

insurance in Louisiana on a profitable basis. Another bill which is even more drastic affects accident and health insurance. It provides, among other things, that indemnity must be paid within thirty days after filing proof of sickness or accidents, and that these payments shall not be delayed "without just or reasonable grounds;" that a company guilty of delay shall pay double "the amount due under the policy during the period of delay, with attorney's fees"; that the court of the parish where the assured lives shall have jurisdiction; that after proofs have been filed the insurance company must pay every thirty days during disability covered; that violation is a misdemeanor punishable by fine, and on second conviction by revocation of license.

Personals

WE ARE GLAD to learn that Senator Forget who suffered an attack of illness while on a fishing excursion on the Bonaventure River, is making rapid recovery.

MR. J. W. BINNIE, deputy manager at Montreal of the Liverpool & London & Globe Insurance Company is back at the office. We are pleased to see him looking so well after his long absence.

MR. W. R. STRONG, of London, England, secretary of the London Accident & Guarantee Corporation, visited Montreal this week, and was greatly pleased with what he saw for the first time, of the Metropolitan City of the Dominion.

MR. E. V. CHAPLIN, who holds an important position with the Phoenix of Hartford, at the Head Office, has taken charge of the company's head office for Canada this month, in the absence of Mr. J. W. Tatley, who has taken a month's holiday. Mr. Chaplin was for many years inspector of the company in the Dominion, prior to his promotion last year to Hartford.

ENGLAND'S RULE AND THE KING'S ENGLISH.

Cornwall, Ont., July 4, 1910.

To the Editor of THE CHRONICLE:—

SIR:—For one, I wish to thank the correspondent, even if he is anonymous, whose remarks called for your editorial "England's Rule and the King's English," in your issue of 10th ult. He directed attention to the misuse of the word "England" as applied to Imperial affairs, and the point he makes cannot be evaded by mere word quibbling or lame attempts at sarcastic wit.

British Statesmen, whether in Westminster, or the Dominions Beyond the Seas voice the central idea of the rule of the British Empire rather than the rule of "England," and the spirit and genius of British subjects everywhere is "One Flag, One Fleet, One Throne."

It was not for nothing, or to gratify a passing sentimental fancy that Canadians, Australians, New Zealanders and Sons of the Empire the world over volunteered in the South African War, or that contributions have been made to Imperial defence by some of the Whelps of the Lion.

Canada's trade policy towards the British Isles was radically changed with a definite object of bringing Canada still closer to the heart of the Empire. His Late Majesty was King, not of England alone, but of Canada, and the other integral parts of that Empire. We are British subjects, not merely English subjects.

Canadian journals which are not yet aware of the trend of events are few.

Yours truly,

JOHN A. CHISHOLM.

LARGE LUMBER FIRES.

The past week has been notable for the number of its fires, and some heavy losses will have to be met by the insurance companies. A particularly heavy loss is entailed by the destruction on the night of July 4, of Gillies Bros' lumber yards at Braeside, Arnprior, Ont. The fire originated in the main yard, which is of triangular shape with six sidings. In the yard there was about 60,000,000 feet of lumber, and this was completely destroyed. The total insurance involved by this fire is \$1,000,000. Of this amount, so far as the regular companies are concerned, we have obtained particulars of \$651,750, while the outside companies, including the regular lumber companies, are interested to the extent of \$900,000. There is in addition another \$250,000 of insurance issued. The insurance loss will be probably 70 p.c.

Alliance...	\$ 5,000	Phoenix of Lon...	37,500
Aetna...	7,500	Phoenix of Hart...	5,000
Atlas...	22,500	Queen...	15,000
British America...	5,000	London...	10,000
Commercial Union...	22,500	Law Union & Rock...	2,500
Caledonian...	15,000	London & Lon...	25,000
Connecticut...	7,500	Mercantile...	50,000
General Fire...	30,000	Manitoba...	20,000
Guardian...	33,750	North British...	35,000
German American...	5,000	Royal...	20,000
Home...	25,000	Rochester German...	5,000
Hartford...	22,500	Sun...	10,000
Ins. Co. of N. A...	18,750	Scottish Union...	12,500
London Mutual...	5,000	Saint Paul...	10,000
Liv. & London & G...	63,750	Sovereign...	7,500
Northern Ass. Co...	25,500	Union...	17,500
N. Y. Underwriters...	5,000	Western...	10,000
Norwich Union...	5,000	Yorkshire...	10,000
Nat of Hartford...	15,000		651,750

Adirondack Ins. Co.	\$10,000	Lumber Mut Boston	10,000
Cent. Can. Mfrs. Mut	5,000	Lumber Mut. of Ohio	10,000
Central Mfrs. Mut.	4,000	Lumber Ins. Co. N.Y.	15,000
East. Can. Mfrs. Mut.	5,000	Penns. Lumber Mut.	10,000
India. Lumber. Mut.	10,000	Springfield...	5,000
Lumber Underwriters	15,000		99,000

A second large lumber fire is that which took place at Tomiko, Ont., on June 30. The insurance is as follows:—

Aetna...	\$ 5,000	London & Lanc...	20,000
Alliance...	5,000	Mercantile...	25,000
Atlas...	10,000	Northern...	5,000
British America...	5,000	Northern...	5,000
Caledonian...	12,500	Ontario...	3,000
Caledonian...	5,000	Ottawa...	45,000
Equity...	4,500	Queen...	12,500
Fidelity Phoe...	5,000	Rimouski...	19,000
Guardian...	10,000	Rochester-German...	5,000
Law Union & Rock...	5,000	Union...	5,000
Liv. & L. & G...	39,000	Yorkshire...	1,500
Lumber Ins. Co. N.Y.	25,000		
London Mutual...	10,000		\$273,000
Total loss			