

(2) Disease had weakened the body so as to render it less capable of resisting the accidental violence which caused the injury.

(3) Disease operating together with the injury caused death or disability.

(4) Disease was aggravated by accidental violence, which caused no distinct injury.

Some of the Safeguards.

"As upon the above construction of the word 'immediate' an accidental injury might be the immediate cause of disability occurring years afterwards. It is common to provide that there shall be no recovery unless disability supervenes within specified time after the accidental injury. For the same reason the right to compensation may be limited to cases where disability is continuous. The disability or continuation of disability may be due to the assured's negligence. The doing of some careless act which aggravates the injury may be an independent cause of disability, and may, therefore, be held to exclude recovery for disability on the ground that the injury was not the sole and direct cause. Where the policy covers disability which is the immediate result of accidental injuries the word 'immediate' is usually construed as equivalent to proximate and not an adjective of time. Thus a man may go about his business for a day or two after an accidental injury, and yet his subsequent disability may be the immediate consequence of the injury."

BOND TENDERS INVITED

Monetary Times' Weekly Register of Information for Bond Dealers and Municipal Officials

Longueuil, Que.—A by-law to issue \$90,000 debentures is being prepared.

Harley Township, Ont.—A by-law to issue \$1,000 debentures has been passed.

Enderby, B.C.—A by-law to raise \$3,500 for school purposes has been carried.

Sylvan Lake Village, Alta.—\$2,500 6 per cent. D. C. Stimson, secretary-treasurer.

Francis, Sask.—The town has been authorized to borrow \$3,500. S. Mars, secretary-treasurer.

Stratford, Ont.—The second reading has been given to by-laws totalling \$65,250 by the city council.

Waterloo, Ont.—A by-law to loan \$50,000 to the Globe Furniture Company, has been carried.

Steveston, B.C.—To provide money for extensions applied for at many points, the council has decided on a waterworks loan by-law.

Camrose, Alta.—By-laws authorizing the expenditure of \$38,000 on sewers, light and water and street improvements have been carried.

Cull Lake, Sask.—Debenture issues, totalling, \$2,500 have been authorized by the Saskatchewan local government board. F. W. Hinton, secretary-treasurer.

Mortlach, Sask.—The town has been authorized to borrow \$2,300 for grading streets, \$2,200 for plank side-walks, \$2,000 for fire protection. W. E. Hodges, secretary-treasurer.

Berlin, Ont.—The Ontario municipal and railway board has ratified the by-law passed by the city council to raise the sum of \$67,000, to increase the capacity of the gas plant.

Ingersoll, Ont.—A by-law to provide for a loan of \$15,000 to Wilson and Short, who came here recently from Detroit to engage in the manufacture of automobile starters, was voted on recently and carried.

Montreal, Que.—The Protestant board of school commissioners will receive tenders up to May 21st, for \$1,000,000 4½ per cent. 30-year bonds. C. J. Binmore, treasurer. (Official advertisement appears on another page).

The Canadian Safety Engineering Bureau has been opened in the Mail Building, Toronto, under the management of Mr. Riley Schenck, for the purpose of specializing in the scientific prevention of accidents and fires.

RECENT FIRES

Monetary Times' Weekly Register of Fire Losses and Insurance

Winnipeg, Man.—Rear 342 Bannatyne Avenue. Loss \$25. Cause, hot ashes.

Waterville, Que.—April 27—Grand Trunk station. Loss and cause unknown.

Halifax, N.S.—April 30—Wright Marble building. Loss and cause unknown.

Florence, Ont.—May 5—Mr. I. Webster's factory. Loss and cause unknown.

Crandall, Man.—April 28—Winnipeg elevator No. 48. Loss unknown. Cause, hot box.

Carleton, N.B.—April 29—Mr. W. Scully's premises. Loss unknown. Cause, defective flue.

Regina, Sask.—April 23—Residence, Pasqua Street. Loss unknown. Cause, children's grass fire.

Blenheim, Ont.—May 5—Mr. T. McMeekin's barn, 14th Line. Loss unknown. Cause, lightning.

St. Thomas, Ont.—May 5—Mr. J. R. Skinner's store, Graham Street. Loss and cause unknown.

Chatham, Ont.—April 28—Mr. N. Dolan's residence, Princess Street. Loss and cause unknown.

Belleville, Ont.—April 30—Messrs. McCarthy and Wright's foundry. Loss and cause unknown.

Amherst, N.S.—April 29—Block owned by Dr. J. R. Gilroy. Loss, stock, \$5,000, building \$10,000; partially insured.

St. John, N.B.—April 28—Mr. Christie's woodworking factory. Loss \$40,000. Insurance \$20,000. Cause, supposed incendiary.

Richmond, Que.—April 30—Messrs. J. Bedard and Sons, lumber mills, Cleveland township. Loss \$5,000, partially insured. Cause unknown.

Courtenay, B.C.—April 25—Mr. Allen's farm house, Happy Valley. Loss and cause unknown.

April 28—Dr. Jameson's residence. Loss and cause unknown.

North Bay, Ont.—April 30—Business blocks occupied by Messrs. Laing and MacKie, furniture dealers; O. Fourioz, confectioner; F. J. Martyne, undertaker; and P. Adams, clothier. Loss \$15,000. Cause unknown.

Montreal, Que.—April 26—230 St. Lawrence Street. Loss and cause unknown.

April 27—Messrs. H. Simons and Sons' cigar factory, McGill Street. Chimney fire.

April 30—Princess Wardrobe Company store, 96 St. Catherine Street West. Loss unknown. Cause, electric iron.

Saskatoon, Sask.—Fire Chief Heath's report for the week ended April 25th, shows the following losses:—

April 21—Mr. R. G. Lever's residence, 337 4th Avenue, North. Loss \$5. Cause, fire-place.

April 23—Mrs. J. Cordale's restaurant, 200 4th Avenue North. No loss. Cause, oil stove exploded.

MAY FIRES

Lucknow, Ont.—May 3—Mr. J. G. Armstrong's store. Loss \$4,000. Insurance \$3,000. Cause, match.

Ottawa, Ont.—May 3—Mr. J. D. Moug's residence. Loss unknown. Cause, pail of chemicals exploded.

Hamilton, Ont.—May 2—Incubator works, Emerald and Shaw Streets. Loss \$20,000. Cause, supposed gas explosion.

Tara, Ont.—May 3—Business section. Loss \$30,000. Insurance \$14,000. Mr. C. R. Tobey's loss, stock and two stores, \$12,000; Mr. E. J. Madill, stock and household effects, \$4,000; Mr. J. N. Monkman, horses and stock, \$3,000; Mr. R. C. Bruce, building, \$2,000; Public Library, books, etc., \$500; Mr. Geo. Wain, building and stock, \$1,000.