CANADIAN FIRE RECORD

Fire at Vancouver, B.C.—By the fire which occurred on the 15th instant on the premises of the British Columbia Fir and Cedar Company's mill, the following companies are interested. On stock: North America, $2,500; Mechanics & Traders, $1,800; Royal Exchange, $1,000; Home, $500; London Guarantee, $2,500; Niagara, $3,500; Dominion, $800; London Mutual, $1,000; Mt. Royal, $5,000; Quebec, $1,000; Westchester, $14,000; total, $33,600. On schedule: Scottish Union, $5,900; Mechanics & Traders, $3,000; Norwich Un., $2,500; Philadelphia Und., $1,600; Queensland, $2,650; British Crown, $2,500; Guardian, $3,750; British Und., $1,500; Mechanics of New York, $2,500; London Guarantee, $2,500; Union of Canton, $1,500; Alliance of Philadelphia, $5,000; Dominion Fire, $1,700; London Mutual, $1,000; Palatine, $9,500; Prov. Wash., $2,500; Car & General, $8,000; North Empire, $1,750; Continental, $5,000; Century, $2,500; American Aliance, $2,500; Union of Paris, $1,500; St. Paul, $1,500; Eagle & Star, $2,500; General of Paris, $5,000; total, $83,000. Grand total, $116,600. Loss about 90 per cent. The planing mill was not destroyed.

Fire at Montreal.—On the 17th a fire broke out on the premises of the Montreal Waterproof Co., 50 St. Lawrence Main. Loss about $1,500.

Fire at Winnipeg.—On the 19th instant a fire destroyed a warehouse at the C.N.R. shops. Loss about $75,000.

Fire at New Westminster, B.C.—On the 8th instant the residence of D. G. MacQuarrie was partially destroyed. Loss about $3,500.

Fire at North Vancouver.—On the 10th instant the dwelling of T. S. Brown was destroyed. Loss about $7,500.

Fire at Meaford, Ont.—On the 12th instant the Thornbury grist mill was destroyed. Loss $17,500. Insurance, $13,000.

SIDELIGHTS ON ADJUSTMENTS

Mr. N. Bament, general adjuster of the Home of New York, in an address to the National Association of Insurance Agents at Louisville, on the 16th, made some very illuminating remarks which will be perused with considerable interest to those concerned with the adjustments of losses. He said:

It is not the most lucrative, but perhaps the most interesting branch of the fire insurance business is that connected with the adjustment of losses.

Much has been said and written in regard to what the qualifications of an adjuster should be. The best analysis of the attributes necessary to produce a good adjuster appeared several years ago from the pen of one of the leading lay authorities on the fire insurance contract, as well as one of the best practical adjusters in the United States, and was entitled, "The Chief Factor in Loss Adjustments," which should be reprinted and read by all young aspirants for adjusting honors. The one absolute pre-requisite for an adjuster is character, the absence of which history tells us has prevented many a man of genius attaining true greatness.

The adjuster should have special training in order to perfect himself in all the details of his profession; he should know values and keep fully posted regarding their general trend; this is cumulative and is included in the one word "experience"; he should have a thorough knowledge of the insurance contract and keep up with the decisions thereunder; he should have general training, which includes an all round education, because excessive specialization without something to supplement it is narrowing in its tendency. Mr. Gladstone, for instance, is a striking illustration of what I mean, for besides being a master in his chosen profession, he had other interests too numerous to mention, and in his recreations alone he possessed a wider culture than most men of his time. Another instance is Lord Brougham, who was said to have been the most erudite man of his generation, and when at last he was appointed lord chancellor, this prompted a wit to say that Lord Brougham knew a little of everything, even a little law.

Apropos of resourcefulness on the part of an adjuster, I will relate an incident in the career of an old friend of mine. During the years immediately preceding and immediately following the great Chicago fire, there were four adjusters in the Western Country who stood head and shoulder above their brethren. It was my privilege, as well as my pleasure, to serve under two of these, I was closely associated with the third, the fourth I never met. Perhaps the greatest of these was the late Henry S. Durand, for forty years general adjuster of the Home Insurance Company of New York. He was in the insurance business for fifty years, he was married three times and died in the harness at the age of eighty-two, leaving a fortune of a half million dollars. I simply mention these facts incidentally, in order to show the possibilities in various directions of the general adjustership of the Home. I shall endeavor to emulate the old gentleman in the matter of longevity, I see no immediate prospect of duplicating his experience financially, and I would not have the temerity to fol-

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