

MUTUAL FIRE COMPANIES IN QUEBEC

COMPANY	ASSETS					LIABILITIES			INCOME				EXPENDITURES				MISCELLANEOUS								
	Real Estate and Office Furniture	Cash	Unpaid Assessments (Good)	Deposit Notes, unassessed	Other Amounts due	Investments	Losses due but unpaid	Resisted Claims	Interest	Loans	Other sources	Losses paid during the year	Taxes and Office Expenses	Repaid on loans	Commission paid to agents	Other payments	Total losses sustained during the year	Arrears of assessments written off as bad	Deposit notes received during the year	No. of policies in force	Amount of same	No. issued in the year	Amount of same	Number in force in cities and towns	Amount of same
Comté de—County of Beauharnois	3434	7136	6864	48465	3151	3804	5855	2315	185	20000	8289	4435	1019	5500	2919	61	4435	3000	92556	2884	4050855	1011	1427890	3175	2707927
Canada	750	5825	596	161949	10101	920	11343	76443	3659	7050	10687	69273	16120	1250	3553	14975	61442	3000	92556	2411	1240588	5007	4688577	940	767890
Donomin	1057	9842	21879	117016	7453	881	4558	13374	385	2000	4083	29550	12803	69	9132	2722	32932	3000	92556	4725	4318111	2077	2141295	1273	1252041
Equitable	2346	3002	4454	69453	9086	11089	3382	57139	385	3190	4683	37734	15943	3190	14697	18397	50291	35	92556	8301	6465732	4060	3395069	3109	2352706
La Foncière	833	1691	46	64122	3231	86619	302	21	369	250	2	250	488	9071	10829	30714	32	35	92556	827	905362	42	31954	768	1117508
Comté de—County of Maskinongé	1	1445	16229	173915	8313	138700	2473	800	5455	7050	3	69034	3318	3968	5943	63180	10874	35	92556	7419	7839658	2507	3406552	768	1117508
Mississquoi & Rouville	593	4189	2979	34166	5231	930	871	1109	5455	5000	7865	4221	3194	4968	5943	1574	5065	35	92556	10874	7839658	2507	3406552	768	1117508
Comté de—County of Montmagny	2774	593	557	67361	4891	930	13457	59534	1109	5000	4290	18409	13732	10622	20846	2193	64045	35	92556	920	1428590	965	1196900	1578	1329600
Mutuel du Commerce	500	953	2979	34166	5231	930	8040	9851	1109	2000	3007	9842	10514	1910	2194	23308	16410	35	92556	7170	6045004	984	584648	1578	1329600
La Provinciale	542	967	1521	21861	3190	25000	2422	13650	2000	2000	3007	9842	10514	2000	3357	5934	16410	35	92556	15037	38988925	1919	984480	1578	1329600
La Jacques-Cartier	29687	2801	3377	47983	2996	25000	6914	900	2000	1454	7806	5394	5477	8069	1579	29433	16410	35	92556	10486	16536618	1188	716144	1142	440482
Richmond, Drummond & Yamaska	29687	2801	3377	47983	2996	25000	6914	900	2000	1454	7806	5394	5477	8069	1579	29433	16410	35	92556	24307	3015125	2153	1519023	1672	1224415
Stanstead & Sherbrook	349	87	1423	79885	1192	103728	2000	440	5550	4089	15489	61127	12853	4089	14183	8473	63127	12853	55013	9126	10391809	3963	4369648	1796	2224000
Beurreries et Fromageries	1423	2801	3377	79885	1192	103728	9525	440	5550	4089	4261	7404	1808	4089	3030	209	12049	12853	55013	891	1144650	481	603450	1796	2224000

NOTES:—In addition to the liabilities to the public mentioned in the statement of the Montmagny Mutual Fire Insurance Co., the Company is also liable to its shareholders to the amount of \$40,000.00. In all cases, cents are omitted.

MUTUAL FIRE COMPANY'S IN QUEBEC.

The accompanying returns for the year ended August 31st, 1908, have just been made by the Mutual Fire Insurance Companies transacting business in the Province of Quebec.

A TORONTO FIRE OFFICE IN THE "SEVENTIES."

By a Former Occupant.

I.

[The following story, in happy and lighter vein, will be perused with interest, we believe, by those of our readers who are able to spare a few moments from the continual toil and round of business occupation.—Ed. M.T.]

Walking up Church Street from King Street, a thing I always like doing on account of the pleasant spot of green furnished by the Cathedral grounds (alas, that we have not a public square, any where in the business centre), I never pass the corner of Court Street, without thinking of the first time I saw it, between thirty and forty years ago. It was then the day of small things, the population of the city was not then a quarter of what it now is. There were but two lines of horse cars, extending, one on Yonge Street as far as the Yorkville Town Hall, the other on Queen Street to the Asylum.

The building which now forms the offices of the "Monetary Times," was then owned and occupied by the British America Assurance Company, a very important institution, though there are now agencies in Toronto that employ more men than it then did. Under the management of Mr. F. A. Ball, the business of the company had a year or two previously been extended to the United States, which was considered very enterprising for a Canadian company. The part now occupied as business and editorial offices was substantially what it is still, with the exception that there was a semi-circular counter which fronted the door, on one side of which were the quarters of the Marine Department, and on the other the "Accounts" of the company.

Manager in a Glass Cupboard.

The manager's office was a sort of glass "cupboard," between the front office and the board room. By rising slightly from his chair, the manager was able to obtain a bird's eye view of the outer office, a thing which he did, I am now disposed to fancy, rather more often than some of his younger and more thoughtless subordinates suspected. The board room was at the rear, a somewhat gloomy apartment consecrated to the governor of the company, Mr. Peter Paterson, and the meetings of the directors. The entire office was heated by a furnace in the basement, of which more anon. The entrance to this basement was by a trap-door, which opened precisely under the feet of the accountant, Mr. John Evans, whose desk stood next the partition of the manager's glass "cupboard."

The building now used by the Monetary Times mechanical department was not then erected. There was, however, a yard with a shed or outhouse, in which a hand fire engine which belonged to the company and used at one time to attend fires on its behalf, was kept. It had, I was told, been made in England, and been imported at great expense, which was considered very enterprising, on the part of the company, and was a capital advertisement for it. I remember the junior who first showed me this engine, saying in an almost awed whisper, that it "had gun-metal pumps." It was afterwards sold to some country fire department.

Taking to the Evil Course.

As regards the personnel of the company, of course the directors take first place. The board consisted of Peter Paterson, governor, a retired hardware merchant, Joseph Ridout, Hon. G. W. Allan, Hon. W. Cayley, J. Gordon, G. Boyd, E. Hooper, and M. H. Gault, of Montreal, afterwards one of the managers of the "Royal's" Canadian branch in that city. He was the largest stockholder in the company, but seldom attended other than annual meetings.

The governor, Mr. Peter Paterson, of Blantyre Park, was a little gray man, cautious, upright, close in money matters, and exact in his dealings. Every Monday morning he used to draw a cheque for his expenses during the week, which he used generally to send to the bank, to be cashed by the then junior, now the able and respected manager, of a great English fire office. That mischievous individual by dint of cashing these cheques for some considerable time had arrived at what he considered an average for Mr. Paterson's expenditure. When the weekly cheque exceeded this average, the

(Continued on Page 1424.)