

Thompson \$5,000, insurance \$3,000; E. Dissett, loss \$400; R. Stewart, loss \$1,800, insurance \$500; W. Delfrew, loss \$1,500, insurance \$600; J. Hockridge, loss \$800; J. Overten, loss \$600; J. Stevens, loss \$800; H. McGilleroy, loss \$390; B. Barnard, loss \$5,500; H. Thompson, loss \$100; R. Stibbs, loss \$2,500; J. Murphy, loss \$2,000, insurance \$12,000; T. Drifill, 4 houses and brick store, loss \$10,000, insurance \$5,000; E. Bingham, loss \$1,800, insurance \$500; John Ormsby, loss \$800; J. Stevenson (saddler), loss \$900, insurance \$600; J. Wilcock, loss \$1,500, insurance \$500; W. Davis, loss \$300; J. Daly, loss \$4,500; T. Kilkenney, loss \$8,000, insurance \$600; J. Montgomery, loss \$1,700, insurance \$750; S. Gooderich, loss \$3,500, insurance \$1,500; G. W. Mortan, loss \$2,500, insurance \$1000; W. S. Walker, loss \$2,500; J. McL. Stevenson, loss \$1,600, insurance \$600; J. Spencer, loss \$3,000, insurance \$900; T. Herrick, loss \$50; J. Sutherland, loss \$1,000; R. B. McCartney, loss \$6,900, insurance \$1,200; J. Grover, loss \$2,000; Dr. Clement, loss \$3,000, insurance \$1,200; J. W. Barry, loss \$2,500, insurance \$1,250; Boyle & Davis, loss \$300; Jos. Deacon, loss \$2,500, insurance \$1,200; Mitchell & Campbell, loss \$2,700, insurance \$1,300; H. Smith, loss \$2,000; John Duddy (stock), loss \$15,000, insurance \$7,000; John Boddy (building), loss \$1,800, insurance \$1,200; S. Drifill, loss \$2,000, insurance \$900; J. & A. Borrowman, stores, loss \$4,000, insurance \$2,500; J. & A. Borrowman, marble shop not reckoned; Kendall & Adams, loss \$4,000, insurance \$2,000; W. Edmonson, loss \$4,000, insurance \$600; W. M. Stevenson, loss \$7,000, insurance \$2,000; H. S. Broughton, loss \$1,500, insurance \$500.

Losses in the Provincial Insurance Company.—John Stevenson, \$200; S. Goodrich, \$400; G. Murphy, \$1,000; H. Broughton, —; Dr. Clement, \$250; Broughton & Co., \$500; J. Deacon, \$500; Mrs. Bingham, \$200; W. Edmonson, \$200; S. York (?), \$250; T. Drifill, 2,000; J. Stevens, \$300; John Spence, \$200; J. & J. Drifill, \$2,000; Thos. Drifill, \$300; R. Cook, \$1,400; J. Wainright, \$200; A. Campbell, 300; J. Goodchild, \$500; Dowler & Sparling, \$1,000; John Stevenson, \$200; J. Wilcock, \$600; T. Drifill, \$600; Dr. Clement, \$500; W. Walker, \$250; Strong Bros., \$5,000; J. Mitchell, \$100; B. Barnard, 500; J. Stibbs, \$400; J. Stephens, \$250; Mitchell & Campbell, \$500; Total, \$24,950.

Losses in Western Assurance Company.—The Municipality, \$3,000; Thos. Drifill, \$500; McMaster & Co., \$400; Thos. Drifill & Son, \$2,000; J. K. Falconbridge, \$2,000; M. Colwell, \$200; Mrs. Douglass, \$800; R. Bingham, \$2,200; B. Barnhart, \$1,500; A. Stoddart, \$700; W. J. McMaster, \$2,000; R. Duck, \$800; R. Stewart, \$500; Scott & Graham, \$700; D. J. George, \$600; J. Bingham, \$1,000; Free Masons, \$200; Strong Bros., \$3,000; J. Rose & R. McConkey, \$1,200; J. W. H. Wilson, \$750; W. M. Stevenson, \$500; sundry small policies, \$1,900—Total, \$25,850. The policies were chiefly under \$1,000, and in no case did they exceed \$3,000. The Secretary was on the spot on Tuesday, ready to pay the losses, but in the confused state of affairs, settlements were impossible.

