completed. The increases over the old rates for employers and public liability amount to anywhere from 15 p.c. to 500 p.c. The new rates, while compiled with special reference to conditions in New York State, are by no means to be limited in their application to this State. The whole question has been considered with the idea of furnishing a basis for liability and workmen's compensation rates that will be applicable in any other States where similar statutes may be enacted.

THE LESSON OF CAMPBELLTON.—From the calamity at Campbellton we should learn a lesson on insurance. Those who have property owe it to themselves and others dependent on them, as well as the place in which they live, to keep properly insured, and if Campbellton had had reasonable insurance there would not be the privation we see to-day. Merchants should be insured for the protection of those from whom they buy, as well, as themselves. I remember one large firm of manufacturing clothiers used to have on their invoices in red, "Are You Insured?" and it is a reasonable question for them to ask, even although the buyer may be well rated.—President W. B. Snowball, of the Maritime Board of Trade at Chatham, N.B.

NORTH AMERICAN LIFE ASSURANCE COMPANY.—There has just been published in neat booklet form the address delivered by Mr. L. Goldman, managing director of the North American Life Assurance Company, at the convention of the agents of the Lower Provinces held last month at Halifax, N.S. Mr. Goldman briefly traced the rise of the company, pointing out that from the time when it was able in 1881, at the end of the first year of its operations, to show a small net surplus, the company has never had an impairment of capital, nor have the shareholders ever put up one dollar of premium or surplus. Mr. Goldman also points out that while the company has made so great progress, yet in all branches conservatism has always been displayed. From the outset, it was decided to build up the company on a slow and sure basis; and this policy has consistently been adhered to. This well-produced pamphlet should be of considerable service to the field force of the North American Life in making known the company's advantages.

THE FIRE RECORD.

TADOUSAC, QUE.—Saguenay Hotel destroyed, August 17. Loss $10,000, insurance $5,000.

BRANTFORD, ONT.—Grand stands at Mohawk Park destroyed, August 13. Loss estimated at $4,000, covered by insurance.

KINDERSLEY, SASK.—House and restaurant of J. C. Lynn and I. E. Hahn's gent's furnishing store, destroyed, August 9.

LEAMINGTON, ONT.—Barn of Mr. Ivan Cook struck by lightning, August 10, and destroyed with season's crops. Loss covered by insurance.

MONTREAL.—Fire at the Pure Ice Company's empty house on Charlevoix street, August 15. Loss said to be about $5,000.

LONDONDERRY, N.S.—Machine shop of the Canada Iron Corporation, destroyed, August 11. Loss placed at $15,000.

SHERBROOKE, QUE.—Barn belonging to John Stock, Brook Street burned, August 18, as the result of children playing with matches. One dead.

QU'APPELLE.—Block including Advertiser printing office, store, warehouse and stable and suite of rooms destroyed, August 11. Estimated loss, $8,000.

MORRISBURG, ONT.—The Town Hall, a wooden structure, about 50 years old, was badly damaged early on August 11. Origin of fire unknown. Building and contents insured for $2,000.

ST. JOHN, N.B.—Store of Simon B. Leblanc at Legeres Corner, near Moncton, burned, it is thought by incendiary or burglars, August 15. Loss estimated at $9,000, insurance about $5,000.

TORONTO.—Fire in rear of building occupied by J. B. Paine & Co., 67 Pearl Street, August 16. Damage to building about $200, but it is thought damage to contents by water will be considerable.

SMITH'S FALLS, ONT.—Mrs. Samuel Whan's house destroyed, August 16, and the occupants barely escaped with their lives. Loss estimated at $2,500.

LOUTH TOWNSHIP, ONT.—Barns of Gilbert Harris, containing season's product of his farm destroyed August 15, by spark from threshing engine. Loss estimated at $3,000.

SPERLING, MAN.—Fire, running in stubble, supposed to have started from a match dropped by some one driving past, burned 100 acres of fine wheat in stook on the farm of D. A. MacMahon, August 14.

LINDSAY, ONT.—Boot and shoe store occupied by Mr. J. Lamb, on William street north, was gutted by fire on August 13, shortly before midnight. The cause of the fire is unknown. Loss estimated at from $2,000 to $3,000.

PHOENIX, B.C.—No. 3 oil house of Granby Consolidated Mining & Smelting Co., No. 3 crusher building, Methodist and Presbyterian churches, library, public school, Pioneer printing office, several residences and the new machine shops of the Granby Company destroyed.

OSGOODE, ONT.—Serious fire early yesterday morning destroyed J. H. Nixon's stables (where the fire originated), F. S. Richardson's furniture and implement store, and did other damage. Loss about $20,000, half covered by insurance.

FORT FRANCES, ONT.—The saw mills of the Fort Frances Lumber Company, four miles east of here, were burned to the ground, August 13, with three loaded cars of lumber standing on the track near the mill. A large part of the stock in the yard was saved. The fire is supposed to have started from a spark. The loss is placed at over $60,000, partially insured.

BERLIN, ONT.—Lightning caused heavy losses within a few miles of Berlin, August 15. Almost simultaneously two big barns within half a mile of each other three miles east were struck and totally destroyed, with all the season's crop. One belonged to David Thaler and the other to A. Kinzie. All the implements were destroyed. Anthony Mattusch, near Freeport, fared still worse, his barn, crops, implements, eight horses, and seven calves being burned. The loss was partially covered by insurance.