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The Guardian Accident and Guarantee Company, will apply to the Dominion Parliament for incorporation, Messrs. Atwater, Duclos, Bond and Meagher, 160 St. James St., Montreal, are solicitors for the applicants.

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The Canada Weather Insurance Company has received a Dominion license, authorizing them to transact insurance against injury to property caused by cyclones, tornadoes, wind storms, frost or hail, except in respect of property in transit on water. The company's head office is at Toronto, and Mr. G. W. Hunt is manager.

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The annual meeting of the Montreal Association of Life Underwriters was held on Monday, being very well attended. The new officers and committee are as follows:—J. C. Tory, president; H. H. Kay, vice-president; W. S. Lingley, treasurer; Geo. E. Williams, secretary; managers, J. A. Buchnell, G. P. Carreau, J. C. Stanton, F. Valentine, and R. B. Foster. There are good signs of a prosperous year for the Montreal Association. Twenty-two new members were elected at the meeting.

### SOME RECENT FIRES.

The following particulars are gathered from first Press reports of conflagrations. Upon these are instituted further inquiries, which appear under heading "Additional Information."

**Guelph, Ont.**—City Hotel, slightly damaged.  
**Sidney, Man.**—General store of Mr. A. Biggins and the Sidney Hotel; damage about \$10,000.  
**Windsor, Ont.**—Michigan car ferry dock; cause, defective signal lamp; damage about \$1,500.  
**Findlater, Sask.**—Drug store of Mr. A. L. Buck; totally destroyed; damage not estimated.  
**Magrath, Alta.**—Confectionery store of Mr. O. O. Hubbard; completely destroyed; cause, overheated stove.  
**Port Hope, Ont.**—Residence of Mr. R. Wallace Smart, owned by Mrs. Shepherd; damage about \$500.  
**Cornwall, Ont.**—Fulton block, consisting of the apartments of several families; full particulars not to hand.  
**Hamilton, Ont.**—Tailor shop of Mr. Harris Veeniers; cause, defective pressing iron; damage \$100.  
**Mattawa, Ont.**—Residence of Mr. P. W. Wallace; totally destroyed; damage not yet known.  
**Clearwater, Man.**—Elevator of the International Grain Company; completely destroyed.  
**Port Arthur, Ont.**—Bridge on C.N.R. west of mileage 113; six spans burnt out.  
**St. Thomas, Ont.**—Residence of Mr. E. A. Smith; cause, defective fireplate; damage, \$1,200; fully insured.  
**Cayuga, Ont.**—House belonging to Mr. Jacob Kohler; cause, overheated stove; completely destroyed.  
**Quebec, Que.**—Trinity Episcopal Church; damage, about \$200.  
**Nicolet, Que.**—Hotel Rochette; restaurant of Mr. A. Le-page, also a stable and shed; cause, explosion of lamp; damage \$20,000; partly insured.  
**Salisbury, N.B.**—General store and warehouse of Messrs. H. C. Barnes & Son; cause, defective chimney; damage, \$10,000; partly insured.  
**Montreal, Que.**—Grocery store of Mr. Chagnon; cause, dropping match in oil tank; damage, \$2,000. Residence of Mr. Petitclerc; cause, hot ashes; damage, \$500.  
**Colborne, Ont.**—Residences of Messrs. Blake Edwards, George Keyes, Bates, and the Masonic Hall; damage and insurance not known.  
**Merrittton, Ont.**—Block containing stores of Mrs. Hunniford, grocer; Chas. Roantree, barber; Chinese laundry and a fruit store; damage, \$5,000; partly insured.  
**Three-mile House, N.S.**—Fairview Laundry, owned by Mr. Geo. Gough; cause, explosion of gasoline tank; damage, \$10,000; no insurance.  
**Halifax, N.S.**—Stores occupied by the True-Fit Clothing Company and Mr. C. H. Climo, photographer; damage slight.  
**South River, Ont.**—Prunty's Hotel; Ard's general store; Hants store and residence of Mr. Allan all damaged; cause, defective furnace; damage about \$18,000; insurance on hotel \$5,000.  
**Winnipeg, Man.**—Warehouse of the Lewis Furniture Company; cause, defective wiring; damage, \$15,000; insurance \$10,000, principally in the Anglo-American. Armoury of the 12th Manitoba Dragoons; cause, supposed incendiary; completely destroyed.  
**London, Ont.**—Building occupied by Messrs. Forsythe, Fraser & Weir; damage, \$40,000, and Messrs. H. T. Reason & Co., damage, \$20,000; damage on building, \$8,000; total, \$68,000; partly insured. Outhouse belonging to Mr. William

Loan; cause, overheated stove; damage, \$100. Huron College; cause, defective heater; damage about \$5,000; covered by insurance.

