The Germans know it well, in their inmost hearts. I have read nothing more pathetic in its tragedy than the hysterical outburst of the German Chancellor when the firm attitude of Great Britain was communicated to him by our Ambassador. The story of the interview is recorded by our Ambassador and is published; it tells how the Chancellor incoherently stormed for an hour in his uncontrollable rage. He knew that he—a mere nobody in Prussian eyes—had been raised to be the puppet-Chancellor of the German Empire merely because he could talk English like an Englishman, and was expected to fool the English public with fair words while the engine of destruction was getting up steam. The calm, the natural, the upright attitude of England—which he had not the true knowledge to foresee—was, he well knew, his death-warrant as a statesman, and the black seal of infamy would be branded on his name by posterity when the calm history of the events is written.

As to the conduct in this affair of those who govern Great Britain and who guide the policy of the British Empire, I cannot do better than quote the judgment of Mr. Theodore Roosevelt, who represents in these words the feeling of the great Republic, and who has himself been in former times the intimate associate of the German Emperor. He says:—

As for England "when once Belgium was invaded, every circumstance of national honour and interest forced England to act precisely as she did act. She could not hold up her head among the Nations had she acted otherwise."

This passage is very near the summing up of history when these stirring events can be reviewed with freedom from prejudice. Of Mr. Roosevelt—there is his portrait on the wall given in recognition of Grenfell's good work for mankind—all the world agrees in admiration of his manliness.

I can end, at any rate, in a more cheerful vein. Make no mistake about it, we shall win. We are fighting with our back to the wall to prevent a shame and defeat such as England has never sustained and is not now prepared to endure. We are going to win because a Nation and an Empire like ours cannot be extinguished by any such warfare as this. We are going to win because we have our people united as they never have been before. We are going to win because our Dominions and Empires outside these Islands vie with each other in generous emulation as to which shall give us most support in supplies and money and men. Above all, we are going to win because we have a high, a pure, and a just cause.

DROP THE WORD DIVIDENDS.

Life men in this country should at once discontinue the use of the word "dividends' 'as regards policyholders.

Only in Canada and the United States is this misleading term employed.

"Dividends" is a word that has cost life insurance large sums of money for premium taxes. It is erroneously regarded as meaning "profits."

"Dividends" in life insurance is a word meaning "refunds" of a safety over-charge. Why not use the word "refunds"?

Replace "dividends" with "return premiums" or "refunds" and the work of repeal of the unjust taxation laws wil be greatly facilitated.

CANADIAN FIRE RECORD

(Specially compiled for The Chronicle.)

CHATHAM, ONT.—The Sutherland-Innes Company stave mills destroyed, October 25. Loss, $15,000.

WOODSTOCK, ONT.—Barns on the farm of James Calder, near Kintore, destroyed with all season's crops. A number of cattle and other farm stock also consumed, October 24. Insurance does not cover loss. Origin, unknown.

FIRE ON NOTRE DAME STREET, WEST, MONTREAL.

By the fire which occurred on the 23rd instant, in Harte's drug store, 214 Notre Dame Street West, Montreal, the following companies are interested:

On Stock.		On Fixtures.	
Royal	$2,000		
Guardian	1,000	Royal	$1,000
Aetna	1,000	Aetna	1,500
	$4,000		$2,500

On Building.

Phœnix of London.. .. ..$25,000

FIRE AT HALIFAX, N.S.

On the 27th instant, a fire occurred in the retail district of Halifax, N.S., causing damage estimated at $150,000.

This fire completely destroyed buildings and contents of Nos. 40, 42, 44, 46 and 48 Barrington Street; 52, 54 and 56 Sackville Street; 21, 23, 25, 27 and 29 Argyle Street; and very badly damaged building and contents of 31 and 33 Argyle Street, all in Block 78, Sheet 9 of Goad's Plan.

So far as we can learn the following companies were interested:

P. E. ROSS & CO.

Phœnix of London, $6,200 (furniture and stock); Phœnix of Hartford $400 (furniture).

FRANK REARDON.

Liverpool & London & Globe, $4,000 (stock); Phœnix of London, $3,000 (stock). Other insurance elsewhere.

JOHN E. CAHILL, 31-33 ARGYLE ST. & 60 SACKVILLE ST.

Phœnix of London, $2,000 (building); Thompson & Adams Agencies, $4,000 (building).

CAHILL & CO., 31-33 ARGYLE ST.

Phœnix of London, $3,000 (stock); Sun Fire, $1,500 (on stock).

F. A. MARR, 55 BARRINGTON ST.

Phœnix of London, $2,500 (on stock); $2,000 in another Company on stock.

EASTERN TRUST COMPANY.—D. L. MCGIBBON, 55 BARRINGTON ST.

Phœnix of London, $3,000 (building); Royal, $6,000 (building); Continental, $1,500 (building).

THE BRITANNIA MANUFACTURING CO., 47-49 BARRINGTON ST.

Liverpool & London & Globe, $3,000 (stock). Other Companies interested not known.

STOCK MCDONALD, 44-48 BARRINGTON ST.

Canadian	$1,000	Com. Union	$5,000
Western	2,000	Canadian	2,000
Queen	1,000	Phœnix of Htfd.	4,000
Union	2,000	Norwich Union	2,500
Fidelity	1,000		

SHOP FURNITURE.

Canadian $1,000

P. A. FRANK REARDON, 40-42 BARRINGTON ST.,

L'Union of Paris, buildings $9,500, stock $3,000.

SAUNDERS & DUFFUS AGENCIES.

$5,000 Reardon Bldg., $2,000 (stock).