

other makes the "Liberty Motor," though not so reliable or likely to last so long, is a good article, and much cheaper. The French "Renault" is very fine, and the German "Mercedes" and "Maybach" are first-class articles. The English "Napier Lion" has also done very well, but has not yet been so fully tested as others. There are other very high-class English machines. The "Le Rhone" is a first-class rotary engine. Our greatest risk with engines is magneto trouble, and an engine is hardly worth the name if it is not possessed of dual ignition in every cylinder. It is worth noting here that various machines of the same type are fitted with different engines. For instance, the D. H. 9 type is sometimes fitted with one very well known engine, and sometimes with another, and the underwriter would probably regard the risk in the one case as much less than in the other.

Finally, there is the risk of crashing in normal weather through unnecessarily low flying. Flying low is dangerous, because in the event of your engine cutting out, you have no height and consequently no time to choose a landing place, and may be forced to land on a house or in a back garden. Stunting below 2,000 feet is taking risks even if it is over the aerodrome, while cross country flights should be made at about 4,000 feet, and certainly not less than 3,000 feet.

Third party risks have not been of great consequence during war time; however, the need for insuring against such risks will remain so long as the "expert" survives as typified in the person of the new pilot who had recently arrived at his squadron in France from home. This particular man was sent out to "low strafe" on a very "dud" day when anyone but an old hand might be excused for losing himself. He had been away for about half-an-hour when he suddenly appeared over his own aerodrome, the stables at the far side of which he proceeded to bomb with the utmost determination and devotion to duty, quite under the impression that he was doing an excellent day's work over the far side of the lines!

Stunting low is, of course, dangerous to third parties, and flying over big centres should be barred in every policy, though no doubt it will be

forbidden by law. There are two well-known cases of accidents in this connection; first, that of the "expert" who was giving what he thought was a first-class demonstration of aviation over a large public meeting and finally crashed amongst them, killing several; the other being the case of the man who, arriving over Brighton, thought it was up to him to perform a few simple tricks, and so proceeded to "loop"; so successful was he in his first attempt that his ballast in the shape of a sandbag fell from the back seat, descending on the head of an inoffensive old man, who was promptly killed.

CANADIAN FIRE RECORD.

Fire at Port Rowan, Ont.—On the 4th instant a fire destroyed the Central Hotel, also the adjoining grocery store and dwelling of C. Ashford. Loss about \$5,000.

Fire at Armstrong, B.C.—On the 3rd instant a fire destroyed the Armstrong Hotel, Olympic Restaurant, Reed's office, R. McDonald's office building and City Electric Light Station. Loss about \$30,000.

Bush Fires in Township of Koran, Ont.—Forest fires were raging in Township of Koran on the 6th instant.

Fire in the District of Temiskaming.—Lumber piled along Trans-Continental Railway tracks, south side of Gregoire Siding, owned by Napoleon Gregoire, was destroyed by fire on June 29th. Insurance as follows: Mount Royal, \$2,000; Employers', \$1,000; North America, \$1,000. Total, \$4,000. Loss total.

Bush fires in Cobalt District, as usual, are somewhat exaggerated by the Press. Latest reports state that losses are slight, and fires not dangerous.

Fire at Laprairie, P.Q.—On the 6th instant a fire occurred on the premises of the National Brick Co. Insurance as follows: Lloyds (London), \$87,500; National of Paris, \$30,000; Glens Falls, \$7,500; Commercial Union, \$10,000; Rochester Und., \$7,500; Mount Royal, \$37,500; Employers, \$7,500; Yorkshire, \$25,000; Palatine, \$37,500. Total, \$250,000. Loss about \$50,000.

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