

The Fire loss in Canada in May, as our list will show, was unusually heavy, the total insurance loss being \$600,840, about double the average of preceding four months. The Hawkesbury, Warren, and Katrine saw mills caused \$108,000 loss, the Peterboro and Sarnia flour mills, \$76,000. and the conflagration at Deseronto \$145,000. The May losses spoil the record of this year, which was so promising, the total to May being close upon the figures for 1895.

A German expert, after a careful estimate, has announced that the total length of telegraph lines in the world is 1,062,700 miles, of which America has 545,600 miles; Europe, 280,700; Asia, 67,400; Africa, 21,500, and Australia, 47,500 miles. The United States has a greater length than any other country, 403,900 miles, and Russia comes next, although European Russia has only 81,000 miles. The other countries follow in this order: Germany, France, Austria-Hungary, British India, Mexico, the United Kingdom, Canada, Italy, Turkey, the Argentine Republic, Spain and Chili. In point of proportion, however, Belgium leads, with 409 miles of wire for every 1000 square miles of territory; Germany comes next with 350 miles; Holland is only slightly behind Germany, and the United Kingdom has 280 miles of telegraph for every 1000 miles of country.

Insurance Commissioner Fricke in his last report has the following: "The life insurance agent is entitled to good compensation; his work requires a high order of intelligence, much thought, study and perseverance. He is not to be blamed for the evils of rebating; it is due to the method of compensation—the competition among the companies for new business, even if obtained at the expense of the old. If instead of anti-rebate laws, companies were required to state in each policy the exact amount of the premium which may be used for expenses, the amount not to be fixed by law, but to be determined by each company, the competition between companies would resolve itself into a demonstration as to which could conduct its business most economically. Dividends would have a new or old-time meaning—estimates no longer mean disappointment to the policy-holder—the agent would receive a smaller first commission, and a larger renewal interest, brokerage and bonuses would cease and rebate to be a thing of the past. The remedy lies with the companies and not with the agents, and the law should not be invoked to cure an evil for which the companies alone possess the remedy."

This month has been marked by two heavy fires, one in this city and the other in Toronto. The fire at Messrs. McKendry & Co's dry goods store occurred on the 8th inst., within an hour of the place being closed up early in the evening. The suspicion is very strong that it was started maliciously with the intent to involve the department store, next door, of Eaton & Co., against which there is a strong feeling owing to its competitive methods being ruinous to smaller stores. The insurance on the stock at McKendry & Co. was as follows: Lancashire \$2,500, Sun \$15,000, Northern \$5,000, National \$5,000, Union \$7,000, Nor. Union \$5,000, Royal \$10,000, Coml. Union, 5,000, Phoenix of Hartford \$5,000, Connecticut \$5,000, Scot. Union \$9,000, London and Lancashire \$5,000, Manchester \$9,000, Alliance \$10,000, Northern \$7,500, London Assurance \$5,000, North British & Mercantile \$10,000, Queen \$5,000, Mercantile \$5,000. The Lancashire had \$8,000 on building and fixtures, the Union \$3,000 on fixtures, the Norwich Union \$3,000 on building, the Royal \$5,000, on fixtures, the Liverpool & London & Globe \$10,000 on the building, and the Western \$13,000 on building. The total insurance was \$172,000, the loss is estimated at about \$80,000.

The fire loss of the United States and Canada for the month of May, as compiled from the daily records of the New York *Commercial Bulletin*, shows a total of \$10,618,000. This is nearly three millions more than the sum charged against May, 1895. The following comparative table exhibits the losses during the first five months of the years 1894, 1895 and 1896:

	1894.	1895.	1896.
January .....	\$10,568,400	\$11,895,600	\$11,040,000
February .....	11,297,600	12,360,200	9,730,100
March .....	9,147,100	14,239,300	14,839,600
April .....	11,440,000	11,018,150	12,010,600
May .....	10,777,800	7,761,350	10,618,000
Totals .....	\$53,330,900	\$57,274,600	\$58,238,300

During the month of May there were 180 fires of a greater destructiveness than \$10,000 each. They may be classified as below:

\$10,000 to \$20,000 .....	72
20,000 to 30,000 .....	28
30,000 to 50,000 .....	27
50,000 to 75,000 .....	19
75,000 to 100,000 .....	7
100,000 to 200,000 .....	15
200,000 to 475,000 .....	12
Total .....	180

The most important fires last month were the following:—

San Francisco, Cal., lead reduction works .....	\$300,000
Somerset, Ky., railroad property .....	300,000
Ashland, Wis., lumber docks and other .....	478,000
San Francisco, Cal., iron works .....	200,000
Paterson, N.J., malt house and other .....	300,000
Mount Holly, N.J., carpet mill .....	200,000
L'Anse, Mich., various .....	260,000
Atlanta, Ga., hotel and business block .....	340,000
Washington, D.C., business block .....	200,000
Davis, W. Va., forest fires .....	200,000
Deseronto, Ont., milling property .....	300,000
St. Louis, Mo., various .....	250,000

We fear the June record will be equally bad, the month having opened most inauspiciously.

#### PERSONALS.

THE callers recently whom we were glad to see included Mr. L. A. Stewart, of Toronto, Manager of United States Life; Mr. E. M. Sipprell, St. John, N.B., Provincial Manager Ontario Mutual Life; Mr. A. K. Blackadar, Insurance Department, Ottawa; and Mr. C. R. Burt, Secretary, Connecticut Fire Insurance Company, Hartford.

MR. IRA B. THAYER has resigned his position as Superintendent of Agencies of the Sun Life Assurance Company of Canada, to take a similar one with the Travelers' Insurance Company, of Hartford. Mr. Thayer is a valuable acquisition to the Travelers', and his resignation is much regretted by the Sun Life. Mr. Thayer's work will be confined to the Dominion of Canada, with headquarters at Toronto. His many friends wish him every prosperity.

MR. GEORGE SIMPSON, Manager of the Royal Insurance Company for Canada, was married on the 19th May to Miss Jessie Meffett of Onseats, Aberdeen, Scotland. They sailed on 23rd May by S.S. "Lucaia," and arrived in Montreal on 2nd June. Mr. Simpson was presented shortly after his arrival by the staff and city agents of the Royal with a very handsome cabinet containing complete sets of silver and cutlery. The presentation was made by Mr. Tatley, the retired Manager, now Resident Director.