

CANADIAN FIRE RECORD

Specially compiled by The Chronicle.

NELSON, B.C.—Ivanhoe concentrator destroyed August 30. Plant was valued at \$50,000. Origin unknown.

COOKSHIRE, QUE.—Almost half of buildings of plant of Standard Chemical, Iron & Lumber Company destroyed.

MOOSE JAW, SASK.—Royal skating rink destroyed September 2. Damage estimated at \$7,000 covered by insurance.

MONTREAL, QUE.—Considerable damage done to grocery store of M. Ouellette, 2065 St. Catherine Street East, September 2.

Stable of Josephat Beaudoin, 518 Joliette Street destroyed September 5. One horse was burned to death. Origin, unknown.

Crescent Street Garage, owned by James H. Maher and premises of Montreal Mosaic Wood Company, heavily damaged, September 9. C. R. Crowley Paint Company's premises and British American Dyeing Company's branch also damaged.

BRIDGEBURG, ONT.—Grocery store of Bartholomew Borpedo on Jarvis Street destroyed September 4. Damage \$2,000.

PETROLEA, ONT.—New tar still of Canadian Refinery Company destroyed September 3. Origin and loss unknown.

ROSENFELD, MAN.—Quarter section of wheat of Joseph Tennant destroyed September 3. Origin, sparks from threshing engine.

SCOTT, SASK.—Residence of Frank Harris completely gutted August 16. Loss between \$500 and \$1,000, fully covered by insurance.

GAGETOWN, N.B.—Rotary lath and sawmill at Upper Gagetown owned by Fred Crosby of St. John, destroyed August 18. Partly insured.

NORTH VANCOUVER, B.C.—Three-story residence of F. Blow, corner of Seventeenth and Lonsdale Avenues, damaged. Insurance on house \$2,000; no insurance on furniture.

SALEM, ONT.—Salem tannery completely destroyed September 5. Loss \$3,000. No insurance on machinery or contents, but \$1,000 on building. Origin, unknown.

PORTAGE LA PRAIRIE, MAN.—2,000 bushels of wheat on farm of Mrs. James Akin, destroyed August 31. Origin, sparks from burning straw stack in adjacent field.

Barn and granary on farm of J. S. Koskyn at Rossendale destroyed, August 31. Origin, match thrown away by stranger.

BELLEVILLE, ONT.—Garage and livery owned by Mr. Fred Spencer destroyed September 2, with large quantity of hay and grain and one automobile. Loss about \$6,000 or \$7,000. Origin, unknown.

LEAMINGTON, ONT.—Barns and outbuildings with season's crops of Mr. Zachary Wigle, near Ruthven were destroyed September 5. Loss about \$4,000, barns partly covered by insurance. Origin, suspected incendiarism.

TORONTO, ONT.—St. Luke's Anglican Church, St. Joseph and St. Vincent streets, damaged to extent of \$450 August 31. Loss covered by insurance. Origin, defective wiring.

Premises of Canadian Hardware Company, 37 Richmond street damaged to extent of \$2,100.

Third floor occupied by A. P. Unwin, wood engraver, was damaged by water.

KENORA, ONT.—Fire starting in skating rink September 5 destroyed the following:—Scott & Hudson planing factory; McVeigh's works; Graham's blacksmith shop; Longley's paint warehouse; Link & Henderson's warehouse; Orange Hall; Old Lux Theatre and Royal billiard parlors. Loss around \$75,000, partly covered by insurance.

WINNIPEG, MAN.—Top floor of Bright & Johnstone building, Bannatyne Avenue, damaged to extent of about \$135,000 September 7. Following firms suffered: Bright & Johnstone, owners of building, \$25,000; A. Bright & Son, wholesale crockery, \$80,000; A. L. Mackenzie & Co., grocery sundries, \$25,000; Jobin Marin Company, farm produce and canned goods, \$15,000; Mantel Lamp Company, lamps and fixtures, \$6,000.

Etna restaurant, Mr. Frank Restiv, proprietor, was badly damaged September 6. Origin unknown.

Barn in rear of Grand Central Hotel destroyed September 2. Damage estimated at \$300. Origin unknown.

MONCTON, N.B.—Estimated loss in fire on Mechanic street September 7, as follows:—Livery stable building, owned by Mrs. R. J. Duffy, \$1,500, insurance \$700; curling rink \$6,000, insurance \$4,000; Marks' Carriage Factory building and stock \$10,000, insurance \$3,400; No. 1 fire station, sheds and contents, \$12,000, insurance \$9,730; Tramway Company warehouse loss \$5,000, no insurance; King Edward Hotel, Duke street, damage \$1,500, covered by insurance; Ambrose Legere, furniture in King Edward Hotel, \$1,000 loss; Thomas McAllister, loss on furniture, \$500; N. B. Telephone Co., loss \$300; Hilaire Leblance, loss \$430. Total property loss about \$50,000, with insurance of about \$20,000.

"SAFETY FIRST" IN LIFE INSURANCE.

The present experience of the British life companies in regard to losses due to the war constitutes a lesson for the life companies on this side, the Insurance World thinks, that just because business conditions are good that should not be looked upon as a reason for letting down the bars and trifling with features that may neutralize the value of the contract as a whole? "Safety first" is the chief requisite of a life insurance contract. The scramble for supremacy in dividend payments, says the World, has already reached a point where the danger signal might easily be seen were executives inclined to notice it. Some of the old companies have made a cut in their dividends and other very old companies could have done so without making any apology for the action other than that of necessity due to depleted surplus accounts. It is inconceivable to think that a policyholder values his dividend more highly than the safety of his contract—the payment of its face value to his beneficiaries in case of death. What sensible men wish is a safe contract and not one covered with frills without the substantial body. The time to make sure on the "safety first" proposition is when a company is safe. Keep the life insurance contract free from speculative, catch-penny features. That is the only safe plan.