

**CANADIAN FIRE RECORD.**

(Compiled by The Chronicle).

**Fire at St. John's, P.Q.**—By the fire which occurred on July 24th, on the premises of the St. John's Land & Building Co., St. John's, P.Q., the following companies are interested on building: Strathcona, \$3,000; Yorkshire, \$2,500; Royal, \$2,900. Total, \$8,400. Loss total.

**Fire at Preston.**—On July 29th a fire occurred in the Niopel Block, Preston, Ont., destroying the Preston Progress Printing Co., and three other stores. Loss estimated at \$25,000.

**Fire at Peace River, Alta.**—On July 26th a fire destroyed the Selkirk Hotel, an old frame building at Peace River. Mr. Henry Ford, his wife and two children, lost their lives. Other inmates had narrow escapes. Loss about \$20,000.

**Fire near New Hamburg, Ont.**—On July 27th the large barns, property of Wesley Wolfe, was struck by lightning and destroyed together, with 40 loads of hay and about 75 bushels of grain. Loss about \$3,000. Insured for \$1,500.

**Fire at Swansea, Ont.**—On the 27th July, a fire occurred on the premises of the Steel Co. of Canada, caused by an over heated oil furnace. Loss about \$3,000.

**Fire at Winnipeg.**—On the 28th instant a fire occurred on the premises of F. S. Newman & Co., Winnipeg, Man. Loss not known as we go to press.

**SUNSTROKES ARE ACCIDENTS.**

The Indiana Supreme Court has reversed a lower court decision in favor of the Fidelity & Casualty based upon the interpretation of a sunstroke clause in the company's policy and ordered a new trial. The clause read that "Sunstroke suffered through accidental means shall be deemed bodily injury within the meaning of the policy." The company contended that this meant violence, but the court rules that sunstroke is an accident no matter how the person suffering from it may have received the attack. The opinion was as follows:

"The purpose of accident insurance is to protect the insured against accidents that occur while he is going about his business in the usual way, without any thought of being injured or killed, and when there is no probability, in the ordinary course of events, that he will suffer injury or death. The reason men secure accident insurance is to protect them from unforeseen, unusual and unexpected injury that might happen to them while pursuing the ordinary and usual routine of their daily vocation or the doing of the things that men do in the common every-day affairs of life. . . . We are constrained to hold that the injury here in question was caused by 'accidental means.'"

**SUES CHARLOTTE, N. C., FOR FIRE LOSS.**

Col. T. L. Kirkpatrick, as attorney in the name of James Muck, has bought suit in the Superior Court against the city of Charlotte, N. C., City Water Works and the City Board of Water Commissioners for actual and punitive damages in the sum of \$10,000, it being alleged that the damages were sustained in the recent fire, when about fifty houses were burned.

The complaint alleges the damages were sustained because of insufficient water pressure for fire fighting purposes, it being declared therein that these officials failed to furnish water pressure at the proper time. Also, it is alleged that they failed to maintain the proper size water mains, failed to maintain a sufficient number of hydrants, and that the city water works "willfully and wantonly failed to turn on the pressure after receiving notice to do so" from the firemen while they were engaged in fighting this fire.

**ADVERTISING.**

A. & F. Pears, the famous English soap makers, were spending a quarter of a million dollars annually for advertising some fifteen years. The annual business ran well into the millions, and Pears Soap became well known throughout the civilized world.

About this time, the directors decided that as the concern was selling its full output, that the advertising could be dispensed with, and it was stopped.

Within six months the company lost 35 per cent. of its total business, and it cost \$6,500,000 to get back to where they had left off.

As illustrating the short memory of the public, and the practical value of uninterrupted advertising.

And by the same token, the largest, and most popular insurance companies and agencies are the steady advertisers.—Boston Standard.

**OLD SHOES.**

(Anonymous.)

How much a man is like old shoes!  
For instance, each a soul may lose;  
Both have been tanned—both are made tight  
By cobblers—both get left and right.  
Both need a mate to be complete.  
And both are made to go on feet.  
They both need healing; oft are sold;  
And both, in time, turn all to mold.  
With shoes the last is first; with men  
The first shall be last, and when  
The shoes wear out they are mended new.  
When men wear out they're men dead, too!  
They both are trod upon and both  
Will tread on others—nothing loath.  
Both have their ties, and both incline,  
When polished, in the world to shine;  
And both peg out. And would you choose.  
To be a man or be his shoes?