Losses in the Liverpool and London and Globe.—John Stibbs, \$600; Mrs. Harton, \$700; Mr. Deacon, \$800; S. Drifill, \$500; W. Walker, \$800; T. Drifill, \$2,000; J. Murphy, \$5,000; H. Henderson, \$800; T. Drifill, \$1,200; Mrs. Thompson, \$1,000; W. Stevenson, \$1,000; Mr. Morgan, \$200; Mechanics' Institute, \$200; Mr. Borrowman, \$2,600; Do. \$100; Mr. Parry, \$400; J. Murphy, 700. Total, \$19,300.

Losses in the British America.—Wm. Stevenson, \$500; John Stevenson, \$100; John Murphy, \$500; Thomas Beckett, \$400; George Murphy, \$1,000; Scott & Graham, \$300; W. J. McMaster, \$4,000; R. Bingham, \$2,000; D. J. George, \$200; J. K. Falconbridge, \$2,000; Strong &

Brothers, \$1,500; Masonic Chapter, \$100. Total, \$12,600.

Losses in the Commercial Union.—W. Belfrey, \$600; J. Spence, \$700; J. Spence, \$700; J. Deacon, \$200; J. W. Barry, \$500; E. Bingham, \$500; T. Drifill, \$3,000; M. Scanlon, \$250;—Total, \$7,250.

Losses in the Canada Farmers' Mutual.—S. Goodrich, \$4,000; J. McL. Stevenson, \$600; S. Goodrich, \$400;—Total, \$1,400.

Losses in the London Assurance Corporation.—J. Boddy (on building) \$2,200.

Losses in Scottish Imperial.—A. Stoddart, \$7,000.

Woodbridge, May 22.—Last night, about ten o'clock, a destructive fire broke out in Cockburn's steam saw-mill, about two miles distant from here, which completely destroyed the mill, and also a quantity of valuable lumber. The loss is estimated at \$8,000. No insurance. Supposed to be the work of an incendiary.

Orangeville, May 20.—Two considerable bush fires are raging—one east and the other west of this village. By the latter the barn of George Maxwell, Mono, was entirely destroyed. The house was saved by the great exertion of the neighbors.

Port Credit, May 22.—One mile west of Port Credit, a fire originated by the sparks from a locomotive on the Great Western Railroad, firing the trees and fence, spread into the woods, sweeping everything before it. The loss to Hamilton and Cotton is about \$2,000, and the loss to Capreol and Perrin about \$500. The fire is still raging.

Port Hope, May 22.—Mr. J. N. G. Lodge, insurance agent, writes:—The barn of Richard Routley, lot No. 10, 2nd concession of Hope, was yesterday afternoon destroyed by fire. Insured in the Canada Farmers' Insurance Company, Hamilton. Supposed to have been done by boys hunting for eggs.

Orillia, May 22.—The saw mills on the Graham estate, worked by Cockburn & Co., were burned last night, about 10 o'clock. No insurance, we understand. The fire is supposed to be the work of incendiaries. The loss is estimated at about \$8,000.

Walkerton, May 14.—A fire broke out in the foundry and machine shop of Mr. Blair, on Saturday, and in a short time the entire premises were burned to the ground. The fire originated from the furnace of the engine. The entire machinery, planer, patterns and tools were consumed. A man named White was considerably burned, and one of Noxon's workmen, named McDowell, had his leg broken in two places. Mr. Blair's loss \$6,000. No insurance.

