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having their turn at combination in hitting back.

On the 11th inst. there were two fires, one in Quebec Province and the other in Ontario, which were both very serious in their results and might have proved very much worse. The first was at Chicoutimi, where a fire, which broke out in a blacksmith's forge, spread and destroyed fourteen dwelling houses, at a loss of fully \$25,000. The second was at Marmora, where the St. James' Hotel sheds, H. Warren's blacksmith's shop, McDonnell's store, the Pearce lumber yards, and several other properties were consumed. A high wind was blowing at the time the fire started, but fortunately it began to rain heavily and this perhaps was the only thing to save the town, as there is no fire protection.

**CANADIAN CHEESE AND BUTTER.**

The weekly report of the Trade and Commerce Department, Ottawa, makes a quotation from D. Weddel & Com-

pany's Colonial Dairy Produce Review, London, in which, it is highly satisfactory to note, not only the quality of Canadian cheese, but the condition in which it has been arriving during the past year in the British markets are highly praised. The depreciation in the general quality of cheese for the previous year was mainly due to the large proportion made before the cows were turned out to grass, and while they were still being fed on dry fodder. During the year just ended the quantity of fodder cheese imported was very much reduced, and its quality was also proportionately improved. The more satisfactory arrangements made by the shipping companies for carrying cheese at lower and more suitable temperatures by means of cool air chambers greatly assisted in both the superior condition and the better quality which was found on arrival during the year. The Dairy Commissioner for the Dominion is given great credit for his labors in educating the cheese-makers of Canada into turning out an improved article, and one more suitable to the requirements of the British markets, as well as for his endeavors to reduce the damage to the cheese in transit. There are still, however, opportunities for both him and the cheese-makers for preventing the damage, and also avoiding the monetary loss, which occurs through "heated" cheese.

Canada, from a variety of causes, is far and away the greatest cheese producing colony in the world, and during the past decade has increased its supplies to our markets by 32,985 tons, and during the last six years by 21,759 tons. It is difficult to ascertain exactly the amount of Canadian cheese imported into the United Kingdom, as during the winter months shipments are made via United States ports, and though our customs returns are excellent, and compiled with great care, yet there is no doubt that large arrivals of cheese are consequently credited to the United States which ought to be entered as Canadian.

The supplies of butter in the Mother Country from Canada are very irregular in quantity from year to year, and, while showing nearly 11,000 tons increase in the past decade, exhibit an increase of less than 1,000 tons for the last six years. No doubt the fluctuations in the price of cheese influence the export of Canadian butter, and, for the year recently concluded, owing to the low price of cheese last year, the export of butter increased by 3,000 tons, the total amount being 12,847 tons, which has only once been exceeded, viz.; in 1903, when it reached 13,238 tons.

The year ended June, 1905, was unfortunately not free from complaints of Canadian butter being far inferior to Australian and New Zealand, while there are no natural conditions that make this necessarily so. It is the fault largely of customs and habits, and defective organization, compared with the colonies of the Southern Hemisphere. Of course, the private separator and the bad

**WHO HOLDS THE CONTROL ?**

In all Stock Companies the stockholders retain the full control, even where policyholders have been allowed "a voice" in the direction of affairs; but in a purely Mutual Company such as



the Policyholders alone elect the Board of Directors, who appoint all the Officers and, therefore, Mutual Policyholders, through the Board, control and perpetuate the efficient management of its affairs. "Continuity of Management" is desirable only when exercised in the best interests of policyholders.

practice of churning "collected" cream of different ages are in use in Canada as in some other countries, and the inferior quality of Canadian butter is too often traceable to this source. The Canadian authorities now raise no objection to the reasonable use of preservatives in butter, and it is the opinion of experienced dealers that if butter-makers would use only the best of these, and not those of the lowest price, it would be an improvement.

**"The Unexpected Always Happens."**

Who is there but has had brought home to him the truth of the above statement? It is always the accident that was least looked for that actually does occur. Nobody is immune from accident. Your experience and observation confirm that fact.

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