

J. Pilon's butcher shop, 1565 St. James street, damaged. Origin, overheated pipes. Woodwork on top storey of new Birks building in course of erection, corner of Union avenue and Cathcart street, took fire, November 28. Loss confined to top storey.

WINNIPEG, MAN.—Cornelius block, 485 Sherbrooke Street, damaged, November 19. Loss about \$5,000. One death. Supposed origin, overheated furnace. Fire in kitchen of Exchange Restaurant, November 16. Loss, \$100. Origin, overturning of pot of grease. Stable in rear of R. A. Scott's residence, 422 Maryland Street, damaged, November 12. Loss \$700, partly covered by insurance.

VICTORIA, B.C.—Messrs. Hibben & Company whose fire was previously reported, held \$30,000 insurance on building, \$4,650 on machinery and plant located in the basement, and \$33,250 on stock. Details: On Building:—Phoenix of London, \$24,000; Norwich Union, \$6,000. On Stock:—Atlas, \$1,000; Aetna, \$1,000; National, \$1,000; Midland, \$1,000; Connecticut of Hartford, \$1,000; Phoenix of London, \$2,000; Hartford, \$1,500; Niagara, \$2,000; Firemen's Fund, \$2,000; Queen, \$2,000; Insurance Company of North America, \$1,000; Royal, \$3,000; Springfield, \$3,000; British America, \$1,000; New York Underwriters, \$1,000; London Assurance, \$1,500; Commercial Union, \$1,000; Northern, \$2,500; Fidelity, \$1,250; Canadian Fire, \$3,500. On Machinery:—Aetna, \$1,000; Columbia, \$1,000; London Assurance, \$1,000; Northern Assurance, \$1,000; Fidelity, \$500; Canadian Fire, \$150. Insurance of \$4,750 on stock of Messrs. M. and H. A. Fox in following companies: London & Liverpool & Globe, \$1,000; North British and Mercantile, \$1,500; Phoenix of London, \$1,500; Firemen's Fund (fixtures), \$750.

ST. STEPHEN, N.B.—Fire which started in A. Johnston's stables, November 23, spread rapidly and did much damage. Losses are reported as follows:—F. E. Rose's grocery store, loss, \$25,000, insurance, \$10,000; James McGaw's dwelling, stable and two horses, loss \$8,000; insurance \$3,000; John Manuel's blacksmith shop, loss \$4,500, no insurance; F. M. Murchie's building, loss \$1,500; insurance, \$1,000; Frank Carter, groceries and meats, loss \$1,000; Logan's dwelling, no insurance; Howard, Andrie & Co's. wrapper factory, loss \$2,500; insurance, \$1,000; A. Johnston, stable and four horses, loss \$1,000; no insurance; P. F. McKenna's store house with part of contents, loss \$3,000; damage to stock \$5,000, fully insured.

Insurance: Fire, Life and Miscellaneous.

The number of directors of the Rimouski Fire Insurance Company is being reduced from nine to seven.

Selkirk, Man., wants lower fire rates, and to that end will have the provincial fire inspector look over the business section, with a view to suggesting changes and improvements.

The council of Berlin, Ont., have decided to submit a by-law at the municipal election to raise \$10,000 by debentures for the purpose of purchasing an 80-

horse power truck, installing six additional fire alarm boxes and buying 1,000 feet of additional hose.

Sometimes ordinary phases of fire insurance come up in extraordinary ways. Just now a penitent Alabama man confesses to a fire insurance company which paid him a loss in 1904 that his sworn claim included property which he never had. He pleads for forgiveness, with regrets that he is unable to make restitution, but, he says, "I am praying for length of life and opportunity to make full reparation," to which the company probably responds, Amen. This confessor's neighbor thinks his mind is unsettled over this settled loss, and, if so, it is an altogether too rare sort of mania.—N. Y. Journal of Commerce.

The officials of the Union Life Assurance Company, of Toronto, tendered their Montreal agents a banquet at Cooper's on Saturday evening. This was the result of a week's work accomplished during the week of November 6th, when all previous records were broken. The staff, comprising two hundred agents, and eighteen superintendents, from the Westmount, Montreal and Hochelaga districts, spent a most enjoyable evening. Speeches were made by the chief supervisor, Mr. W. J. Paterson; superintendent of agencies, Mr. A. G. Bradley, and manager of eastern territory, Mr. W. Michaud. Mr. J. P. Tremblay presided.

A new insurance law has lately been passed in the State of Maine, providing that persons who insure in companies unauthorized to do business in Maine shall pay to the State Treasurer a tax of 5 p.c. of the gross premiums paid. "The justice of this law," says the Maine Insurance Commissioner, "cannot be questioned. At the present time many large property owners in this state, place their fire insurance, almost entirely in unauthorized companies. The State receives neither taxes nor fees from this business, except from that small part of it now written through special insurance brokers. This new law will force the best and strongest of these unauthorized companies to apply for admission to do business in Maine, which will result in larger revenue to the state and in increased security to the policyholders in such companies."

The statement made that more men under thirty years of age apply for policies than there are those over that age is well supported by the facts. As the result of an analysis of an issue of over 160,000 policies, covering the company's experience for the year 1909, it was found that fifty-five per cent. of the entire ordinary issue referred to was on the lives of persons less than thirty years of age. The figures given below will be found interesting and are the strongest argument we can use to prove to you that it is the young men who are insuring:

Ages to 19 inclusive.....	13,836 policies
Ages 20 to 24 inclusive.....	37,201 policies
Ages 25 to 29 inclusive.....	37,245 policies
Ages 30 to 34 inclusive.....	28,368 policies
Ages 35 to 39 inclusive.....	19,218 policies
Ages 40 to 44 inclusive.....	11,828 policies
Ages 45 to 49 inclusive.....	6,913 policies
Ages 50 to 54 inclusive.....	3,705 policies
Ages 55 to 59 inclusive.....	1,637 policies
Ages 60 to 64 inclusive.....	550 policies

—Prudential Weekly Record.