A Possible Solution of the Puzzling Prob-LEM .- "A curious accident, in which the cigarette seemed to be the chief factor, was disclosed to us (writes the Vigilant) recently in a claim proof furnished the Preferred Accident Insurance Company. The minute details of the accident must be left to the imagination of the reader. But this much may be told. The claimant on entering a toilet room laid a lighted eigarette on the seat beside him. In disrobing he accidentally brushed the cigarette into the pan, and an explosion, accompanied by fierce flames, which burned him severely, immediately followed. claimant's physician, who is also the company's physician, after describing in detail the serious injuries sustained by his patient, says he has had the plumbing examined by an expert plumber, who reported that neither illuminating nor sewer gas could have been present in the pan at the time of the accident. In the interests of unsuspecting humanity someone, we hope, will get to the bottom of this problem."

Attendants frequently use benzine for cleaning pans. Very recent use of this light oil of petroleum would account for the painful accident described above. The burning cigarette lighted the evaporating benzine, and in the same way as a match to spirits in a China plate creates "snap-dragion," or illuminates the Christmas pudding, the cigarette caused the flames which seemed to the disrobed suf-

ferer "fierce."

### DEBENTURES FOR SALE

#### TOWN OF BERLIN

SEALED Tenders, marked "Tenders for Debentures," will be received at the office of the undersigned up to noon September 3cth, 1898, for the purchase of \$102,000 Waterworks Debentures issued by the Municipality, bearing interest at 3¾ per cent per annum. Principal and interest in thirty successive annual instalments of \$500.04.

The highest or any tender not necessarily accepted. For further particulars apply to

H. ALETTER.

Town Clerk.

## Memorandum

# The Manufacturers Life Insurance Co.

HEAD OFFICE-TORONTO:

Has openings for a few more first-class district and special agents.

Address:

J. F. JUNKIN.

General-Manager

# and FINANCE Chronicle

Published every Priday.

At 151 St. James St., Montreal.

R. Willson Smith, Proprietor.

Prices for Advertisements on application

THE

# Life Agents Manual

Greatly Enlarged, Carefully Revised.

220 pages - Price \$2.00

The most complete, the most useful, the most handy Book for Agents and others ever issued in Canada.

Published by INSURANCE & FINANCE CHRONICLE, MONTRAL

FIRE

LIFE.

MARINE.

## COMMERCIAL UNION

Assurance Company Ltd. of London, Eng.

Capital and Assets, - - - \$32,500,000 Late Fund (in special trust for Life Policy Holders) 9,548,535 Potal Annual Income, - - - 8,170,190 Deposited with Dominion Government, - 536,000

HEAD OFFICE CANADIAN BRANCH:

1731 Notre Dame Street, - MONTREAL

J. McCRECOR Manager

Applications for Agencies solicited in unrepresented districts.

#### PHENIX

INSURANCE COMPANY.

OF BROOKLYN, N.Y.

ROBERT HAMPSON & SON, Agents, MONTREAL, Que.

J. W. BARLEY, General Agent, NEW YORK.

