

ARSON "A VERY SERIOUS CRIME."

A weighty judicial pronouncement on the serious character of the crime of arson comes from South Africa. A Kimberley wheelwright was found guilty of firing his own house with intent to defraud the Sun Insurance Office. In imposing sentence, Sir Andries Maasdorp, the Chief Justice, said:—

"The jury have found you guilty of this crime, and it is very difficult to decide what punishment to inflict upon you. I will take into consideration what your counsel has advanced—that you have hitherto had a clean record, that you are an old inhabitant of Kimberley, a man with a family, and all these considerations, but at the same time this is a very serious crime. The matter of fire insurance is one in which the law expects the greatest good faith on both sides; therefore, when you entered into the contract, when you made your application for insurance, you were called upon to make a certain declaration, in which you have to be very careful, and state the truth, the whole truth, and nothing but the truth. And for a very good reason. There is nobody to keep check on you, and therefore in hundreds of cases of fires it is impossible for insurance officers to find out whether the cause is accidental or otherwise. Knowing of this you deliberately prepared beforehand—not on the inspiration of the moment, as you cleared everything out of the house which was not insured; everything to which you attached personal value. The sentence of the Court is one year's imprisonment with hard labour, and a fine of £50, or in default of payment, a further six months' imprisonment with hard labour."

Judicial condemnations of the crime of arson, so pungently and aptly expressed, deserve a very wide circulation. It would be well if similar expressions were heard from the Canadian bench on occasion.

BRITISH FIRE COMPANIES UNDER WAR CONDITIONS.

Under this heading, Mr. Henry W. Eaton, the veteran United States manager of the Liverpool & London & Globe, contributes to a special number of the Boston "Standard" an interesting survey of the British companies' position at this time. He points out that an endeavor to locate a financial strain on the monies of the British companies transacting business in the United States due to the effects of war as evidenced by the reports to stockholders for the year 1915, ends in failure to find results that are in any degree disturbing. For the decline in securities, ample provision is made by the British companies and has been put to test on many occasions during the business careers of the institutions under review. British companies under war conditions have not retrogressed. They are standing fast, unafraid and unashamed. Comparing 1915 with 1914, their premiums and profits and assets and reserves are larger. The results of the current year so far reported are encouraging. That the Companies will endure, says Mr. Eaton in conclusion, no one who has examined their histories and is familiar with the spirit of their enterprise can doubt.



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