CANADIAN FIRE RECORD.

(Specially compiled for The Chronicle.)

COLBORNE, ONT .- C. N. R. freight sheds destroyed, September 25, with quantity of freight.

TIMMINS, ONT .- Gold Mint Saloon at South Por-

cupine destroyed, September 28. Loss, \$3,500. Charles See's premises destroyed September 29. Loss, \$2,000.

EDMONTON, ALTA.-J. E. Parkinson's farm house at Lamoureux destroyed, September 27.

DESERONTO, ONT .- Home of W. Brant on Marys-

ville Road burned, September 27. Two lives lost. COWDERY, MAN.—Bush fires destroyed houses, farm buildings, etc., of L. O. Bouran and John Lindell. St. Thomas, Ont.-St Thomas Gun Club's house

destroyed, September 21. Loss, \$2,000. Origin, un-

Beauport, Que.-C. Marcaux's bakery destroyed.

September 19. Loss, \$5,000. No insurance. Origin, Collingwood, Ont.-Collingwood Evaporator de-

stroyed, September 20. Loss, \$3,000. Origin, un-

INGERSOLL, ONT .- A. E. Robinson & Co's evaporator burned, September 26. Loss, \$4,000, partly covered by insurance.

OUTREMONT, QUE.—Several garages and other buildings between Bloomfield and McDougall avenues

destroyed, September 24. Niagara Falls, Ont.—Dr. Watson's barn in Stansford township destroyed with contents, September 23. Loss, \$4,000. Origin, unknown.

Wainfleet, Ont.—J. R. Reavelay's barn destroyed, September 18. Loss, \$4,000; insurance \$1,200. Origin, supposed spontaneous combustion.

St. Catharines, Ont.—W. Burtch's farm buildings destroyed with contents, September 22. Loss, \$3,500 with \$700 insurance. Origin, lightning.

BERLIN, ONT.—Barn and driving shed of S. Bunbacher, Edna street, destroyed, September 29. Loss, \$10,000 partly insured. Origin, spark from threshing machine.

RENFREW, ONT .- John Mitchell's tailoring establishment with Chinese restaurant adjoining in building owned by J. R. Rochester burned, September 25.

EAST ST. JOHN, N.B.—Large wooden building used as a boarding house situated on the Red Head roads about a quarter of a mile from Kane's Corner, destroyed, September 24.

Simcoe, Ont.-John Fan's barn at Woodhouse destroyed with contents, September 23; Walter Armstrong's barn at Silverhill destroyed, September 23. Origin, in each case lightning.

St. Stephen, N.B.-Clark Bros. shoe factory destroyed, September 29, with dwelling houses of H. Pinkerton, L. Russell and Mrs. J. R. McClure and John Manuel's blacksmith shop. Factory loss on building and stock about \$35,000 with \$28,000 insurance. Other loss about \$10,000 with partial insurance. Supposed origin, heater.

Montreal.-Following insurance affected by fire on premises of H. Cohen, Sons & Co., furniture store, St. Catherine street, September 20:-On stock, Alliance, \$4,000; Caledonian, \$2,500; Commercial Union, \$3,000; General of Paris, \$5,500; Glens Falls, \$6,000; Law Union and Rock, \$2,000; National Union; \$3,500; Palatine, \$2,000. On fixtures, Alliance, \$2,000; Law Union and Rock, \$1,000. Total \$31,500. Loss, total.

FERGUS, ONT .- John Betts' large barn destroyed with contents, September 23. Insurance \$1,800 on barn; \$1,200 on contents. Origin, lightning.

LIBERTY, SASK .- Following buildings destroyed, September 22:-Hetherington and Ferguson's pool room, valued at \$3,500, insurance \$2,500; Chinese restaurant, valued at \$1,000, insured; J. H. Leishman, implement warehouse, \$2,500, insurance \$2,000; P. A. Anderson, blacksmith shop, partially burned, no insurance; C. F. Larson's harness shop, partially destroyed, fully insured; Masonic lodge above the pool room, complete loss with insurance of \$200.

GOSSIP

Mr. E. F. Hebden, general manager of the Merchants' Bank of Canada, has been elected a director of the Guarantee Company of North America.

The Bank of England yesterday reported a proportion of reserve to liabilities of 22.81 against 23.33 last week. Bullion is £52,916,000 against £51,672,000 a week ago.

The sudden death is announced of Sir Nevile Lubbock, K.C.M.G., governor of the Royal Exchange Assurance, and a distinguished man of affairs in many connections.

After the preventable destruction of Baltimore, Chelsea, Salem, etc., in time of peace, why so shocked by the wrecking of Louvain and Rheims in time of war?-Philadelphia Public Ledger.

While it is understood progress is being made with a scheme for the re-opening of the London Stock Exchange, anticipations concerning an early re-opening are considerably less optimistic than they were.

Commissioner Hardison of Massachusetts is apparently starting a crusade on the subject of the acquisition and administration expense of workmen's compensation insurance in that state. He says that 171/2 per cent. acquisition cost on this class of business is indefensible, and implies that where insurance is practically compulsory there is little or no excuse for the middleman, the agent or broker.

This is a readjustment of the affairs of Canada that was inevitable with or without any war. And in the readjustment that is taking place let us play the part of men. If we have been foolish and entered into engagements that we cannot meet, let us take our punishment, no matter how bitter it is, and let us start over again-as many men must start over again-to learn that honest labor is the only basis on which they have any right to expect success .- Mr. J. W. Flavelle.

Toronto insurance officials are to the fore with an Insurance Rifle Club, which is obtaining a numerous membership. The officers are J. F. Weston (Imperial Life), Captain: Alfred Wright (London & Lancashire), Treasurer; R. W. Kerr (Canada Life), Secretary. Committee: A. M. M. Kirkpatrick (Aetna), J. B. Laidlaw (Norwich Union), Percy Quinn (Royal), C. S. Wainwright (Western), C. E. Withers (Dominion of Canada Accident) and C. W. I. Woodland (Employers' Liability).