

CANADIAN FIRE RECORD

Specially compiled by The Chronicle.

DAUPHIN, MAN.—Farrell & Mills furniture and undertaking store, badly damaged, May 21. Damage to stock \$4,000. Insurance \$20,000.

MONTREAL, QUE.—Andrews Home, 46 Belmont street, damaged May 25. Fire originated in hollow post through burning off of paint. Loss slight.

Grey Nunnery, Dorchester street, damaged by fire, May 28. Damage slight.

Considerable damage done to Madame Bergeron's grocery store, 1552 Bordeaux street, May 20.

MITCHELL, ONT.—Garage owned by F. E. Campbell and rented by Robert Chapman, destroyed with three automobiles, May 24. Insurance on building, \$500. Origin, spark from auto engine ignited gasoline.

TORONTO, ONT.—Factory of National Mattress, Felt & Bating Company, Gerrard street, damaged, May 18. Insurance as follows:—

ON BUILDING.

N. Y. Underwriters . . .	\$3,000	Queen	\$3,000
Springfield	3,000	Caledonian	3,000
German-American	3,000		

Loss, 60 per cent. \$15,000

ON STOCK.

N. Y. Underwriters . . .	\$1,400	Queen	\$1,000
Springfield	1,400	Caledonian	1,000
German-American	1,200		

Total Loss. \$6,000

ON MACHINERY.

N. Y. Underwriters . . .	\$1,000	Queen	\$1,000
Springfield	1,000	Caledonian	1,000
German-American	1,000		

Loss, 50 per cent. \$5,000

REFINERY FIRE AT ST. JOHN, N.B.

Yesterday (Thursday) a fire occurred on the premises of the Atlantic Sugar Refinery, St. John, N.B. The following companies are interested.

ON BUILDING.

Canada National . . .	\$25,000	North Brit. and Mer. .	\$20,000
Century	25,000	North West	25,000
Excess	175,000	Norwegian Undws. . .	15,000
Globe and Rutgers . .	100,000	Pacific	5,000
Guardian	50,000	North River	125,000
Home	200,000	Palatine	50,000
Ins. Underwriters . . .	15,000	Royal	30,000
Lloyds	155,000	Royal Exchange . . .	100,000
National of Hartford .	300,000	Stuyvesant	15,000
N. Y. Underwriters . .	50,000		

\$1,500,000

ON STOCK.

First National . . .	\$15,000	North Brit. and Mer. .	\$50,000
Hudson Bay	10,000	Pacific	5,000
Ins. Underwriters . . .	15,000	Stuyvesant	15,000
Industrial	5,000		
Lloyds	75,000		
Middlesex Mutual . . .	20,000		

\$200,000

The fire, it is stated, was caused by a light dropped in a bag of sugar. The building, which is new, in addition to being sprinklered is in every other respect as near fire proof as it is possible to make it.

The damage, we understand, was confined to one floor and was principally on stock caused by water and smoke.

The fire has not interfered with the shipping of goods.

Maple Leaf Milling Company, of Toronto, reports profits of \$1,048,997 against \$418,169 in the previous year. The total surplus is increased to \$1,034,406 against \$333,969 a year ago.

A NEW MORTALITY TABLE.

For some years past there has been more or less consideration given to the question of preparing a new American table of mortality, based on the experience of United States life insurance companies. The Actuarial Society of America has considered the subject at various times and the National Convention of Insurance Commissioners only recently asked the society to take up the matter again. At last week's meeting of the Actuarial Society the question took concrete shape in the form of a paper prepared by Mr. Henry Moir, actuary of the Home Life of New York, who expressed the opinion that a table is needed (a) which will be safe in computing premiums not only for companies which are strict in selection of risks and companies in healthy districts, but for all sections of the country; also safe for companies inexperienced in the selection of risks or who take the broad view that the average active business man is entitled to insurance, although not a first-class risk; (b) which will be based upon sums insured and giving due effect to the influence of the amount of insurance carried at different ages; (c) whose curve of mortality follows the modern line of experience, so that premium rates, reserves, surrender values, and surplus distribution may all be computed in a manner fair and just to policyholders of all classes, of all ages, and of all durations; conditions which do not completely hold at the present time.

Subsequently, the Council passed a resolution that a new mortality table or tables should be prepared under the direction of the Actuarial Society; that the committee of seven be continued for the purpose of conferring with the proper committee of the National Convention of Insurance Commissioners, and with the companies whose statistics may be desired; that, if the way be clear, the committee proceed with the work of preparing such new table or tables; and that the committee report the results of its conclusions to the council.

THIRD PARTIES NOT WANTED.

The life insurance agent should impress upon his policyholders and their beneficiaries that the intervention of attorneys, brokers or commission men is wholly unnecessary in the collection of death claims. It frequently happens that beneficiaries pay out money in connection with the settlement of a death claim when there is no necessity of doing so. The agent should make it clear to his client that all that is necessary is to promptly notify the manager of the company of the death of the policyholder, when the requisite blanks will be furnished. Attention should be called to the fact that in many cases the amount of protection which the insured intended for his beneficiaries when taking out the insurance was needlessly depleted through the intervention of a third party in the settlement of a claim.—*Insurance Post.*

Since the end of July last, when war broke out, notice deposits in the Canadian banks have increased by 15 million dollars, and Canadian current loans and discounts been reduced by 78 million dollars.