

centre is giving way; my left is being thrown back; the situation is excellent: I am attacking."

This then is the kind of spirit which this Chartered Insurance Institute—the Mother—has the privilege of inculcating. Opportunities must be given for the encouragement and the mind-training of those who wish to make their mark, because their eventual success must depend, not only upon their expert qualifications, but, I would say, even more, upon the manner in which by word of mouth and by correspondence, and by bearing, they exploit and make the most of that knowledge.

Now that I have thus unburdened myself—and incidentally expressed views or given utterance to theories which may not all appeal to you, let me repeat this—a conviction which I have always entertained that there is no magic in our business, nor is there any secret or mystic way by which to attain success. There need be no Peris outside the gates of our Paradise. Our doors are wide open for the keen and persistent learner. Insurance business has, within our time, gone through such a series of evolutions and transformations that one must frequently, and ruthlessly, scrap preconceived ideas and even principles. And the "Shining Light," cram-full of past history and precedent, becomes effete, unless he is constantly adjusting himself to new situations.

What may be a good risk, or a good class, or even a sound doctrine, this year, may be the reverse next! And, the so-called expert, unless he trims his sails, and shelves precedents which have become out-of-date, may become a misleading guide."

CANADIAN FIRE RECORD.

Fire at Outremont, P.Q.—On the 11th instant a fire broke out in the Joffe Apartments, 1105 Bernard St. Loss \$7,500, fully covered.

Fire at Port Stanley, Ont.—On the 13th instant a fire from an unknown source almost destroyed Port

Stanley's famous Board Walk. The large cafe and boarding house owned by W. Helka; the box ball alley building, owned by T. Finnegan, and two smaller buildings were destroyed. Loss about \$15,000, partly covered.

Fire at Hummerland, B.C.—On the 14th instant a fire destroyed the Hummerland Hospital. Loss about \$12,000.

Fire at Toronto.—On the 16th instant a fire destroyed the warehouse and stock-room of the Dominion Glass Co., King St. Loss about \$45,000.

Fire at Victoria, B.C.—On the 10th instant the lumber mill of Moore and Whittington was destroyed. Loss about \$80,000.

Fire at Halifax, N.S.—On the 10th instant a fire destroyed Bristers Garage and Auto Stores. Five valuable automobiles and a motor truck were destroyed. Loss about \$25,000.

Fire at St. John, N.B.—On December 1st, a fire broke out in a building on Union St., occupied by R. P. & W. Starr, Limited, which was badly gutted. Details of loss not received.

Fire at Niagara Falls, Ont.—On the 10th inst. a fire completely gutted the local car barn of the Niagara, St. Catharines & Toronto St. Railway, also destroying two of the newest type of cars, and a snow plough. Loss about \$35,000.

Fire at Sandwich East, Ont.—On the 10th instant a fire destroyed the Lake View Hotel, owned by F. J. Kirsch. Loss about \$15,000. The village has no fire fighting apparatus.

Fire at Toronto.—On the 9th instant a fire broke out in Carrick Building, 62-64 Temperance St. Many of the tenants will have losses through water and smoke. The largest being the National Cloak Co., with a loss of about \$7,500. Total loss about \$10,000. Covered by insurance.

PERSONALITY

GREAT men and great nations have invariably been stamped with an indefinable yet distinct "something" that the world calls PERSONALITY.

The FIDELITY (FIRE) UNDERWRITERS through its method of Service to Agents, Security to Policy-holders and Satisfaction to both has created for itself, if such be possible, a personality, has become a figure distinct in the Fire Insurance world.

FIDELITY (FIRE) UNDERWRITERS OF NEW YORK

Policies assumed half by the FIDELITY-PHENIX FIRE INSURANCE CO. and half by the CONTINENTAL INSURANCE CO. OF N. Y.

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