

That suicides and violent deaths are playing a more important part in life insurance mortality results than was expected when the present mortality tables were constructed is a fact that, it is said, is being forced upon life insurance men in the States with great emphasis during the past year or two.

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According to the *Pittsburg Insurance World*, there is tangible evidence that the accident companies are on the road towards adopting a standard form of personal accident policy. A standing committee of the personal accident division of the International Association of Casualty & Surety Underwriters has been working on the subject for a long time and it has now submitted to the companies a list of recommendations for the elimination and retention of various features. There are, however, said to be many difficulties in the way of securing the co-operation of all companies in the proposed changes.

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A wild Kansas editor has just been set right by President Kiugsley, of the New York Life. The editor in question proclaimed that "the great life insurance companies have prodigious and constantly growing assets and surpluses running into hundreds of millions of dollars, none of which will ever be distributed among their policyholders, to whom this money belongs." To which President Kingsley replies warmly, "I am obliged to deny with emphasis your assertion that this money will never be distributed among the policyholders. It will never go anywhere else. If you will take the trouble to look at the annual statement, you will see that our theoretical liabilities amount to \$2,000,000,000, that is, we have that amount of insurance outstanding. In other words, we must pay that sum of money some time. Do you know of any way we can pay it except by having it in hand ready to pay?"

CANADIAN FIRE RECORD

(Specially compiled by The Chronicle)

OAK BLUFF, MAN.—G. P. Wastle's separator burned, May 29.

ROSSLAND, B.C.—Several buildings at War Eagle Mine destroyed, June 2. Loss, \$50,000.

CRAVEN, SASK.—Prairie fire did considerable damage, May 29. Origin, spark from engine.

BRANTFORD, ONT.—Scarfe Varnish factory damaged, May 20. Loss, \$7,000. Origin, sparks.

SASKATOON, SASK.—Rooming house on 10th street damaged, May 27. Loss, \$2,000. Origin, lightning.

ST. JOHN, N.B.—Home of Ed. Baxter, in Old Quaco road, destroyed, May 28. Loss, total. Cause unknown.

D. J. Purdy's barns, 325 Main Street, destroyed, June 1. Loss, \$1,000. Origin, incendiary.

HALIFAX, N.S.—Nova Scotia Car Company's plant damaged, June 1. Loss, \$10,000. Origin, explosion.

GRAND COULEE, SASK.—W. J. Vancise's barn destroyed, May 27. Loss covered by insurance. Origin, lightning.

NORTH SYDNEY, N.S.—Baptist Church damaged, May 20. Loss, \$9,000; insurance, \$4,000. Origin, supposed incendiary.

THE PAS, MAN.—Bush fire has destroyed McMillan, Bros. camp at Mile 90 on Hudson Bay railway right of way. Loss, \$20,000.

BURDETTE, ALTA.—Hunt's hardware store, McCormick Implement Company's agency and C. C. Fielding's store burned, June 2. Loss, \$30,000.

WINNIPEG.—Dwelling house occupied by Carl Heiner, 258 Dorothy Street damaged, June 2. Origin, unknown. Loss, \$600; insured in London & Lancashire Fire.

VICTORIA, B.C.—Fire did \$500 damage to premises and stock of Victoria Paint & Paper Company, 852 Yates Street, May 17. Insurance, \$2,000. Fire at 935 Roos Street, in G. R. Richardson's residence caused a loss of \$500; fully covered by insurance in Canadian National.

AMHERST, N.S.—Unoccupied building on Electric Street, formerly occupied by Maritime Coal, Railway & Power Co., destroyed, June 2. Holmes boarding house and Victor bakery damaged. Apartment building owned by C. C. Black destroyed. Total loss, \$30,000.

PRINCIPAL FIRES IN CANADA, INVOLVING LOSS OF \$5,000 AND OVER, MAY, 1913.

May 1913.	PLACE.	RISK.	LOSS.
1	Cobalt, Ont.	Incinerator.	\$ 7,000
1	Medicine Hat, Alta.	Express Car.	125,000
2	Lyster, Que.	Houses and Stores.	20,000
3	Dawson, Y. T.	Power House.	200,000
4	Englehart, Ont.	Business section.	125,000
4	North Sydney, N.S.	Business district.	250,000
5	Moose Jaw, Sask.	Prairie fires.	250,000
5	Richmond Hill, Ont.	Barns.	10,000
5	Winnipeg.	Cottages.	7,000
5	Belleville, Ont.	Tallow plant.	6,500
6	London, Ont.	Stable.	8,000
6	Moncton, N.B.	Skating rink, church, etc.	*70,000
7	Toronto.	Freight cars.	10,000
7	Moncton, N.B.	Oil warehouse.	8,000
9	Canoe Pass, B.C.	Steamer.	24,000
9	Chatham, Ont.	Newspaper office.	75,000
10	Kingston, Ont.	Grain elevator.	5,000
12	St. Catharines, Ont.	Ice-house and dwellings.	30,000
12	Orillia, Ont.	Store.	18,000
12	Winnipeg.	Sash and door factory and dwellings.	25,000
12	Belleville, Ont.	Coal chutes.	20,000
13	Grafton, Ont.	Residence.	12,000
13	Centre Blissville, N.B.	Sawmill.	17,000
13	Sanford, Man.	Barn and stable.	5,000
13	Stratford, Ont.	Church.	40,000
15	Quebec City.	Drug store.	10,000
15	St. John, N.B.	Tenement house.	5,000
15	Anclenne Lorette, Que.	Residence, etc.	5,000
16	Plessisville, Que.	Foundry.	40,000
16	Inverness, C.B.	Hotel, etc.	20,000
17	Milton, Ont.	Barn.	7,000
17	Brantford, Ont.	Stables, etc.	30,000
19	Montreal.	Stores and tenements.	12,000
20	North Sydney, N.S.	Church.	9,000
20	Chamecock, Ont.	Residences.	9,000
20	Brantford, Ont.	Varnish Factory.	7,000
20	Scarboro, Ont.	Residence.	5,000
21	Armstrong, B.C.	Lumber mill.	10,000
21	Winnipeg.	Dwellings.	5,000
22	Quebec City.	Shoe Factory.	17,000
22	Brantford, Ont.	Livery stable.	5,000
24	Edmonton, Alta.	Hotel and store.	135,000
24	Selkirk, Man.	Livery stable and bake shop.	6,000
25	Calgary, Alta.	Arena.	35,000

*Insurance loss, \$39,185.