

CANADIAN FIRE RECORD

Specially compiled by The Chronicle.

MARMORA, ONT.—Public School destroyed, April 21. Origin, unknown. Insurance, \$8,000.

RAPID CITY, MAN.—Home of Stanley Fuller completely destroyed, April 16. Two children were burned to death.

TORONTO.—Residence of W. Cheshard, 276 Sherbourne street, damaged to extent of \$100, April 17. Origin, unknown.

Lakeside Home for little children destroyed by fire, April 22. Origin, unknown.

OWEN SOUND, ONT.—Saw mill at Brooke, owned by William Bedwell destroyed by fire, April 18. Loss, \$10,000. Origin, spark from boiler room. Insurance, \$3,500.

STOCKDALE, ONT.—George Kilbank's store and dwelling destroyed by fire, April 13. Origin, unknown. Two lives lost.

WINNIPEG, MAN.—Racing stable and six adjoining houses at the exhibition grounds, destroyed by fire, April 21. Damage to extent of \$20,000.

FREDERICTON, N.B.—Fire destroyed three dwellings, two barns, and two outbuildings at St. Mary's, April 21. Loss, \$10,000. Insurance, \$2,500.

ST. CATHARINES, ONT.—McKinnon Dash & Metal Works, damaged by fire, April 18. Loss, almost \$1,000. Origin, spontaneous combustion in the dust collector.

DELHI, ONT.—Fire destroyed Kent & McGregor's implement warehouse, a Chinese laundry, Albert Wilbur's butcher shop and the post office building, April 18. Origin, unknown.

BRANDON, MAN.—Residence of W. Bertrand, corner of Princess Avenue and Fifth Street, damaged by fire, April 18. Damage to extent of several hundred dollars.

SIMCOE, ONT.—Residence of George Bint, 247 Maple Street, partly destroyed by fire, April 14. Origin, defective stove-pipe. Insurance, \$500 on building, \$200 on contents.

THOROLD, ONT.—One storey frame structure on Clairmont Street, leased to foreigners and owned by James Doherty & Allanburg, destroyed by fire; stable and garage of Dr. Herod were also damaged, April 18. Loss on building, \$2,000, foreigners loss about \$2,000 with no insurance. Dr. Herod's loss about \$1,000. Partly insured.

SWAN LAKE, MAN.—Destructive fire destroyed W. W. Shirley's bakery, Mrs. Couche's restaurant, an empty store, the post office, P. J. Halleman's general store, Echo newspaper office, and the Government elevator, April 21. Total loss estimated at \$50,000, with the following insurance: W. W. Shirley, \$800; P. J. Halleman, \$800; Echo Office, \$800; Mrs. Couche, no insurance; Post office unknown. Origin, bonfire at back of the bakery.

The following changes have been made in the staff of the Bank of Toronto: Mr. John R. Lamb, who has been manager at Winnipeg since the opening of the branch in 1905, and western superintendent since 1911, has been appointed superintendent of branches at Head Office. Mr. James A. Woods has been appointed to succeed Mr. Lamb as manager at Winnipeg. Mr. A. R. Malton has been appointed assistant manager at Winnipeg.

WHAT LIFE INSURANCE DOES.

Here is what life insurance does for the ordinary man:

It compels him to save on a scale that he himself has named after due deliberation.

It joins his savings with others in a co-operative investment that is big enough to secure all advantages.

It gives his earnings the safeguards provided by laws affecting insurance companies.

It leaves him free to give his whole time and thought to further earnings, saving him all vexation and anxiety incident to the care of property.

It takes into consideration the uncertainties of a man's earning power, and makes provision for such modifications as conditions may require, making sure that the investor gets all that he pays for, no matter how far he may fall short of his original intentions.

And, best of all, over and beyond its merits as a means of accumulation, it plays the role of a fairy godfather to the dependents who find themselves suddenly cast upon their own resources through the unexpected and premature death of the one who provides.

The easiest, safest, surest, and most satisfactory way to save and keep on saving is to purchase from a tested, old-line, conservative insurance company some form of life insurance suited to your circumstances.

This is the best way to save, even though you have no one dependent on you and do not expect ever to have such dependents, and it is even better still for those who do have dependents.—*Christian Endeavor World.*

CANADA LIFE'S NEW BOOKLET.

"Since 1847," the new booklet got out by the Canada Life's enterprising publicity department, is quite the best thing of its kind that has been seen in Canadian life insurance. Its format is excellent and includes charming illustrations by Fergus Kyle; its contents are just that kind of popular description of a technical subject which the public wants if it is really to be interested in life insurance. "Since 1847" comprises a brief account of the Canada Life's remarkable history since its establishment in 1847; a description of the principal policies issued by it with special stress upon continuous monthly income contracts and partnership protection policies; and a series of examples showing what Canada Life policies have done in the way of profit-earnings. The last are particularly valuable since full details of the policies, including the names of the holders, are given, and they thus carry conviction in a way that is impossible to the average anonymous example lacking "personal touch." The booklet is procurable on application to the Canada Life and can be obtained for the asking.

PRUDENTIAL LIFE OF WINNIPEG'S CHANGES.

Mr. F. D. Macorquodale, who for the past five years has been actuary of the Prudential Life Insurance Company of Winnipeg, has succeeded to the management of this Company. Mr. Macorquodale was formerly for eight years with the Manufacturers Life in Toronto.

Several changes have also recently been made in the directorate of the Prudential Life. Mr. T. D. Robinson remains as president of the Company. Mr. Macorquodale will continue to act as actuary in addition to his new duties as manager.