What Use and Occupancy Insurance Means (Continued from page 11)

be necessary to place the property in condition to resume operations; loss to the insurers, however, in no case to exceed the amount named herein.

In the event of loss the assured shall use any surplus machinery or duplicate parts thereof which they may own or control in placing the property in condition for operation.

Electrical exemption clause attached.

Noon clause attached.

Other usual clauses and conditions attached as necessary.

RECENT FIRE LOSSES.

Recent fire losses reported to Superintendent of Insurance, Victoria:

Phoenix, July 25 .- Adjoining C. P. R. right-of-way; owner and

Phoenix, July 25.—Adjoining C. P. R. right-of-way; owner and occupant, Dominik Mitchell; wood dwelling; value of building \$500, insurance on same \$200. Total loss, \$1,200. Cause, defective stove pipe. Hartford.
Coquitlam, August 3.—Autain Road; owner, Mundy Lake Shingle Mills Co.; occupants, Lamont Bros. and A. B. Murray; wood shingle mill; value of building \$1,000, value of contents \$7,000; insurance nil. Total loss, \$8,000. Cause unknown.
Burnaby, July 22.—Sperling Avenue; owners and occupants, George, John and Burton Doran; wood lumber mill, bunkhouse and stable; value of building \$500, insurance on same \$450. Total loss, \$2,000. Cause, tents \$1,500, insurance on same \$450. Total loss, \$2,000. Cause,

sparks igniting mill. Aetna. Chilliwack, July 24.—Yale Road; wood dwelling; value of build: value of contents \$1,500, building \$3,000, insurance on same \$1,800; value of contents \$1,500, insurance on same \$800. Total loss, \$4,500. Cause unknown. Mutual Fire of B. C.

New Denver, July 8.—Two miles south of New Denver; owner and occupant, J. C. Harris; log dwelling; value of building \$3,000, insurated and the state of the state insurance on same \$1,200; value of contents \$2,000, insurance on same \$1,200; value of contents \$2,000, insurance on same states and contents \$2,000 of oil stove. same \$1,000. Total loss, \$1,800. Cause, explosion of oil stove. Phoenix of London.

Clinton, July 14.-Mound Ranch, near Clinton; owner, H. J. Rossi; occupant, G. Walters; wood dwelling; value of building \$5,000, insurance on same \$2,500; value of contents \$1,500, insur-

ance on same \$750. Total loss, \$6,500. Cause, defective chimney. Insurance company not stated.

Merritt, July 22 .- Quilchena Avenue; owner and occupant, G. B. Armstrong; wood department store; value of building \$15,000, insurance on same \$8,000; value of contents \$60,000, insurance on same \$34,500. Total loss, \$1,072. Cause unknown. Nationale of Paris, Dominion, Millers National, St. Lawrence Underwriters, Glens Falls, Mount Royal, London National, State of Pennsylvania, Merchants Fire, Stuyvesant, New Jersey, and Pacific Fire. Nelson, July 9.—324 Victoria Street; owner, W. B. Whiting;

occupant, Strathcona Hotel; wood and brick hotel; value of building \$35,000, insurance on same \$14,000; value of contents \$10,000, insurance on same \$6,200. Total loss, none. Cause, spontaneous combustion. Guardian, Norwich Union, Scottish Union, National, Royal, Northern, St. Paul Fire and Marine.

Mission City, July 20 .- DeRoche; owner, C. J. Cooper; occupant, W. Murray; wood dwelling and store; value of building \$2,000, insurance on same \$2,000; value of contents \$8,000, insurance on same \$5,000. Total loss, \$10,000. Cause adjoining. Home, Svea. Victoria, July 16.—Johnson Street; owners, Barnard and Hey-ward; occupants, Miss Minnie McCluskey; St. James Hotel; re-inforced concrete as a hotel; value of building \$150,000, insurance on same \$75,000; value of contents \$40,000, insurance on same \$6,000. Total loss, \$132. Cause, throwing lighted cigarette in paper basket. Boston, Stuyvesant, Pacific Fire, British Crown.

Mr. James S. Reed of Portland, Oregon, special agent for the Connecticut Fire Insurance of Hartford, Connecticut, and the Westchester Fire Insurance of New York, made a business trip to Vancouver and Victoria during the week. He is one of the best known fire insurance men on the Coast and well acquainted in British Columbia. Twenty years ago he adjusted losses in the large New Westminster fire, and ever since he has been a constant visitor to the chief cities of the Province.

MUNICIPAL DEBENTURE BY-LAWS APPROVED.

The following certificate has been issued by the Municipal Department of the Province of British Columbia:

Trail-By-law No. 173, Water Works, \$80,000.00, 20 years, interest 6%, payable half-yearly. Certified August 7th, 1917.

PROVINCIAL FORESTRY RETURNS FOR JUNE

TIMBER SCALED IN BRITISH COLUMBIA IN JUNE, 1917

Districts	Douglas Fir	Red Cedar	Spruce	Hemlock	Balsam Fir	Yellow Pine	White pine	Jack- Pine	Larch	Cotton- wood	Cypress
Cranbrook	. 5.790.257	672,026	523,768		32,143	4,554,226	4,136	406,836	2,860,932	56,981	
· ort George		6,000	391,124								
-amioops	. 1.992.800	396,606	14,442		·····	949,731	·····				
-11100et	81.500			· · · · · · · · · · · · · · · · · · ·						••••••	
Heison	670.814	2,860,775	2,274	282,642	7,409	1,846,485	72,581	919	390,271		
Vernon	. 1,211,219					3,890,808					
Total Interior		3,935,407	931,608	282,642	39,552	11,241,250	76,717	407,755	3,251,203	56,981	
Total for Interior, a	ll species			,969,705							Carlo and
Island.	14,944,302	922,170	281,749	1,655,205	140,800		6,244				
-ince Rupert	. 336.882	1,967,807	5,668,931	1,235,559	1,635,935						******
Vancouver	39,557,793	31,958,540	2,941,765	9,575,914	970,441	252,541				318,561	4,960
Total Coast			8,892,445	12,466,678	2,747,176	252,541	6,244			318,561	4,960
and the second	and the second s		and the second s	070 000							
Total for Coast, all	species			376,099							
Total for Coast, all Total for B. C		and the second sec	a new construction of the second s	12,749,320	2,786,728	11,493,791	82,961	407,755	3,251,203	375,542	4,960