

common use. Perhaps it comes from the idea that the event insured against is considered a long way off and though the insurance deal is closed, the prospect thinks he ought to be allowed to take his time in paying for it. The transaction is an immediate one on the part of the company and the prospect should be made to see that it should be the same with him. Were he to die, the company would be expected to pay the face of the policy within a reasonable time after the claim was filed, and the fact that this is the practice of all of the companies should be brought out by the salesman in his endeavor to secure a cash settlement when the policy is delivered.

In case a policy paid for in part by a note becomes a claim, the settlement always involves extra trouble for all concerned, and often it is difficult to explain to the beneficiary, especially if it is a widow and unused to business methods, why a certain amount must be deducted from the face of the policy to pay for the note, with interest. A great number of contested settlements arise from this cause. Even when carefully detailed, an impression may remain in the mind of the beneficiary that an injustice has been done, and the occurrence may come up to the prejudice of the salesman in securing other applications. One often hears such matters discussed and very ill understood, sometimes, particularly as the story is passed along.

Very often, too, a salesman is so eager to secure an application that he is somewhat careless as to the financial standing of the party who gives the note. It should be a steadfast rule on the part of every life insurance salesman to never accept for his company a note that he would not take himself if it involved a personal transaction. It is, of course, true in the majority of cases that a note is just as good as a cash payment, but the salesman who conducts the negotiations leading up to the transaction is the best judge, and he should be familiar in detail with the financial standing of his prospect. By making certain on this point he will save himself wasted time and effort, and often embarrassing complications with his superiors.—*Argus, Chicago.*

## Personal Paragraphs.

Mr. Robert T. Brown, late inspector for the Caledonian, has been appointed Western inspector for the British Colonial Fire Insurance Company with headquarters at Regina, Sask.

Mr. Hedley C. Wright, formerly with the London Guarantee & Accident Company, Limited, has been appointed agency superintendent for the Accident Branch of the Norwich Union Fire Insurance Society, Limited, whose Canadian head office is at Toronto.

Mr. H. W. Thomson, late assistant manager of the Provincial Fire Insurance Company of Canada, has been appointed manager of the British Colonial Fire Insurance Company. Mr. Thomson has been identified with fire insurance in Montreal since 1891, having joined the staff of the Western Assurance Company in this city, under the late Mr. J. H. Routh, resigning in 1904 to take the Inspectorship of the Provincial where he remained until 1912, then resigning to take the assistant management of the British Colonial Fire Insurance Company.

## The Canadian Fire Record.

MERITTON, ONT.—Riordan paper mills damaged, March 2. Estimated loss, \$60,000.

QUEBEC.—Home of D. Farlardeau at Riviere au Pin Volcantier, destroyed, February 25. Two deaths.

HAMILTON, ONT.—R. Frid's brick yard damaged, February 24. Loss, \$1,000. Origin, overheated kiln.

St. JOHN, N.B.—J. J. Mayne's corn meal plant damaged, March 5. Loss, \$5,000, covered by insurance.

EYEBROW, SASK.—Mr. Blair's house, 20 miles south-west, gutted. Two deaths. Origin, coal oil explosion.

WATLEO, ONT.—Premises of Spanish Leather Company, Erb Street, destroyed, March 2. Loss about \$4,000.

RED DEER, ALTA.—N. White's residence in North Red Deer, destroyed with contents, February 25. Origin, overheated stove. Loss, \$1,000.

TORONTO.—Ground floor of 30½ Queen Street East, occupied by A. Perry, cleaner and dyer, gutted, February 27. Loss, \$800. Origin, unknown. New house on Briar Hill Avenue, property of John Whaley, 2297 Yonge Street, destroyed, February 26. Loss, \$3,000. Origin, overheated stove.

VANCOUVER, B.C.—Fire at 1833 Second Avenue, February 6. Fire was burning in three different places in cellar of house, and a bundle of faggots soaked in grease and wrapped in paper smeared with candle grease had been placed between the joists. Two fires had previously taken place in the house on Christmas Day and January 26. At an enquiry held by Col. Gunther, of the Provincial Insurance Department, the occupants of the house denied any knowledge of the fire's origin. S. Seref's cafe, Granville Street, destroyed, February 24. Loss, \$5,000. Origin, defective flue.

MONTREAL.—Two stores owned by N. Guerin, at 606 and 706 Marie Anne Street east, occupied by Mrs. J. B. Chastenais, millinery, and Mrs. C. Couture, shoes, gutted, February 27. Loss, \$2,500. Origin, overheated stove. Two-tenement house at 155 and 157 Coursol Street, occupied by H. O. Williams and E. Massicotte, damaged, March 4. Loss, \$2,000. Origin, overheated stove. Office building of Superintendent of Lachine Canal, 278 Wellington Street, had first floor gutted, March 5. Loss, \$1,500. Plant of C. H. Cattelli Co., manufacturers of alimentary paste, Drolet and Bellechasse Streets, destroyed March 3. Loss \$70,000. Insurance, \$60,000, said to be in Manufacturers' Association Mtl.

WINNIPEG.—New unoccupied house, 32 Buel Avenue, owned by B. Fraser, 413 Agnes Street, damaged, February 20. Started in basement. Loss covered by insurance. Rooms occupied by Mrs. Hazlewood, 411 Main Street, damaged, February 20. Origin, spark from stove. Loss small. Canadian Northern refrigerator car damaged, February 19. Origin, overheated coal oil stove. Residence of Lieut.-Col. Rutten, damaged, February 24. Originated in basement. Loss, \$2,000. Fire in new Lindsay building, corner of Garry and Notre Dame Streets, did slight damage, February 26. Frame house at 187½ Austin Street, destroyed, February 25. Fire originated in basement. Loss, \$1,500. Residence at 702 Alexander Avenue, damaged, February 24. Loss, \$2,000. Origin, overturned lamp. Small damage to dressing room of Grand Opera house, Jarvis Avenue, February 23.