

CANADIAN FIRE RECORD. Compiled by The Chronicle.

Fire at Port Stanley, Ont., on the 5th instant a fire broke out in the Village of Port Stanley, destroying the premises of the A. C. Brown Co., United Fish Co., also the premises of J. R. Moore and S. J. Crowden. Loss about \$20,000.

Fire at Montreal, on the 4th instant a fire occurred in the plant of the Munitions & Metals Products Co., Montreal. Insurance as follows:—Yorkshire, \$15,000; Rochester, \$10,000; Hartford, \$10,000; Equitable, \$5,000; Scottish Union, \$10,000; Great American, \$10,000; Commercial Union, \$10,000; Globe & Rutgers, \$7,500; London Assurance, \$5,000; North America, \$15,000; Providence Washington, \$10,000; Employers, \$5,000; Palatine, \$5,000; National of Hartford, \$15,000; London Guarantee, \$7,500; Niagara, \$5,000; Firemen's Fund, \$5,000; Alliance of Philadelphia, \$5,000; Union of London, \$12,500; British Colonial, \$7,500; Norwich Union, \$10,000; New York Ind., \$7,500; Queen, \$5,000; Hudson Bay, \$5,000; Royal, \$10,000; Guardian, \$10,000; General of Perth, \$5,000; Westchester, \$5,000; Pacific Coast, \$2,500; Canada Accident, \$5,000; Ocean, \$2,500; Globe Indemnity, \$7,500; Aetna, \$7,500; Imperial Ind., \$2,500. Total \$260,000. Loss about 30 p.c.

Fire at Montreal.—On the 4th instant a fire broke out in the refrigerating plant of the Savoy Bakery, corner of Ontario and Third Ave., Montreal. Loss about \$5,000.

Fire at Sault Ste. Marie, Ont.—On the 2nd instant a fire broke out in the old power plant of the Great Lakes Power Co., Sault Ste. Marie. Origin supposed to be defective wiring under the floor of transformer room. Loss about \$75,000.

Fire at L'Ange Gardien, P. Q.—On the 3rd instant a fire destroyed the premises of A. Roberts, L'Ange Gardien. Insurance: Occidental, \$3,000; Union of Paris, \$1,000; British Colonial, \$2,250; Sun, \$2,250. Total \$8,500.

Fire at Sherbrooke, P. Q.—On the 5th instant at fire occurred on the premises of George Bourque Sherbrooke, P. Q., property injured comprised F. X. Rosseau, shed and garage; Codere & Co., garage; O'Donnell's Livery Stable; Misses Fournier, millinery; Gouin, house and store. Loss about \$15,000.

Fire at Three Rivers, P.Q.—On the 3rd instant a fire broke out at the Victoria Theatre, Three Rivers, P.Q., and spread rapidly in the block formed by Plaisante Bonaventure, St. Denis and St. Oliver St. The wholesale firm of E. Julien & Co. being probably the heaviest loss, and insured as follows: Montreal Underwriters, \$4,500; Northern, \$4,500; St. Paul, \$5,000; Home, \$5,000; Fidelity Underwriters, \$2,000. Total, \$21,000. Loss, total. Victoria Theatre: North America, \$2,000; Provident Washington, \$1,000; Employers, \$2,000; Northwest, \$6,000; Phoenix of London, \$3,000; Globe and Rutgers, \$1,000. Total, \$15,000. Loss, total. On various risks: Guardian, \$5,500; Liverpool & London & Globe, \$1,500; Northern,

\$3,500; Continental, \$1,000; Commercial Union, \$4,000; British America, \$3,800; Yorkshire, \$2,750; Western, \$1,000; Royal, \$450; Sun, \$2,000; Hartford, \$1,000. Other small amounts aggregate about \$1,000. The total insurance loss involved will amount to about \$56,000.

Fire at St. Remi, P.Q.—On the 8th instant a fire broke out in the door and window factory of Wilfred Chatel, St. Remi, and spread to the buildings owned by A. Bouthillier. Loss about \$20,000.

EQUITABLE LIFE CONVENTION.

The business convention of the Equitable Life, held on the 24th April, at the Vendome Hotel, Boston, was attended by one hundred and thirty representatives of this great institution, including many influential agents from Canada. Vice-president, John B. Lunger, presided and others present from the home office were W. E. Taylor and W. C. Johnson, superintendents of agencies. A substantial increase in business for 1918 was reported both in Canada and the United States. Among the speakers from Canada were Major Murray, Toronto; G. H. Currie, Halifax; G. H. Nichol, London, Ont., others present were: E. J. Langlois, Montreal; J. E. Lachance, Quebec; S. Greenford, Montreal, and F. S. Snyder, Toronto. Various sections of New England were well represented. Much enthusiasm was evoked by Mr. Lunger's rousing patriotic speech.

ARSON FIRES.

It is well known by underwriters that fire insurance given indiscriminately is a breeder of arson, and results in the loss of many thousands of dollars earned in other legitimate channels of their business.

The companies are very often the victims of a misplaced confidence in the very men who are the instruments in the sale of their policies, but whose displeasure they tremblingly fear to incur on account of the premium income. This is not intended to be an indictment against most of them, who are painstaking and trustworthy, but who should never for a moment lose sight of their moral obligations to the companies they represent and the public. Over-insurance encourages arson, and if it be true a plan can be devised to reverse motion and discourage it. The Fire Marshal in making his report to the government in connection with the arrest and conviction of an incendiary, owes it to the public to set out in his report the names of all parties who furnished the insurance incentive. It is clearly the duty of the local agent to make thorough investigation both as to values insured and the business character of the party before placing the company and the public in jeopardy. Both banks and wholesale houses take certain precautions in connection with their business which no doubt has been to the great advantage of both financially.

We get our livelihood from the insurance business and have nothing to gain by the government's taking it over; we therefore move that the government take over the meat business, as our bills for Sunday dinners are a fright.