CANADIAN FIRE RECORD

Specially compiled by The Chronicle.

HUMBER, ONT.—Barn owned by John Smith at Stop 33, destroyed with twenty tons of hay September 13. Loss $3,000. Origin, lightning.

GUELPH, ONT.—Barn of Mr. Parker destroyed with season's crops, September 13. Barn insured with Puslinch Mutual, but no insurance on contents. Loss $2,000. Origin, lightning.

INGERSOLL, ONT.—Large barn with season's crops on farm of Colin Hawkins, completely destroyed, September 17. Loss between $8,000 and $10,000, partly insured. Origin, spark from engine.

BATHURST, N.B.—Fire in dock lumber yard of Bathurst Lumber Company destroyed immense quantity of lumber, September 21. Insurance loss reported as about $150,000. Details next week.

MONTREAL, QUE.—Stables of Robert Laird in rear of 621 Wellington Street, destroyed September 22. Two horses were also destroyed. Origin, unknown.

Considerable damage done to residence of Emile Lebel, 93 Mullarkey Avenue, Verdun, September 22.

Premises of Reid Perfect Appliance Company, rear of 380 St. Patrick Street, damaged September 20. Insurance as follows:—Scottish Union & National, $2,500; Continental, $1,500; Fidelity-Phenix, $1,000. Loss about 30 per cent.

FIRE IN PRINCESS THEATRE, MONTREAL

On the 23rd instant a fire occurred in the Princess Theatre, St. Catherine Street, Montreal, doing considerable damage to the back of the building.

Insurance as follows:—

ON BUILDING, FITTINGS, SPRINKLER SYSTEM, MIRRORS, ETC.

Commercial Union $100,000

ON FURNITURE, CHAIRS, ELECTROLIERS, SCENERY, CURTAINS.

Commercial Union $15,000

80 per cent. co-insurance.

ON HEATING APPARATUS.

Aetna Insurance Co. $1,200

80 per cent. co-insurance.

Maryland Casualty Co. is interested as follows:—Costumes, $2,000; scenery, curtains and stage fittings, $3,000; on Jacobs building, the theatre building, $3,500. Also covers sprinkler leakage and city high service water pipe.

ON BOILER.

Travelers' Indemnity Co. $5,000

$40,000 LOSS AT OTTAWA.

A fire occurred on the 23rd inst., in the Ottawa Collegiate Institute, doing damage to the extent of about $40,000. Insurance as follows:—

Caledonian	$ 5,000	Scottish Union & Nat.	$5,000
Sun	5,000	Northern	10,000
London Ass. Co	7,500	Royal	20,000
Mercantile	10,000	Phœnix of London	15,000
Alliance	10,000	Yorkshire	15,000
London & Lanc.	10,000	Union	15,000
Canadian	5,000	Liv. & Lon. & Globe	15,000
German-American	5,000	Commercial Union	5,000
Atlas	5,000	Norwich Union	10,000
Fidelity-Phenix	5,000	Law, Union & Rock	7,500
British America	10,000	St. Paul	10,000
British Colonial	5,000	New York Underwriters	5,000
Liv. Manitoba	5,000	Phœnix of Hartford	5,000
Queen	5,000	Home	15,000
North America	10,000	North Brit. & Mer.	20,000
Western	5,000	Globe & Rutgers	10,000
Equitable	5,000		
Ætna	5,000		
Hartford	5,000		
		Total	$305,000

CENTRETON, ONT.—Charles Wilton's general store with contents and residence destroyed, September 17. Insurance of $2,000 on building and contents carried in Yorkshire Insurance Co. Origin, lightning.

HAMILTON, ONT.—Fire in R. H. McKay building, September 17, resulted in damage of about $1,000. Insurance as follows:—On building, North British, $3,000, Liverpool & London & Globe, $1,000; Guardian, $1,000; on rentals, Liverpool & London & Globe, $1,000.

BURLINGTON BAY, ONT.—Premises of Royal Hamilton Yacht Club destroyed, September 17. Insurance as follows:—Home, $6,000; Phœnix, $5,500; London & Lancashire, $5,000; Queen, $2,000; North America, $750; Wellington, $750. Total, $20,000. Loss total.

MINIMIZING THE LAPSE RATIO.

To minimize the lapse ratio, says the Insurance Post, the agent should see to it that the man he is insuring thoroughly understands the policy he is buying. Not only this, but the policy should be fitted to his every need, and not merely to the pecuniary profit of the agent. The immoderate rush on the part of the companies for position in the production of new business, with its attendant over-persuasion of a prospect at times by the agent who is called upon to write a certain amount of business in a given time is chargeable with a considerable percentage of the total lapse ratio. The worst feature of the proposition, however, is that the agent who is not over-scrupulous will resort to questionable methods in order to make good the quota that has been allotted him. This being the case, there are those who hold that the company is not wholly blameless for the trouble due to the lapsing of pol icies.

CLEAN-UP PRECAUTIONS.

Care should be taken to clean up yards and burn accumulated rubbish away from buildings or fences where a fire might be started. Fires should not be made on days of high winds. Gather the trash in piles on a bare space and burn when some grown person can watch that no child plays with the burning brands, and that the fire is completely quenched before leaving it. Often coals will revive after being apparently dead. It is impossible to be too careful in these particulars, and many times disastrous fires will be averted by timely precautions.