

than with fairness. It would be too much to expect that the commission would go out of its way to say—as it might easily have done without the least exaggeration—that the people of Wisconsin are treated by fire insurance companies with a much nearer approach to absolute fairness than by their own business men. But the report is nevertheless a strong endorsement of the manner in which the fire insurance business is conducted. It acknowledges that "in actual practice in this state, and generally elsewhere, losses are paid with little regard to the conditions of the policy," that "it is only where fraud or arson is suspected that attention is called to a breach of the conditions" and that "the commission has had practically no complaint on this score." It states that it has received but few complaints of any kind. It endorses co-insurance and condemns valued policy laws. If it had found other grounds for adverse criticism than those noted above, the criticism would not have been wanting. And though condemning the present system of rating in Wisconsin, it recommends compulsory co-operation on the part of companies in rate-making and the strict enforcement of rates thus made, subject to appeal in case the insured may consider himself aggrieved. The fire insurance business is not ideally perfect, no business is. But the searching investigations which have been made into its methods and practices by legislative commissions in New York, Illinois and now in Wisconsin have found in it no cause for criticism on the ground of excessive profits or unfair treatment of claimants.—*Boston Standard*.

Personal Paragraphs.

Mr. H. E. Johnstone, of Brandon, Man., has been appointed district manager at Winnipeg for the North American Life.

Mr. Andrew Forsythe, manager of the Bank of Nova Scotia, at Chatham, N.B., has been appointed manager at Sussex, N.B. He is succeeded at Chatham by Mr. R. Malcolm Hope, of Campbellton.

The death recently in Montreal of Mr. A. M. Mackay, head of the advertising department of the Sun Life of Canada, and editor of the Company's publications has caused widespread regret. Mr. Mackay had been associated with the Sun Life for a number of years and was highly respected by insurance men.

The death occurred a few days ago of Mr. William Russell, a well known Winnipeg financier. Mr. Russell was formerly associated with the Bank of Hamilton in the West, and later was identified with a number of western undertakings, including the Sovereign Life, of which he was a director.

Mr. A. N. Mitchell, who for the past two years has occupied the position of assistant general manager of the Federal Life, of Hamilton, has now been appointed general manager of the Company. Mr. Mitchell was formerly connected with the Manufacturers' Life, and since the death of Mr. David Dexter, president and managing director of the Federal Life, has had the duties and responsibilities of management.

The Canadian Fire Record.

HUNTINGDON, QUE.—Farm-house of Oliver Robidoux, destroyed, March 7. Four deaths.

TISDALE, SASK.—W. H. King's house, 25 miles north, burned with contents. Two lives lost.

CHAPLEAU, ONT.—Attempt was made to destroy Y.M.C.A. building, March 9. Little damage.

GREENFIELD PARK, QUE.—Mr. and Mrs. Shaw's house on Springfield Avenue, destroyed, March 7. Small insurance.

FLESHERTON, ONT.—Strain residence occupied by Mr. Trimble, postmaster, damaged, March 7. Origin, overheated pipe.

VANCOUVER, B.C.—W. B. Watson's home, 2146 First Avenue west, damaged, March 3. Loss, \$300. Origin, unknown.

ST. CATHARINES, ONT.—Plant of McKinnon Dash & Metal Works, damaged, March 9. Loss, \$10,000, covered by insurance.

GLACE BAY, N.S.—Co-operators Store, destroyed, February 24. Loss, on building, \$16,000; stock, \$51,000; equipment, \$3,000. Insurance in 21 companies.

COBOURG, ONT.—Centreton post office and general store, Haldimand township, owned by Thomas Thompson, burned March 6, together with general stock.

BELLEVILLE, ONT.—Tickell & Sons' furniture factory, damaged, March 2. Greater part of loss occasioned by smoke and water. Supposed origin, boys smoking.

GALT, ONT.—Schlarbaum's block on Main Street gutted, March 6. Stock of B. Cullen, furrier, valued at \$3,000, complete loss. J. E. MacBride, jeweller, had water damage to stock.

ST. JOHN, N.B.—J. J. Maynes' cornmeal mill on City road, damaged, March 5, is insured (machinery and stock) in the Commercial Union and the Liverpool & London & Globe.

ST. THOMAS, ONT.—Stephen's bakery on Manitoba Street, owned by Isaac Rank, of Hagersville, destroyed, March 6, and adjoining dwelling damaged. Loss, \$2,000, covered by insurance. Origin, unknown.

ST. JOHN, N.B.—Loss on Dredge Beaver, recently damaged by fire about \$24,000. Attempt was made to fire warehouse of Consumers Cordage Company, Smythe Street, February 27, but fire went out owing to damp before much damage was done.

OTTAWA, ONT.—McAuliffe-Davis Lumber Company's woodworking plant gutted, March 8, together with ten Grand Trunk box cars, all loaded with lumber. Loss to Lumber Company, about \$60,000 and to railway, about \$10,000, covered by insurance.

EDSON, ALTA.—Business block between Third and Fourth Streets, wiped out, March 8. The town has no waterworks, and buildings had to be blown up with dynamite to stay the flames. Losers by the fire were: Werner & Goldstick, clothiers; F. N. Laycock, real estate; Cohen, clothes-cleaning establishment; Hicks, butcher; Davis & Lefebvre, men's furnishings and groceries; Joel & Holstein, groceries; Frank Fuller, real estate; Frank Hicks, watchmaker and jeweller, and Fitzsimmons & Lawrence, real estate. The Helbert, Rivers, Lloyd and Burns buildings were the principal structures destroyed.