## THE CHRONICLE

## **CANADIAN FIRE RECORD**

Fire at Halifax.—On the 9th instant a fire occurred in the garage of the Nova Scotia Motor Co. on Fenwick St. Loss about \$10,000. Children playing with matches stated to be responsible for fire.

Fire near Brockrille.—On the 9th instant the substantially built (brick) Methodist (Church at Jasper was struck by lightning and completely destroyed. Probably insured by the new Methodist Insurance plan with which all Meth dist property in Canada is covered.

Fire at Niagara Falls, Ont.—By the fire which occurred on the 3rd instant in the large Hydro-Boarding house reported in our last issue as having a loss of \$10,000. We understand the loss was much greater and has since been settled for \$35,-000

Fire at Winnipeg.—On the 12th instant a fire occurred in the Commonwealth block. Loss about \$25,000.

Fire at St. Stephen, N.B.—On the 10th inst a fire destroyed the plant of the Mann Axle & Tool Company, entailing a loss estimated at \$100,000 with reported insurance of about \$50,000.

Fire near Iroquois Falls, Ont.—On the 12th inst. fifteen houses were destroyed by fire in the village of Wye. Cause stated to be bush fires.

Fire at New Glasgow, N.S.—By the fire which occurred on the 7th instant (reported in our last issue) destroying the plant of the Maritime Bridge

Company, the loss is estimated at \$125,000. The insurance on the plant totalled \$85,000. Mr. R. B. Stewart, manager of the company states that of this amount \$77,000 would apply to the loss sustained in the fire.

Fire at Moncton.—On the 11th instant the City Almshouse was completely destroyed by fire. Loss about \$10,000 fully covered.

*Pire at Toronto.*—On the 11th instant a fire broke out in the one storey garage at rear of 155 Delaware Ave., owned by L. G. Rundle, Loss estimated at \$20,000.

## MAKING RISKS GOOD

There is a vast differenc ebetween selecting good risks and making risks good. The agent who is careful in selection and sends his companies none but desirable risks is held in high esteem by them because they make money on his business. But, from the standpoint of the public welfare, he is not in the same class as the agent who induces the owner of a bad risk to improve it until it is good. The agent who does engineering work may not be actuated by public spirit ; he wants the business and takes that way of getting it. He may appeal only to the selfish interest of the assured and present to him only the possible saving in dollars and cents and not the greater safety of his employes or of the property of his neighbors. Whatever the motives, the agent who succeeds in getting risks improved is doing a service for the public.

Journal of Commerce.

