

the policy-holders are treated with as near perfection of justice as it is reasonably possible to get. "Soft snaps" must, therefore, be out of the question. The various classes of contract—the various tables—are offered with the idea of suiting all requirements, not of giving one class any advantage of the others.—The Review, Sydney, N.S.W.

LIFE UNDERWRITERS' LEGAL ACTION.—The executive committee of the Manitoba Life Underwriters' Association has decided to take legal action against the municipality of Virden, Man. Six months ago an insurance agent, representing the Imperial Life, was placed under arrest and fined \$10 in the Virden police court for insurance canvassing without a municipal license. Another agent of the North American Life has since been arrested. A short time ago, when interviewed by underwriters, the provincial attorney-general stated that municipalities have the right to charge a business tax upon the offices of the life insurance companies in their borders, but that they have no right to impose a license upon the agents.

IMPORTANT CANADA LIFE CHANGES.—Managers and agents of the Canada Life have been informed through a circular letter over the signature of Mr. J. H. Plummer, vice-president of the Company, that at his own request, Mr. Frank Sanderson has been relieved by the board of the responsibility of the position of joint general manager which position he has, at the request of the board, filled during the past three years. Mr. E. W. Cox, who is well known to the field force, has been appointed general manager of the Company in place of joint general manager. The circular letter further states that "Mr. Sanderson will continue for one year as chief actuary, when he proposes practising as a consulting actuary, for which his training and his twenty-five years' experience in actuarial work eminently qualify him, and it is contemplated that he will become associated with the Company in that capacity." President Cox being in the West, the notice was sent out by the vice-president.

Personals

MR. F. J. COCKBURN, manager of the Bank of Montreal, Quebec, has been appointed superintendent of agencies for the Province of Quebec.

MR. HERBERT S. HOLT, president of the Royal Bank of Canada, has been elected a director of the Canadian Pacific Railway in succession to the late Hon. L. J. Forget.

MR. E. P. GOWER, formerly manager of the Canadian Bank of Commerce at Windsor, Ont., has been appointed assistant manager at the bank's head office branch at Toronto.

MR. T. BRADSHAW, who, as announced in another column, has now become a partner in the firm of Messrs. A. E. Ames & Company, of Toronto, is well-known to insurance men throughout the Dominion. Mr. Bradshaw has for a number of years been managing director of the Imperial Life Assurance Company, and he is also a director of the Metropolitan Bank. He is known as a contributor to insurance literature, a number of pamphlets and books having appeared from his pen on various phases of insurance. These include "Life Insur-

ance Taxation," "Investments of Life Insurance Companies" and "Essential Elements in Life Insurance Organization." Insurance men throughout Canada will give Mr. Bradshaw their heartiest good wishes for his success in this new development of his business life. Following Mr. Bradshaw's move, Mr. J. K. Pickett, formerly secretary to the Imperial Life, has been advanced to the post of manager, and Mr. G. C. Moore, A.I.A., formerly associate actuary, has been appointed actuary and assistant manager.

The Canadian Fire Record.

(Specially compiled by The Chronicle.)

EAST SELKIRK, MAN.—Chapple's hay shed destroyed, May 2.

PARRSBORO, N.S.—House of Joseph White burned, May 5. White dead. Origin, unknown.

KENORA, ONT.—Bush fires have been raging for several days at various points near the Lake of the Woods.

PRINCE ALBERT, SASK.—Three storey frame boarding house burned, May 1. Loss covered by insurance.

MONCTON, N.B.—House and barn of E. Ash, Pamsec Junction, destroyed; loss and origin unknown.

DAUPHIN, MAN.—Bush fires on Riding and Duck Mountains have burned C. N. R. bridges and done other damage.

BELLEVILLE, ONT.—W. Watt's frame house at Cannington, destroyed, May 3. Loss \$1,500; insured for \$1,000.

ESSEX, ONT.—Royal Hotel destroyed, May 3. Loss placed at \$12,000, partly covered by insurance. Origin, unknown.

HALIFAX, N.S.—Warehouse owned by G. Boister, at North West Arm, destroyed. Loss about \$4,000; origin unknown.

SHEFFIELD, N.B.—Blacksmith shop of F. Vandine, and six barns, owned by W. Bridges, destroyed. Loss and origin unknown.

ARDEN, MAN.—Prairie fires destroyed stables of J. A. Kennedy, four miles south, a number of poplar bluffs and many fences.

TRENTON, ONT.—P. Gaylord's barn, 6 cows, 2 horses and some young stock, at Dead Creek, destroyed, May 7. Origin, unknown.

AYLESFORD, N.S.—Sixteen buildings destroyed, May 8, one-third of village being swept away. Fire broke out in three points at one time.

STANBRIDGE EAST, QUE.—Brick buildings, property of Mrs. S. H. Cornell, destroyed. Loss unknown. Origin, spontaneous combustion.

NORTH SYDNEY, N.S.—Barns owned by Messrs. E. E. Moore and Harry Moore, destroyed. Loss placed at \$10,000. Origin, burning refuse.

TISDALE, SASK.—Prairie fire destroyed C. Woodfell's house and furniture, buildings, machinery, 5 horses and 1,000 bushels of oats, May 8.

BRANTFORD, ONT.—Steps of Calvary Baptist Church, Dalhousie street, destroyed, and doors damaged, May 7. Supposed incendiarism.

COBALT, ONT.—Fire at Porcupine power plant, Matagami River, burned saw mill and destroyed machinery and plant. Loss placed at \$25,000.