**Toronto, Ont.**—C.P.R. coal chutes; damage, \$500. Envelope factory of Mr. Louis P. Bouvier; cause, defective heating apparatus; damage, about \$8,000; insurance on stock and machinery, \$31,500, as follows: Scottish, \$3,000; Home, \$5,000; Liverpool & London and Globe, \$4,500; North British and Mercantile \$2,000; Sun, \$2,000; Richmond & Drummond, \$1,500; Etna, \$1,500; Mercantile, \$2,000; German American, \$2,000; Law & Crown, \$2,000; Queen City, \$2,000; Hand-in-Hand, \$2,000, and Millers and Manufacturers', \$2,000.

### ADDITIONAL INFORMATION CONCERNING FIRES ALREADY REPORTED.

**Saskatoon, Sask.**—Pool room, occupied by Mr. S. Bur-lie; cause, overheated stove, damage, \$2,500; insured in the Nova Scotia and Crown.

**Appin, Ont.**—General store, owned and occupied by Mr. E. A. Rosser; damage on stock, \$6,000; on buildings, \$1,500; insured in the Gore, London Mutual and Perth.

**Napanee, Ont.**—Barn of Mr. C. A. Anderson, damage, \$1,200; insured in the London Mutual; Gore and Independent.

**Hillsburgh, Ont.**—Residence of Mr. John King; cause, defective furnace pipe; damage on contents, \$1,100; on buildings, \$2,500; total, \$3,600; insured for \$1,525 in the Halton Mutual.

**Deloraine, Man.**—Office of the Beaver Lumber Co.; damage on stock, \$1,200; on buildings, \$500; total \$1,700; insured in the Western Retail Lumbermen's; Liverpool and London and Globe and the German American.

**Sudbury, Ont.**—Store and contents, owned and occupied by Mr. J. G. Henry; cause, unknown; damage on stock \$800; on buildings, \$320; total, \$1,120; stock insured in the Merchants; Dominion; London Mutual and York; and buildings in Montreal, Canada, and Commercial Union.

**St. John, N.B.**—Store, occupied by the St. John Mercantile Co., and owned by Mrs. Mary Lawrence; cause unknown; damage on stock, \$5,000; on buildings, \$8,000; total, \$13,000; insurance on stock, \$3,000 in the Liverpool, & London & Globe.

**Victoria, B.C.**—Bowling alley occupied by Messrs. Hicks, Greenshaw, Matthews, and Fox, and owned by Dr. G. L. Milne; damage on contents, \$6,000; insurance, \$4,000. Building occupied by Messrs. J. M. Davies & Sons and owned by Messrs. Gillespie & Hart; damage on buildings, \$1,775; insured in the Fireman's Fund Insurance Co.

**Haileybury, Ont.**—Residence of Mr. Alex. Miller, cause, overheated stove; damage, \$700; insured in the Union. Residence occupied by Mr. James Stewart and owned by Mr. Alex. Miller; cause, overheated stove; damage on contents, \$700; insured with the Phenix Insurance Company.

**Colborne, Ont.**—Residence owned by Mr. James Stanton, and occupied by Mr. Blake Edwards; damage, \$800; insurance, \$400; Masonic Hall; damage, \$4,000; insurance, \$1,300. Residence of Mrs. Keyes; residence owned by Mrs. Mabel Dudley, and occupied by Mr. G. W. Bates; damage about \$1,160; insurance, \$700, in the London Mutual; cause of fire unknown.

**Winnipeg, Man.**—Factory of the Munroe Steel and Wire Works Ltd; damage on machinery, \$15,500; on stock, \$15,000; on buildings, \$18,000; total, \$48,500; insured for \$23,000 with ten leading companies in small amounts pro rata. The Munroe Company tells the Monetary Times that "fire mains were inadequate, firemen did not have water enough to get proper pressure on fire till high pressure came on one hour, fifteen minutes after fire started."

**Dundalk, Ont.**—Brick Building owned by Messrs. James and Chas. A. Lawan, damage \$2,000; insurance, Sun \$1,500 and Northern \$1,000. Building owned by Mr. Thomas Robinson, damage \$2,000; insurance, Northern \$1,500. Clothing store of Mr. Charles W. Mitchell; damage on stock, etc., \$506; insurance, Wellington Mutual \$1,495. Jewellery store of Mr. Clifford G. Kearns, damage on stock, etc., \$626; insurance, Ontario \$1,000 and City of Hamilton, \$1,000. Studio of Mr. D. Harry Palmer, Photographer, damage on plant, etc., \$1,152; insurance, Ontario \$900. Store of Mr. John D. Brown, damage on stock, etc., \$9,000; insurance, British America, \$2,000; Dominion, \$2,000; Northern, \$3,000; Union \$2,000; total damage about \$15,500; total insurance about \$17,000.

"Are You Properly Insured?" is a pamphlet written by Paul Von Szelski of the insurance firm of Szelski & McLean, Toronto. It contains some practical hints on the pitfalls of various classes of insurance and will repay perusal by every business man and accountant.