CANADIAN FIRE RECORD.

Fire at Montreal.—On the 22nd instant, a fire broke out in Laval University, St. Denis street. The cause of the fire is not definitely settled, but suspected to be from butts of cigars or cigarettes. The building was practically gutted, and valuable conetnts destroyed, involving a loss of about $350,-000. Insurance as follows: On building, Royal, $20,000; Queen, $10,000; Phoenix of London, $20,-000; Liv. & Lon. & Globe, $20,000; Commercial Union, $10,000; North Brit. & Mer., $10,000; London & Lan. Fire, $10,000; Sun, $10,000; Fabriques, $10,000. Total, $120,000. Loss, total. On contents, Queen, $10,000; North Brit. & Mer., $20,-000. Total, $30,000. Loss, total.

Fire at Trois Pistoles, P.Q.—On the 20th instant a fire broke out in lumber mills of the Brown Corporation of Berlin, N.H. Insurance as follows: Alliance of Phila., $10,000; Prov. Washington, $5,-000; Firemen's Fund, $5,000; Home, $5,000; National of Hartford, $10,000; General of Perth, $10,000; British Empire, $5,000. Total, $50,000. Other insurance, $250,000, divided between Manufacturers, Lumbermen, Ohio Millers, Manufacturers, Wood Workers, Lloyds and various mutual companies in Boston. Loss about $750,000.

Fire at Harrowsmith, Ont.—On the 20th inst., a fire destroyed the barber shop and dwelling of A. W. Cowd. Loss, $2,500. Insurance, $1,000.

Fire at Port Dover, Ont.—On the 23rd instant, a fire destroyed the Grand Trunk roundhouse, together with two passenger engines.

Fire at Montreal.—On the 22nd instant a fire destroyed a shed of the Montreal Warehousing Co., together with twelve tractors, six automobiles, four motor trucks, and a quantity of leather. Loss about $35,000.

Fire at Sharpton, Ont.—On the 22nd inst., a fire destroyed the dwelling and contents of Geo. Bell. Loss about $6,000.

INSURANCE BUSINESS

The insurance business has changed and the agent has changed with it. A business that was once simple and limited in range has now become complex and varied beyond the dreams of our ancestors. The general insurance agent of earlier days was half a mendicant and often a failure in other walks of life, glad to pick up small commissions by the good grace of his friends. It was an easy business to turn one's hand to, because it was then simple and elementary in form and limited in scope, and the chief quality then required in the agent was not knowledge and experience but merely persistence as a salesman. But other days other manners. A successful insurance agent of the present day must be a man of many parts. A good salesman he should always be, but he must also possess a working knowledge of the multiplied kinds and variety of modern insurance. Fire insurance companies for instance, now issue several kinds of policies, covering several kinds of hazards, requiring increased knowledge on the part of agents in order to intelligently use the opportunity for the increased income thus afforded.—The Policyholder.