance Co., arrived in Montreal on Monday from Edinburgh Scotland, where he had been visiting his Head Office. The position of the company is financially strong, and its prestige stands high throughout the world. Mr. McGoun states that he found Edinburgh as beautiful as ever. He informs us that he arrived on the Virginian, at Halifax on Saturday. The I. C. R. had a special train to convey passengers to Montreal. Of this service Mr. McGoun speaks very highly.