

CANADIAN FIRE RECORD.

(Compiled by The Chronicle).

Fire at Pembroke, Ont.—By the fire which occurred on the 24th instant in the Union Box & Shook Co., Pembroke, Ont., the following companies are interested: London Mutual, \$2,000; Nationale, \$6,500; London Guarantee, \$2,500; Fidelity Underwriters, \$1,000; National of Elizabeth, \$1,000; National Union, \$5,000; Monarch, \$1,000; Norwich Union, \$2,500; Employers, \$1,500; Law Union, \$2,500; British North-West, \$4,000; Equitable, \$2,000; St. Paul, \$5,500; Globe & Rutgers, \$5,000; Home, \$5,000; Mount Royal, \$1,000; Guardian, \$5,000; North Empire, \$3,500; Atlas, \$4,000; Pacific Coast, \$1,500; Pennsylvania, \$1,500; Lumber Insurers, \$3,000; British Empire, \$2,000; British Crown, \$1,000; Nova Scotia, \$3,000; Ocean Accident, \$3,000; General, \$3,000; Canada National, \$3,000; Royal Exchange, \$2,500. Total, \$88,000. Loss total.

Fire at Montreal—On the 24th instant a fire broke out in the coal yards of the George Hall Coal Co., Montreal. Origin is unknown but evidently the result of gross carelessness. Insurance as follows: On plant: Firemen's Fund, \$2,500; Globe & Rutgers, \$8,500; Great American, \$5,000; Hartford, \$5,000; London Guarantee, \$10,000; Liverpool & London & Globe, \$17,500; Norwich Union, \$10,000; North American, \$2,500; Niagara, \$5,000; Providence Washington, \$2,500; Queen, \$12,500; Royal, \$10,000; Western, \$5,000; Connecticut, \$5,000. Total, \$101,000. Loss about 75 p.c. On coal: Caledonian, \$3,000; Hartford, \$2,000. Total, \$5,000. Loss, total.

Fire at Arnprior, Ont.—In addition to the companies recorded in last week's issue as being interested in the fire which occurred on the 21st in the lumber yards of McLachlin Bros., Arnprior, the following companies are also interested: Aetna, \$20,000; Aetna Underwriters, \$17,500; British Crown, \$30,000; British Northwestern, \$7,500; British Empire Underwriters, \$5,000; Britannia U. W., \$5,000; Canada National, \$5,000; Century, \$7,000; Fidelity Phenix, \$28,750; Franklin, \$25,000; Federal Union, \$7,500; General of Perth, \$30,000; General of Paris, \$15,000; Hartford, \$30,000; Home, \$7,500; Pennsylvania, \$12,500; London & Lancashire, \$45,000; London Mutual, \$5,000; London Guarantee, \$9,000; Merchants, \$7,500; Mercantile, \$15,000; Mount Royal, \$4,000; National of Hartford, \$45,000; Northern, \$45,000; Norwich Union, \$20,000; National of Paris, \$5,000; North West, National, \$5,000; North River, \$27,000; Ocean, \$5,000; Phenix of Paris, \$2,500; Protector U. W., \$5,000; Pacific, \$5,000; Peoples' National, \$5,000; Richmond, \$14,250; Sun, \$22,500; Scottish Union, \$15,000; Springfield, \$7,500; St. Paul, \$25,000; Fidelity Phenix U. W., \$12,500; United States, \$36,250; Western, \$10,000. The total insurance is stated to be \$1,190,750. Loss about \$130,000.

Fire at Port Hawkesbury, N.S.—On the 27th instant seven buildings were destroyed in Port Hawkesbury, N.S. Loss about \$45,000.

Fire at Montreal.—On the 26th instant a fire destroyed the building of Cartier & Roch, wood

and coal dealers, Notre Dame St. West. Loss about \$8,000.

Fire at Calumet, P.Q.—On the 26th instant a fire destroyed the store of E. D. Chantel, H. Gagnon's (barber), J. L. Kerl's store with dwelling and Chantel's Hotel. Loss about \$40,000.

Fire at Fort William, Ont.—On the 23rd instant a fire broke out in the plant of the Canada Car & Foundry Co., Fort William, Ont. Loss about \$15,000.

Fire at Montreal.—By the fire which occurred on the 20th instant on the premises of the Northern Electric Company, Montreal, the loss, we understand has been adjusted at about \$9,000.

Fire at St. Jerome, P.Q.—Damage to the extent of about \$2,000 was caused by a fire in the laundry of A. Fontaine, St. Jerome, on the 20th inst.

Fire at Three Rivers, P.Q.—On the 14th inst. a fire broke out in the home of Mrs. Dauphinais, St. George street, Three Rivers. Three persons were burnt to death.

AMERICAN INSURANCE COMPANY'S INVESTMENTS IN RUSSIA.

Despite the disturbed conditions in Russia at the present time and the repudiation of obligations by the government, the assets of American insurance companies in that country will be found intact when the situation clears up, according to the belief of Frederick M. Corse, manager of the New York Life for Russia, who has just returned to this country.

Mr. Corse has given The Eastern Underwriter a very comprehensive review of conditions among the Russian people. "The conditions are so chaotic there that insurance companies are merely beating time," says Mr. Corse. "The New York Life's investments in Russia—the cash value of policies—are for the most part in railroad securities. When the war broke out these reserves amounted to about \$30,000,000. The railroads are still there. The country cannot get along without them and some day there must be a stable government in Russia. When that time comes it will be found that the assets are intact.

"When checks are received for premiums they are credited, as everything possible is being done to protect the policy-holders, but explanatory notations are made on the back of the checks, so that if the check is good or will some day become valid, the policy will not lapse. In case of claims the beneficiary is told to come to Petrograd or Moscow, as the case may be and there receive the payment.

"The depreciation of the rouble has no effect upon the resources of the company for the reason that the policies say that in case of death the payment shall be in roubles. Therefore, the fluctuation of the rouble is immaterial from the company standpoint.

"The private banks of Russia are bankrupt. The State Bank, into which the private banks have been merged, honors its own checks only in paying the excessive wages of labour. The ordinary depositor can realize on checks drawn up to a limited amount by paying a commission, or blackmail, to some banking official of five to twenty per cent. of the amount drawn."