

PERSONALS

Mr. A. J. Ralston, Managing Director of the National Life Assurance Co., has just completed a tour of the Western Agencies of the Company, and reports the conditions in that part of Canada for the writing of Life Insurance to be excellent. Mr. Ralston found the agency force of the National Life full of enthusiasm, and the prospects for the largest amount of business ever written in the West by the Company are exceedingly bright.

Mr. G. R. Hargraft, Toronto, General Agent of the Commercial Union, was in Montreal last week, visiting the head office of his company.

Mr. E. E. Brett, a member of the well known firm of Burdick Bros. & Brett, Victoria, B.C., spent a few days in the city this week, visiting the Montreal offices of the Employers' Liability Assurance Corporation. Mr. Brett states that business conditions in Victoria are on a sound basis. There is considerable employment, especially in connection with the ship-building industry. He also informed The Chronicle that the building of dry docks at Esquimaux, about four miles from Victoria, will be proceeded with, the Dominion Government having appropriated \$500,000 for that purpose. Mr. Brett's firm has also an important branch office at Vancouver, and Mr. Brett is very optimistic about the development of business in the latter city. There are no houses to rent and there is some difficulty experienced in meeting the demand for housing accommodation.

Mr. G. E. Moberley, Canadian manager of the Northern Assurance Company, accompanied by Mr. Alex. Hurry, manager of the casualty department,

is leaving tomorrow on an extended business trip through the West.

Mr. Thos. H. Bell joined the service of the Motor Union Insurance Company, Limited, on the 1st of October at the head office for Canada, Toronto. Mr. Bell was previously connected with the London Guarantee & Accident in charge of its Personal Accident and Sicknes department, prior to which he was for several years attached to the Automobile department of the Employers' Liability Assurance Corporation, where he gained valuable experience.

HAZARDS OF HEATING EQUIPMENT

(a) Chimneys should be carefully watched for cracks, especially near the roof line. Floor or roof joists built into or close against the chimneys are very dangerous.

(b) A tight joint is most important where smoke pipes enter the chimney. Unused openings must be bricked up, not simply covered with paper or wood.

(c) Hot air pipes, and even steam pipes, in contact with wood, may start a fire. Concealed spaces are especially dangerous in this regard.

(d) All heating apparatus, from the big boilers down to a small gas plate, radiate heat and may set fire to adjacent woodwork or to accumulations of dust. The safe interval between heat generators and inflammable material may vary from six inches to five feet, depending on the degree of heat. Any wood which becomes uncomfortably warm to the touch is unsafe and should be protected—not simply with sheet metal, but with quarter-inch asbestos board covered with metal or with metal lath and plaster, etc. If possible, move the heating apparatus to a safe distance or substitute incombustible construction near the apparatus.

SAFETY, SERVICE AND SATISFACTION

The FIDELITY-PHENIX organization is built on the foundation of Safety to our Assureds, Service to our Agents, and Satisfaction to both. The Soundness of every FIDELITY-PHENIX policy, and the Company's method of square dealing that keeps all honest claimants content, constitute the basis of FIDELITY-PHENIX Agency Service. Every FIDELITY-PHENIX man, in office or in field, is trained to give FIDELITY-PHENIX service. The Agent derives benefit from that Service in direct ratio to the use he makes of it.

Whenever the FIDELITY-PHENIX can save you, the Company invites you to call on it.

Co-operation will pay us both.

**FIDELITY-PHENIX FIRE INSURANCE CO.
OF NEW YORK**

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