

**ATTRACTIVE COURSE OF INSURANCE LECTURES.**

A special course of instruction for those preparing for the Toronto Insurance Institute examinations has been arranged by the Toronto Young Men's Christian Association. The following insurance experts are giving the lectures following their names:—

Mr. A. W. Goddard, assistant secretary of the Canadian Fire Underwriters' Association, "General rules and tariffs of the Canadian Fire Underwriters' Association." Mr. E. L. McLean, of McLean, Szeliski and Stone, "Average and coinsurance clauses." Mr. D. S. Linden, of the Canadian Fire Insurance Company, "Plan-drawing to scale." Mr. F. E. Roberts, inspector Norwich Union Fire Insurance Company, "Chemistry." Mr. Paul von Szeliski, of McLean, Szeliski & Stone, "Re-insurance, policy drafting and endorsements." Mr. A. E. Blogg, of the London and Lancashire Fire Insurance Company, "Correspondence and office practice." Mr. G. P. Payne, of the Canadian Fire Underwriters' Association, "Building construction, including heating, lighting and electricity." Mr. R. Driscoll, of the Canadian Fire Underwriters' Association, "Electricity." Mr. J. G. Parker, B.A., A.I.A., assistant actuary Imperial Life Assurance Company, "Practice of companies as to applications for assurance and medical and other reports." Mr. V. R. Smith, M.A., A.I.A., assistant actuary Confederation Life Association, "Practice of companies as to loans on policies, surrender values and settlement of claims." Mr. L. K. File, B.A., F.I.A., assistant actuary Canada Life Assurance Company, "Plans of assurance, policy writing, conditions of assurance, draft—special conditions, knowledge of usual office forms." Mr. C. P. Muckle, B.A., A.A.S., publicity representative Excelsior Life Insurance Company, "Correspondence, literature and advertising." Mr. W. A. P. Wood, B.A., F.A.S., actuary Canada Life Assurance Company, "Elementary principles of life assurance law."

**"TELL IT NOT IN GATH."**

The Dominion Insurance report gives the following summary of surrenders and lapses:—

Co's.	Surrender.	Lapse.	Not Taken.
Canadian . . .	\$11,042,041	\$44,404,104	\$16,319,542
British . . . .	368,988	1,334,797	469,836
American . . . .	4,875,207	35,502,172	4,654,986
	\$16,286,236	\$81,241,073	\$21,444,364

Nearly one hundred millions of dollars of protection was forfeited by Canadian policyholders during the past year by surrender and lapse. This is appalling and it gives the Philistines just cause to reproach us. Some lapsation and some surrenders are inevitable, but that nearly nine per cent. of the total Canadian business should lapse or be surrendered within the year is a state of affairs to which the life officers should give their serious attention. In this, we do not mention the not taken policies for although they involve waste the amount is negligible compared with the other classes.—*Mutual Life of Canada.*

**CANADIAN FIRE RECORD**

(Specially compiled for The Chronicle.)

HAMILTON, ONT.—Dwelling of J. Lamonde destroyed by fire, November 14. Origin, unknown.

DRUMMONDVILLE, QUE.—Match factory destroyed, November 13. Two lives lost. Origin, explosion.

WESTFIELD, N.B.—House and barn of I. Parker, destroyed, November 13. No insurance. Loss unknown.

STRATFORD, ONT.—Men's furnishing store of L. Long, Downie Street, damaged, November 15. Loss \$1,000. Origin, unknown.

STRATFORD, ONT.—Classic Furniture Company's factory destroyed with stock, November 12. Loss \$30,000. Fire originated in shellac room.

TORONTO, ONT.—Canadian Kodak's Company's factory in course of construction at Mount Dennis, damaged, November 17. Loss \$25,000.

WINDSOR, ONT.—Premises of Commercial Motor Truck Company, Goyeau Street, damaged, November 15. Loss \$2,000. Origin, explosion of natural gas.

STERLING, ONT.—A. Vandervoort's barn destroyed with contents, November 10. Loss heavy; \$300 insurance on building, none on contents. Supposed origin, tramps.

COMAPLIX, B.C.—Loss on plant of Forest Mills of British Columbia, Ltd., on October 30 is from \$100,000 to \$125,000. This is covered by a policy of \$160,000 with the Lumbermen's Indemnity Exchange, an inter insurance organisation of Seattle, Wash.

MONTREAL.—M. Dean's sausage factory, 21 Ottawa Street, slightly damaged, November 12. Origin, unknown.

Dwelling house of J. Ayotte, 830 Harold Street, Rosemount, destroyed, November 16. Loss \$5,000.

Wood-yard of M. Lavieure, Aylwin Street, Hochelaga, damaged, November 13. Origin, unknown.

Mona Lisa Cafe, 271 Bleury Street, damaged, November 16. Origin, unknown.

A Layzell's house, 6319 Pasteur Street, Bordeaux, destroyed with contents, November 15. Origin, explosion of coal oil lamp.

Compagnie de Savon Francais factory, 1550-1552 St. Catherine Street East, destroyed, November 18.

P. Bruneau's electrical supply store, 150 Bleury Street, damaged, November 18. Loss \$200. Origin, unknown.

FORT GEORGE, B.C.—East side of Central avenue from Hammond to Cameron streets wiped out, November 13. Loss placed at \$150,000, premises destroyed being as follows:—Fort George Hotel, Oliver pool room, Fort George Realty & Security Company, J. McLean, Kennedy Blair, Pastime Pool Room, J. F. Robertson, Bank of Vancouver, Chinese Restaurant and Scott's Hotel. Insurance on Fort George Hotel as follows:—National, \$5,000; Michigan, \$1,500; British Crown, \$2,000; Employers' \$3,000; Western \$3,000; North Empire, \$3,500; Canada, \$3,000; British Colonial, \$3,000; Union, \$4,000; Queen, \$7,000, Total \$35,000. Origin, explosion.

Statistics of Western fall ploughing compare very favourably with the statistics for the previous two seasons, and augur well for next year's crops. Measured in percentages of the total land intended for next year's crops, it is estimated that in Manitoba, 92, in Saskatchewan, 77 and in Alberta, 56 p.c. of fall ploughing was completed by October 31.

Among the speakers scheduled at the forthcoming annual meeting of the Association of Life Insurance Presidents are the Hon. A. Barton Hepburn, chairman of the Board of Directors Chase National Bank of New York and Dr. John H. Finley, State Commissioner of Education of New York.