Orillia, May 13.—Mr. Trimble's dwelling with contents was burned yesterday afternoon. The house was situated on lot 1, concession 8, South Orillia, and was supposed to have been insured. There was no one about the premises at the time of the fire but two of Mr. Trimble's children. The fire is supposed to have originated from a defective flue.

Fergus, May 14.—James Simpson, had his stable burned. Mr. Simpson had removed his family to Arthur a few days previously, and a part of his household furniture was in the stables at the time; this also was consumed, and will be a total loss. The building was insured in the Liverpool, London and Globe Insurance Company, for \$600.

Quebec, May.—A fire took place at Sheridan's Dry-Goods Store, Mountain Hill, partially consuming the building and entirely destroying the stock.

Waterford, May 28.—The New Connexion Chapel here, narrowly escaped burning down to-day. A fire was discovered in the oil and lamp room about 5 p. m. The building was filled with smoke, and with great exertions the fire was put out. The fire was supposed to have originated from some children playing with matches. The damages are

about \$150, insured in the Waterloo Insurance Company.

Township Saltfleet, May.—The barn of Joseph Lutz, farmer, on the Lake road, was entirely consumed, together with a small quantity of hay which was inside. The loss was not fully covered by insurance. The origin of the fire is a mystery.

HOW TO OBTAIN LIFE INSURANCE APPLICATIONS.

It is safe to assert that life assurance has not been overdone in the sense of glutting the market, or of having insured all who desire or can pay for policies, but it cannot be so confidently asserted that the business that has been obtained was properly done, or that the methods in vogue during the past seven or eight years and still existing, are either the most effective for obtaining business or retaining it.

The day has gone by when policies are taken without a question of solvency or dividend returns, when opportunity and impertunity are the open sesame to success. Men do not insure to get dividends, or regard life policies *per se* as a good investment. An idea, though a somewhat nebulous one at present, is prevalent that there is no way to make a profit out of a policy except to make it a claim during its earlier years, and if the assured neither dies nor makes bad investments, the money appropriated to this purpose might, so far as dividends proper are concerned, be more rapidly accumulated in a tin savings bank.

The legitimate object of life insurance is to provide for the family during the earlier and productive years in which a competence is, or is sought to be made; it is life insurance for the sake of life insurance, and any modification of policy which proffers to do more is a relic of the speculative era of life business and a perversion of its beneficent purpose.

Life assurance has prospered and grown in spite of the wrongs which have been grafted upon it; policies have been persistently kept in force long after every parole promise upon the faith of which they were applied for and taken, has been broken and falsified, and it is time that this abiding faith and trust deserves to be met by the agent and the company also, with a corresponding frankness and a clearer exposition of the principles which underlie his contract. The more thoroughly the assured comprehends the nature of this contract the more perfect the confidence between the assured and the assurer.

The assertions may be safely ventured that upon no subject of equal importance and magnitude does so much ignorance and misapprehension exist—and that this is due not to a disinclination to acquire information, not even to the absence of an eagerness to do so, but to the want of a lucid and comprehensible analysis of the processes of a computation, and a translation of its seeming mysteries into the common arithmetic and vernacular of the assured.

The assured is, at least in the mutual companies, which comprise nine-tenths of the competitors for patronage, solicited to become a partner and a stockholder. A part of the incentive to invest in them is the privilege of participation in the profits and benefits as an equivalent for the liabilities and duties assumed by him. He would certainly not invest in any other business or partnership for a whole life time (except perhaps in matrimony—without inquiring minutely into the duties, liabilities, immunities, privileges and profits to be assumed or enjoyed; and that he is willing to make an exception of life assurance of which he has been taught in general little more than the process of getting in, and less than nothing of the method of getting out again, will ever remain a riddle unsolvable upon any other hypothesis than that the assurance is of such inestimable value, of such prime and indispensable necessity as to be accessible upon any terms.