

visions under the conditions indicated, for legitimate purposes, he contended that the acceptance of a loan on the strength of the policy of life insurance was not a crime against posterity, a robbery of the air, or an injustice to the family. Nor did it answer to any other of the descriptions under which it had been presented in the newspaper comments upon the deliverance of the Association of Life Insurance Presidents. The deliverance he was fully prepared to concede, and the warnings which it conveyed were essentially wise and fair and he sincerely hoped it might result in checking the thriftlessness and extravagance which, in too many instances, were the cause of the enormous expansion in the amount of the loans which was indicated by the statistics of the life insurance companies.

CANADIAN FIRE RECORD.

(Specially compiled for The Chronicle.)

WINDERMERE, ONT.—Mrs. T. Taton's boathouse and contents destroyed, August 7.

TORONTO, ONT.—Standard Foundry & Grenadier Ice Company's buildings damaged, August 11. Loss \$10,000.

COBBOURG, ONT.—W. W. McColl's barn at Wooler, East Northumberland, destroyed, August 9. Origin, unknown.

NANAIMO, B.C.—Mill of the New Ladysmith Co., completely destroyed. Loss, \$25,000, fully covered by insurance.

NANAIMO, B.C.—Sixty houses at South Wellington and Alexandra hotel destroyed, August 11. Loss \$500,000; small insurance.

BRANDON, MAN.—Seven of the big barns at the hospital for the insane completely destroyed, the loss being about \$65,000.

GRIMSBY, ONT.—Thirty-four cottages at Grimsby Beach burned, August 9. Loss about \$50,000 with insurance about \$10,000. Origin, upsetting of coal oil stove.

HOWICK, QUE.—Property belonging to Hon. Sydney Fisher and occupied by Arthur Carter gutted, August 8. Loss \$4,000; insurance, \$2,000. Origin, lightning.

ENGLEHART, ONT.—Fire destroyed over 200,000 feet of lumber belonging to J. R. Booth, and 15,000 feet to A. Carr, lying in Carlton junction yard, August 4.

ST. JOHN, N.B.—I.C.R. grain elevator and 350,000 bushels of grain, and I.C.R. freight and train sheds burned, August 12. Loss \$1,000,000. Supposed origin, incendiary.

WINNIPEG, MAN.—Knetchel Furniture Co.'s plant. Loss about \$20,000, covered by insurance. The Ives Modern Bedstead Co. sustained damage by smoke. Cause, lightning struck the electric wires.

BLADWORTH, SASK.—South farm barn, together with the implement shed, live stock and machinery, owned by William A. Debord, struck by lightning, and completely destroyed. The total loss about \$8,000.

BEDFORD, QUE.—Twelve buildings within a radius of 15 miles, struck and burned to the ground during the severe electrical storm of August 8. A. Cunningham lost his barn, 40 x 60, which was built five years ago, together with 70 tons of hay, three valuable cows, one hog, harness and tools. E. H. Baker's barn was struck by lightning but was not burned.

TIMMINS, ONT.—Power house and other buildings at Foley-O'Brien mine, South Porcupine, burned, August 9, also 12 houses at Pottsville, shack at Golden City filled with hay, and South Porcupine athletic grounds. Origin, forest fires.

RIDGEVILLE, MAN.—Fire destroyed the Palmerston hotel, J. Rosenstock's general store, and H. T. Davis' implement warehouse. Hotel loss about \$10,000, with reported insurance of \$6,000. General store, loss, stock \$5,000; insurance, \$4,000. Davis' loss about \$5,000, with \$3,000 insurance. Cause, unknown.

FERNIE, B.C.—Forest fires continued to rage in this vicinity. The town of Corbin was saved by the wind shifting when the fire was within fifteen yards of the coal mine tippie. The 300 men in the town have been commandeered to fight the flames. At Hosmer the citizens buried their belongings, and the women and children were removed to the river for safety. The area now burning in this part of British Columbia is twenty square miles.

BARRIE, ONT.—On August 4th, Barrie Examiner and stores adjoining were burned. Fire started in garage of Dettart & McLean. Insurance as follows: Caledonian on building, \$1,500, S. Caldwell; Mount Royal, on building, \$1,500, S. Caldwell; British America, on building, \$1,500, S. Caldwell; Liverpool and London and Globe, on building, \$2,000, Mrs. E. Lorent; Waterloo Mutual, furniture, \$300; Queen, printing plant, \$1,000, J. A. McLaren; Metropolitan, printing plant, \$1,170, J. A. McLaren; Wellington, printing plant, \$2,000, J. A. McLaren. Total loss, \$10,970.

MONTREAL.—Premises at 23 Bleury street damaged, August 11. Fire broke out in workroom of N. Slones & Co., jewellery manufacturers. Occupants of building who suffered from smoke and water were the Jaffay Brothers Co.; Griffiths, Griffiths & Varley; Auld Mucilage Co.; William V. Benedict Co.; Bush & Nunns; George Witowski; Montreal Plating Co.; W. A. Wood and the Central Cafe.

Premises occupied by Brunswick Balke Callender Co. of Canada and J. E. Fournier, Notre Dame Street West damaged, August 12.

\$40,000 LOSS AT MONTREAL.

J. H. McComb Ltd's tarpaper Factory at Montreal was burned on August 10. Insurance was as follows:

Caledonian	\$2,500	North British . . .	\$5,000
Excess	1,500	Rochester-German .	1,500
General of Perth . .	1,000	Yorkshire	8,500
Guardian	10,000		
Lloyds	8,500		\$40,500
N. Y. Udws.	2,000		
Loss probably total.			

DECYRING A COMPETITOR.

A life insurance agent can scarcely commit a greater blunder than to decry a competitor. To spend time to convince a client that another company is unworthy of confidence is worse than wasted time on the part of the canvasser, for if he succeeds he has only weakened confidence in all companies, for the average man knows that there is not, substantially, much difference among the regular established life institutions. The bad policy of attacking rivals is realized by the best and most successful agents, who, while admitting frankly that a policy in any of the companies is a desirable thing to possess, tries to show that his own company has special merits and is best for his particular client.