CANADIAN FIRE RECORD

Specially compiled by The Chronicle.

COOKSVILLE, ONT.—Barns and driving shed adjoining Cooksville Hotel gutted October 3. Loss $1,500.

GUELPH, ONT.—Season's crops of Stephen Leadley, Puslinch township, destroyed October 4. Origin, spark from engine used on farm.

LACHINE, QUE.—R.C. parish church destroyed, October 7. Loss placed at $250,000; insurance, $117,000. Supposed origin, incendiary.

ST. JOHN, N.B.—Residence of R. Keltie Jones, 12 Mecklenburg street badly damaged September 26. Loss $500 covered by insurance.

GALT, ONT.—Large barn on farm of David and Adam Y. Little burned with season's crop of oats and wheat. Loss $3,000, mostly covered in Ayer Farmer's Mutual Fire. Origin, lightning.

CHATHAM, ONT.—Barn on farm of John Lewis, near Kent Bridge, destroyed together with one thousand bushels of wheat and a team of horses worth $500, September 29. Origin, unknown.

MONTREAL, P.Q.—Premises of Joseph Papineau, 558 Papineau avenue damaged September 29. Origin unknown.

M. Charion's sawmill at 25 Burnett street damaged to extent of $4,000 September 30.

St. Lambert Club House damaged October 3. Damage amounted to $3,500 mostly by water.

Residence of J. Beck at Greenfield Park, completely destroyed October 3. Loss $3,000 with $1,000 insurance.

ST. JEROME, P.Q.—In the fire which occurred on the 1st inst. in the Gravel Hotel, St. Jerome, P.Q., the following Companies are interested :—National of Paris, $2,000; Strathcona, $2,000; London Mutual, $4,500; Royal, $2,000; total $10,500. Loss about 50 per cent. The origin of the fire was candles placed around a coffin catching curtains.

MAFEKING, MAN.—On September 27th, a fire occurred on the premises of the Mutchenbocker Bros. Saw & Planing Mill, Mafeking, Manitoba. The following Companies are interested :—

Germania	$ 1,500	Lumber	$ 1,500
Lloyds	20,250	Toledo	1,500
Royal	1,750	Pacific	4,000
Northern	1,500	Millers' National	500
Globe & Rutgers	2,250	Anglo-American	1,000
Imperial Underwriters	1,500	United States	3,000
Northern Marine	1,500	Federal Union	1,000
Stuyvesant	5,000	Mount Royal	9,500
North River	2,500	St. Paul	1,500
National Fire & Marine	1,500		$62,750
		Loss about 30% to 40%.	

"THE MAPLE LEAF."

We have received a copy of "The Maple Leaf," the magazine of the Canadian Expeditionary Force Pay and Record Office. It is a cheery budget of news, information and light reading and reflects credit on Staff-Sergeant Crean, who is acting as editor. The magazine is sold at a shilling for the benefit of the Canadian Pay and Record Office Prisoners of War and Field Forces Tobacco and Cigarettes' Fund. The fund is being worked on a business-like basis, ensuring the beneficiaries receiving the largest amount possible of "smokes" for the amounts given. Contributions should be sent to Staff-Sergeant Crean, Westminster House, 7 Millbank, London, S.W., England.

WITH PROFIT OR NON-PROFIT POLICIES.

The probability of the life offices having to decrease the rate of bonus hitherto paid is steadily exercising greater influence upon the choice of policies. It is a long time since the demand for non-profit assurances has assumed so large a proportion of the new business obtained. Ignorant newspaper men moved by the desire to be paid for covering inferior paper with bad ink and worse composition have been quick to pander to the public's pre-disposition to pessimism in all things, by adding the bogey of "you'll get less money when you die" to the already long list of gloomy forebodings.

There is little enough excuse for the entirely ignorant—even they should know better than to publish their ineptitude—but some writers who have been credited with a certain understanding of the principles of life assurance have been at fault in over-emphasising the attractions of non-profit policies. In many cases, obviously, it is much wiser to choose this class of insurance, but not in all. For instance, for a young life a with-profit policy will almost certainly prove the better bargain, for although financial depression is sure to last for some years yet, it will not remain for ever. When the gloom is dispelled the offices will undoubtedly be in a position to pay good bonuses—probably better than they have ever done.

Those who give the public advice in these matters should bear in mind that they are advising for the future, not the present only, and should recommend schemes suitable to the requirements of the individual. Wholesale condemnation of any of the better class schemes of life assurance is wrong, for while it may be of advantage to the few it may result to the disadvantage of the many.—Insurance Index.

During the past twenty years, the percentage of policy loans to reserves in the United States has increased from approximately 3 1-3 per cent. to more than 16 per cent.