

The bulk of the great middle-class, harassed by the ever-increasing difficulties of the struggle for existence, are practically unable to provide either for old age or for dependents, except by means of some form of life assurance. This being so, it is not surprising that the form of policy which is most in favour is the one which will provide a given sum at a fixed age with the further comforting feature that, should death ensue in the interim, an immediate sum will be available for dependents.—The Policyholder, Manchester.

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According to the New York Times, the head of a big contracting firm has been looking two years now for a \$25,000-a-year man. The man is to have as little technical knowledge of the business as possible, and no ability as a salesman. The requisites are that he shall dress well, appear well, be between 30 and 40, and associate with people of means. New York is not the only city where such men are in request. There is a certain insurance company in London that is seeking a representative to dine out! He is to be handsomely remunerated, and all that is required of him is to watch people who are heavily insured! This is an alluring offer; but what does it mean?—London Financial News.

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To the man who has faith in himself and who now feels that his salary is less than he is capable of earning, and yet all that his present position is worth; to the man who is ambitious and willing to attain success by work; to the man who desires to make his energy earn the largest possible return, there is no field of endeavor which offers greater possibilities than life insurance solicitation. The day has passed when intelligent men sneer at life insurance. More than in any other calling, we believe, ordinary intelligence, earnestness and perseverance will bring success to the life insurance solicitor. Years must be spent in preparation by men who expect to enter the learned professions, and then they must wait for clients or patients to present themselves. The life insurance solicitor, on the other hand, goes out and finds his clients. The life insurance salesman earns an income from the very start.—Argus, Chicago.



### The Canadian Fire Record.

STEVENSVILLE, ONT.—G.T.R. and Wabash depot burned, September 5. Supposed origin, sparks from engine.

WINNIPEG.—Fire in residence of Matthew Johnson, 355 Elgin avenue, did \$300 damage. Originated under gas range.

LINDSAY, ONT.—Gull River Lumber Company's planing mill at Coboconk destroyed, August 31. Loss placed at \$4,000.

FLESHERTON, ONT.—Francis Genoe's new barn, with crops, implements and live stock, destroyed, September 2. Origin, lightning.

CHILLIWACK, B.C.—F. Kipp's barn burned down, and one child killed. Origin, children playing with matches. Loss \$900; insurance, \$400.

FRUITLAND, ONT.—Messrs. Carpenter Bros.' recent loss was \$3,000 on stock and \$5,000 on buildings. Insurance with Saltfleet and Binbrook Mutual, \$3,100.

CHARLOTTETOWN, P.E.I.—Fire in telephone exchange, September 5, destroyed a switchboard valued at \$8,000 and put out of commission all the city business.

EBURNE, B.C.—Two-storey building occupied by Bayliss & Lawrence and the Eburne restaurant burnt, August 28. Loss about \$2,000, partly covered by insurance.

LONDON, ONT.—Barns of Richard Payne, wholesale butcher, London township, destroyed, September 4. Origin, ignition of blower on thrashing outfit. Insurance, \$1,000.

HESPELER, ONT.—Barn of J. McIntosh, Waterloo township, burned to ground, September 2, with crops and winter feed. Origin, lightning. Insurance, which partially covers loss, in North Waterloo Fire.

GUELPH, ONT.—John Henderson's barn at Brookville, containing this year's crop, large quantity of last year's hay and oats and implements and harness burned, August 29. Origin, lightning. Loss, \$3,500; insurance, \$1,800.

NEW WESTMINSTER, B.C.—Saw mill belonging to Serpentine Lumber Company, in Surrey municipality destroyed, August 27. Origin, unknown; mill had been shut down for a week. Loss, \$5,000, partly covered by insurance.

BRANTFORD, ONT.—Barn of Melvin Smith, Fairfield Plains, containing the season's crop of grain, a large stock of implements and 20 pigs destroyed, August 30. Origin, unknown. Loss, partially covered by insurance.

HAMILTON, ONT.—Residence of Mr. J. B. McClement, 396, Victoria avenue north, damaged, September 3. Fire originated in summer kitchen. Stable in rear of 173 Charlton avenue, damaged, and four horses and an automobile, property of S. Williams, destroyed, September 3.

MONTREAL.—Two small fires in wooden gauge box affixed to oil tank on premises of Canadian Oil Company, 123 St. Etienne street, are believed to have marked attempts to blow up the tank. Fire in retort room of Blaugas Company, St. Patrick street, Cote St. Paul, confined to roof and sides of retort house. Grocery store of P. O'Brien, 312 Centre street, damaged, September 6, to extent of about \$1,000. Fire in home of L. O. D'Argencourt, 381 St. Denis street, supposed to have been caused by housebreakers. Loss by fire, smoke and water, about \$2,000.

### INCENDIARY FIRES AT NELSON, B.C.

An extraordinary succession of fires, believed to be due to the activities of an incendiary has lately occurred at Nelson, B.C. The heaviest loss was on September 2, when the Hall Mines smelter, covering 13 acres of ground, and one of the largest plants of its kind in Canada was destroyed entirely with the exception of the seven miles of cable from the smelter to the Silver King mine on Lode Mountain, the chimneys and a one-storey office building. The smelter, which had been operated for the past five weeks by a Vancouver syndicate, was insured for \$50,000, but is stated to have cost \$750,000.

On September 1, the brewery was burned with a heavy loss. Other places attacked include the fire hall, provincial jail, and the city's two largest lumber yards.