INSURANCE RIFLE ASSOCIATION OF TORONTO.

With the object of qualifying themselves to take an effective part in the country's defence, Toronto insurance men have formed a civilian rifle association. An informal meeting was held at the office of | a number of haystacks, October 3. the Canada Life on September 9, at which representatives from a number of companies were present. Colonel W. C. Macdonald, managing director of the Confederation Life, acted as chairman and Mr. R. W. Kerr, as secretary of the meeting. After dis-cussion it was decided to form "The Insurance Rifle Association," and the membership fee was fixed at \$2.00 per annum for the purpose of forming a fund for the payment of markers, drill instructors, etc.

At a general meeting held in the Temple Building

on September 11, the organization was completed. About ninety members were enrolled at the meeting. The officers elected were: Captain, J. F. Weston, managing director Imperial Life; treasurer, Alfred Wright, manager London & Lancashire Fire; secretary, R. W. Kerr, Canada Life; committee—Wm. Wallace, general manager Crown Life; A. M. M. Kirkpatrick, Aetna Insurance Company; C. S. Wainwright, assistant secretary Western Assurance Company; J. B. Laidlaw, manager for Canada Norwich Union Fire; C. W. I. Woodland, joint manager for Canada Employers Liability Assurance Corporation; Percy Quinn, Toronto manager Royal Insurance Company; C. A. Withers, general manager Dominion of Canada Guarantee & Accident Insurance Company.

Colonel W. C. Macdonald, managing director Confederation Life, has accepted the honorary presidency of the association.

On September 24, the first turn out took place at the Armouries, about 120 being present, including a number of managers and other prominent officials of the various companies. The equad was drilled by Staff-Sergent Wright, and musketry instruction on the miniature ranges was in charge of Staff-Sergt. Medford and Color-Sergt. Bullock. The shooting was above the average, some scores aggregating 23 out of a possible 25.

On September 29 the members paraded again at the Armouries, and received musketry instruction

On September 30 there was target practice at the Long Branch Rifle Ranges, 150 members being pre-

It is intended to have rifle practice at Long Branch on three or four days in each week, and at the miniature ranges in the Armouries, so that all members can be accomodated.

Efforts are being made to secure private ranges for the use of the members. The membership of the association is now over 200, and the great difficulty has been to get sufficient ammunition. It is almost impossible to get any at all just now. Conditions are likely to get better soon in this respect, however.

As the object of the association is a most worthy and patriotic one, it is expected that the membership will grown rapidly and adequately represent the great business of insurance. All insurance men between the ages of eighteen and sixty are eligible.

Yesterday the British Government issued another \$75,000,000 war loan in 6 months' treasury bills. Tenders totalled \$152,465,000 and allottments were made at an average rate a shade under 31/2 per cent. 1912 or 1913.

CANADIAN FIRE RECORD

(Specially compiled for The Chronicle.)

BOWSMAN RIVER, MAN .- Bush fires have burned

VANCOUVER, B.C.—Car of Pacific Great Eastern railway burned, October 4. Origin, gasoline.

WINNIPEG, MAN.—Disused stable at 418 College Street, St. Boniface, owned by J. B. Dusseault, destroyed, October 4.

BLINDMAN'S LAKE, N.B.-Large barn filled with hay on Clark property suddenly burst into flames, presumably from spontaneous combustion, October 4, and

GALT, ONT .- Block on Main Street, owned by N. B. Wilkins, of Toronto, and occupied by F. J. Brown & Sons' bazaar, damaged, October 1. Fire started in shed in rear. Loss, \$10,000, insured.

CENTERVILLE, N.B.-Fire caused serious loss in this village, September 30. Broke out in a dwelling house owned by Rev. George Beckwith, and occupied by men working on the Valley Railway, and spread to another house owned and occupied by Mr. Beckwith himself. Burtt's Hotel, also hardware store, warehouse and blacksmith shop of Delong & Clark, all destroyed, with greater part of the contents. Bank of Nova Scotia had a branch office in Messrs. Delong & Clark's building and was also burned out. Loss heavy; estimate places at at \$40,000, with considerable insurance. Burtt's Hotel is insured with the Sun Fire for \$2,300. The stock of C. L. White (damaged by removal, not by fire), is insured with the Phoenix of Hartford, St. John, for \$1,500. Rev. Geo. Beckwith is insured with the British Colonial for \$650 and with the London Mutual for \$1,000. Delong & Clark are insured in the Dominion Fire for \$1,000.

SEPTEMBER'S FIRE LOSS.

The losses by fire in thet United States and Canada during the month of September, according to the New York Journal of Commerce, reached a total of \$14,383,050, as compared with \$17,919,300 for the same month in 1913 and \$13,779,300 in September, 1912. The following table gives a comparison of the losses by months this year with those of the same months in 1913 and 1912, together with the monthly record for the balance of those years:

	1912.	1913.	1914.
January	\$35,653,150	\$20,193,250	\$23,204,700
February	28,601,650	22,084,600	21,744,200
March	16,650,850	17,511,000	25,512,750
April	16,349,400	16,738,250	17,700,800
May	21,013,950	17,225,850	15,507,800
June		24,942,700	29,348,000
July		20,660,900	17,539,800
August		21,180,700	11,765,650
September	13,779,300	17,919,300	14,383,050
Total, 9 mos	\$177,529,650	\$178,456,550	\$176,706,750
October	13,651,650	14,932,750	
November	16,172,300	15,207,600	
December	17,967,000	16,126,450	
		-	

Total for y'r. ..\$225,320,600 \$224,723,350 During September this year there were 218 fires which caused in each instance a property loss of \$10,000 or over. It will be noted that the total for the first nine months of 1914 as shown in the above table is slightly less than for the same period in either