

CANADIAN FIRE RECORD

(Specially compiled for The Chronicle.)

DALHOUSIE, N.B.—Three dwellings destroyed, December 25.

BARRIE, ONT.—Queen's hotel slightly damaged, December 27.

YAMACHICHE, QUE.—Christian Brothers' school destroyed, December 26.

SYDENHAM, ONT.—O. Deyo's dwelling destroyed, December 22. Origin, unknown.

TRURO, N.S.—Globe Laundry burned, December 23. Origin, explosion. No insurance.

MONTREAL.—House of Mrs. Desbeaux, 371 Craig Street west, damaged, December 27. Origin, overturned lamp.

Premises of Merchants' Awning Co., Ltd., 25 Notre Dame Street east, damaged, December 27, and O. Bernier's boot and shoe store at 29 damaged by smoke and water. Loss, \$10,000.

Tenements at 1192-94 De la Roche Street, damaged, December 27.

Dwellings 120 and 122 Chenneville Street, damaged, December 27.

Lavoie Hall, Ontario Street east, damaged, December 27. Loss, \$20,000. Origin, overheated stove.

West End Methodist Church, Canning and Coursol Streets, destroyed, December 24. Loss, \$45,000; insurance, \$9,000 with Royal and \$7,000 with Queen. Origin unknown.

Tenements 634 to 638b Alma Street gutted, December 25.

Tenements at 246 and 248 Decelles Street gutted, December 25. Origin, overheated stove.

Saucier Bros. boot and shoe store, 219-21 Notre Dame Street East, damaged, December 25. Loss, \$5,000. Origin, furnace.

House of A. A. Tourgie, 629 Decarie Street, Outremont, damaged, December 25. Origin, furnace.

Premises of Bernstein, Goldman & Co., fur mnfrs., St. Lawrence Boulevard, damaged, December 25. Loss, \$10,000.

Home of L. Beasguio, 1394a Messier Street gutted, December 28. Origin, overheated stove.

STRATFORD, ONT.—G. T. station damaged, December 22. Loss, \$3,500. Origin, overheated steam pipes.

OTTAWA, ONT.—Ketchum Company's sporting goods store, and Medford Apartments building above gutted, December 23. Loss, \$100,000, mostly covered by insurance.

LONDON, ONT.—Main grand stand at Western Fair Grounds, gutted, December 25. Originated in military cook house.

TORONTO, ONT.—Home of J. C. Bruch, 69 Broadalbane Street, damaged, December 25. Loss, \$30,000. Origin, overheated furnace.

M. Bernstein's home, 1158 Yonge Street, damaged, December 24. Loss, \$1,500. Origin, unknown.

WINNIPEG.—Home of Mrs. Chidwick, 365 Dufferin Avenue, damaged, December 22. Loss, \$200. Origin, explosion of gasoline.

Segal's Hall, 510 Selkirk Avenue, slightly damaged, and 675 sacks of flour damaged by smoke and water, December 22. Loss, \$1,000.

Stores of J. M. Osler and H. Staberman, 216 and 218 Royce Avenue, gutted, December 28. Loss, \$2,600. Supposed origin, incendiary.

BEAUSEJOUR, MAN.—A. Niemen's house burned, December 24. Two deaths.

KENORA, ONT.—Notre Dame Church burned, December 24. Loss, \$30,000 with \$15,000 insurance. Origin, furnace pipe.

CARLETON PLACE, ONT.—J. B. Jardine & Sons' general store in Taylor block, damaged, December 28. Loss to stock, \$2,000; to premises, \$1,000.

MARYSVILLE, N.B.—Miles Spencer's general store destroyed with contents, December 21. Loss, \$4,000, partly insured. Origin, overheated pipe.

NIAGARA FALLS, ONT.—Glasgow shoe store, and R. W. Booth's stationery store damaged, December 27. Loss, \$1,000 on buildings; \$2,500 on stock.

CALEDONIA, ONT.—Thompson block, corner Argyle and Caithness Streets, destroyed, December 23. Block occupied by Wm. Leith, grocer; Ross Howard, men's furnisher; Jos. Stubbs, barber; A. Gillies, butcher; J. Martindale, stoves; David Boyd, restaurant, and Gordon Paterson, barber. Loss, \$16,000; insurance, \$12,000. Origin, defective gas stove.

NEWMARKET, ONT.—Chinese laundry and P. Clouth's general store damaged, December 24. Loss, \$7,000. Origin, furnace.

BERLIN, ONT.—J. W. Davy's frame block in King Street east damaged, December 22. Loss to building, \$1,000. W. Feldman's stock of furs destroyed, with loss of \$10,000. E. Kuenhie's barber shop badly damaged.

SQUAMISH, B.C.—McCallum's store and rooming house, Buckley's livery stables, M. and H. Hall and pool rooms, Marion building, and McKenzie's clothing store destroyed, December 22. Loss, \$13,000.

LIFE COMPANIES' INTEREST RETURNS.

It is well known that rates of interest rule higher in the New World than in Europe, but it is really astonishing what remunerative returns are now being obtained on the surplus funds of the Canadian life offices. The yield of late has gone up rapidly and the advance must have made a great difference in the profits of the offices. From details which have appeared in our excellent contemporary, the *Chronicle*, we observe the average rate has advanced from 4.56 per cent. in 1900 to 6.17 in 1913, the rise during the past few years having been as follows:—

1905	4.93	1908	5.30	1911	5.72
1906	4.98	1909	5.41	1912	5.87
1907	5.24	1910	5.45	1913	6.17

The income from investments generally, not only in Canada, but throughout the world, has shown a tendency to rise for a number of years past, the shrinkage in prices and the writing off of substantial sums for depreciation having helped the advance. But in the case of Canada there are special circumstances which account for the increasing rates. The country is showing abnormal development, and capital in consequence has been in great demand. Mortgages figure largely in the balance sheets, and the companies with the largest proportion of their funds in this form of investment realise an average rate approaching 7½ per cent. Whether it is wise to have so much money in mortgages in a "new" country we do not profess to say, but most English offices would prefer greater variety in their securities.—*Insurance News.*