

instalments commencing from the date of disability, we come into the realm of Health or of Accident Insurance. The benefit in the latter case ceases to be merely an incident of life insurance; and, since the date of payment is fixed by the disability, and the payment itself is a direct consequence of disability arising from sickness or from accident, we seem to be clearly within the realm of Health Insurance.

(To be continued.)

## CANADIAN FIRE RECORD

(Specially compiled by The Chronicle)

CLANWILLIAM, MAN.—C.N.R. station destroyed, December 8. Loss, \$3,500.

CONISTON, ONT.—Public school destroyed, December 9. Loss and cause unknown.

TORONTO.—Civic crematory at Strachan Avenue, destroyed. Loss, \$1,000.

JASPER, ALTA.—Fitzhugh hotel destroyed, December 10. Loss, \$10,000. Origin, unknown.

MADOC, ONT.—Moon hotel stables damaged, December 1. Loss, \$3,500. Origin, unknown.

FILLMORE, SASK.—Western Canada elevator destroyed, December 6. Loss and cause unknown.

LIMOULOU, QUE.—Garneau block destroyed, December 10. Loss, \$30,000, partially covered by insurance.

ARCOLA, SASK.—D. Black's livery barn destroyed. Loss, \$10,000. Amos building destroyed. Loss, \$1,000.

AMHERST, N.S.—Canadian Beverage Company's plant damaged, December 6. Loss and cause unknown.

REGINA, SASK.—M. Evoy's farm buildings destroyed, December 6. Loss, \$7,000. Origin, lantern explosion.

AVLMER, ONT.—L. A. Ball's store damaged, December 12. Loss, \$4,000, insured. Origin, unknown.

RODNEY, ONT.—School destroyed, December 10. Loss, \$4,000, partially covered by insurance. Origin, unknown.

NORTH KINGSTON, N.B.—Methodist church destroyed, December 7. Loss, unknown. Supposed origin, flue.

CHATHAM, ONT.—Mrs. Field's unoccupied house in Raleigh destroyed, November 14. Supposed origin, incendiary.

CARMAN, MAN.—Bridge & McCulloch's implement warehouse destroyed, December 11. Loss, \$12,000. Origin, unknown.

ST. THOMAS, ONT.—A. Davies' residence, Malahide township, destroyed, December 10. Loss, \$3,000. Origin, unknown.

MONCTON, N.B.—A. Leblanc's house on Mountain road destroyed with contents, December 23. Loss, \$1,000; no insurance.

VICTORIAVILLE, QUE.—M. O. Gaudet's residence destroyed, December 12. Loss, \$5,000; insurance, \$3,000. Origin, unknown.

HAVELOCK, QUE.—John Saul's store and dwelling with stock and contents, destroyed. Loss, \$6,000, little insurance. Origin, chimney.

CHARLTON, ONT.—Allan Smith's two-story frame dwelling destroyed with contents, December 19. Loss, \$1,400. Insurance had lapsed a few days before.

BELLEVILLE, ONT.—T. Givens & Son's floral conservatory destroyed, December 19. Loss on flowers for Christmas trade, \$1,500 with no insurance.

ELTON, MAN.—Methodist Church and Orange Hall destroyed with contents, December 14. Loss, \$4,000 half covered by insurance. Supposed origin, explosion of coal gas.

OAKVILLE, ONT.—Basement of St. Jude's Anglican Church damaged, December 20. Loss, \$4,000 with insurance in the Royal, Queen and Commercial Union. Origin, defective furnace.

SMITHVILLE, ONT.—Five stores destroyed December 14. Losses and insurance as follows:—E. and J. Morgan, grocers and general merchants, loss \$8,000, insurance \$2,000 on stock; Hans Gracey, furniture and undertaker, loss \$12,000, insurance on stock \$2,500, on building \$2,500; Frank Hayes, jewellery and hardware, loss \$25,000, insurance not stated; Fred. Joyner, tobacconist, loss \$3,000, \$1,000 insurance; Lloyd Patterson, grocer, loss \$2,000, insurance \$1,800.

NIPEGON, ONT.—A. J. Goodridge's store. Loss on stock, \$218. Household furniture, \$540. Insurance, N. Empire, \$1,800 on stock and \$600 on fixtures. Store, loss on contents, \$4,300. Insurance, Acadia, \$1,000, National, \$1,500; Nova Scotia, \$1,000. Building owned by E. Dowler and E. Enzon. Loss, \$3,016. Insurance, N. B. and Merc., \$1,000; Northern, \$1,000. W. McKirdy's store. Loss on building, \$4,800; on contents, \$18,915; on fixtures, \$714. Insurance, on contents, Atlas, \$1,000, Northern, \$1,000, N. B. and M., \$1,000, Guardian, \$1,000; on contents, Atlas, \$950, Northern, \$1,950, N. B. and Merc. \$950, Royal, \$2,000, Caledonian, \$2,000, Guardian, \$1,950; on fixtures, Atlas, \$50, Northern, \$50, N. B. and Merc., \$50.

WINNIPEG, MAN.—Insurance on Leland Hotel, destroyed December 1, as follows:—Employers' Liability, \$1,500; Phoenix of London, \$1,500; London Assurance, \$1,000; Niagara, \$1,000; General Fire, \$1,000; Aetna, \$1,000; Canadian Fire, \$2,500; St. Paul, \$2,500; British Dominions, \$1,500; North Empire, \$1,500; Continental of New York, \$1,000; America Central, \$1,750; Liverpool & London & Globe, \$1,500; handled by Robinson and Black, \$19,250; handled through Allan, Killam and McKay, \$35,000; total on building, \$54,250. Stock—Poyntz and Company, druggists, \$4,000; Gunn Brothers, news-stand \$300; R. R. McComb, barber shop, \$500; Stock—White and Manahan, \$1,000; total, \$60,950.

Stock of Shipman Electric Company, corner of Smith and Graham Streets, damaged, December 19. Loss, \$18,000. Origin, short circuit. Insurance, \$30,800 principally with Smith-Fess Agency.

MONTREAL.—Section B. of Bishop Court apartments 147 Bishop Street, gutted, December 19. Loss, \$75,000.

P. Lescarbeau's furniture store, 765 St. Catherine Street East, destroyed, December 16. Loss, \$2,000; insurance, \$1,000. Origin, thieves.

P. Grossman's premises, 1071 St. Catherine Street East, damaged \$1,000, December 16. Covered by insurance.

Premises of L. Coste, 775 Delorimier Avenue damaged, December 18. Origin, thieves. Trifling loss.

W. Fraser's premises, 2226 St. Urbain Street damaged, December 17. Loss, \$50. Origin, hot ashes.

Premises at 84 St. Catherine Street damaged, December 21. Origin, overheated stove.

T. Rosenberg's premises at 1547 Ontario Street, damaged \$800, December 20.