

CANADIAN FIRE RECORD.

Fire at Montreal.—By the fire which occurred on the 21st instant on the premises of the Canadian Quilting Co., Limited, 1448 St. Lawrence Boulevard, the following companies are interested: General of Perth, \$1,500; American Lloyds, \$3,000; Norwich Union, \$3,000; Royal, \$3,000; London Guarantee, \$3,000; British Empire, \$1,500. Total, \$15,000. Loss about 90 per cent.

Fire at Montreal.—By the fire which occurred on the 25th instant, in the lumber yards of Henri Pelodeau at the corner of Ontario and Parthenais streets, the following companies are interested:—North America, \$28,000; Prov. Washington, \$4,000; Alliance of Philadelphia, \$4,000; North British and Mercantile, \$4,000; National of Paris, \$2,000; Mount Royal, \$13,000. Loss about \$25,000.

Fire Near Newcastle, Ont.—During a severe electric storm on the 17th instant, several barns were destroyed as the result of being struck by lightning.

Fire near Kingston, Ont.—On the 24th instant, three barns, together with contents, near Kingston, were struck by lightning and destroyed.

Fire near Blyth, Ont.—On the 22nd instant, the barn and other buildings with the entire season's crop, on the farm of John Denham, near Blyth, were totally destroyed by fire, entailing a loss of \$9,000, with \$2,000 insurance on buildings, but no coverage on crops. Spontaneous combustion is said to have caused fire.

Fire at Montreal.—On the 24th instant, a fire broke out in the house of Leo Rolland, 5386 Notre Dame street east. Loss on contents total, house damaged. Loss about \$1,500.

Fire at Montreal.—On the 25th instant, a fire broke out in the St. Vincent de Paul Church, corner St. Catherine and Fullum streets. Loss about \$6,500.

INDISCRIMINATE ISSUE OF AGENTS' LICENSES.

Why any insurance company will submit to its business being transacted by an occupant of any craft, be he cobbler, tinsmith, bootblack, grocer, blacksmith, banker, foreman in a factory, chimney-sweep or house-breaker, I cannot understand. Nevertheless, is not this true?

What is your opinion, gentlemen, of a medical practitioner, enjoying a lucrative practice, for which he spent the necessary educational period

in preparation, and who has been a success in his profession, writing applications and making medical examinations of his own applicants, and, of course, receiving regular commission? Doubtless he has an agent's license to solicit for insurance.

There is, on every hand, sufficient evidence of the necessity for a vigorous purging of the ranks of license-holders. Every Tom, Dick and Harry in factory, small urban settlement and in some rural districts is a sub-agent or a spotter, and a condition develops therefrom altogether demoralizing, rather than elevating, in its influence. The weakest link determines the total strength of a chain—so in the public estimation the inefficient determines the standard. How much the public is being made to suffer from incompetents handling the rate book! Such incompetency is not tolerated in any other sphere. How fortunate for the public that rates are standardized.

I have no disposition to criticize the license department—the fault does not rest there. The fault exists in the lack of properly constituted authority for checking up and approving the applications for agents' licenses.

In my humble judgment, this association should go on record as favoring amendment to the license law, requiring, first, that the name of the candidate for license should be submitted by the license department to a local district tribunal in order to ascertain whether the application be bona fide.

The above forms part of a very able address by Mr. W. B. Burrell at Calgary last week before the Life Underwriters' Association.

INSTITUTE OF ACTUARIES
STAPLE INN HALL, LONDON

DECEMBER EXAMINATIONS

NOTICE IS HEREBY GIVEN:—

1. That the Examinations of the Institute of Actuaries will be held in Melbourne, Sydney, Adelaide, Brisbane, Wellington, Montreal, Toronto, Ottawa, Winnipeg, and Cape Town, and also in Bombay and Calcutta, from Monday 15 December to Wednesday 17 December 1919 inclusive.
2. That the respective Local Supervisors will fix the hours of the Examinations, and inform the Candidates thereof and of the address at which they will be held.
3. That Candidates must give notice in writing to the Honorary Secretaries in London, and remit the prescribed fee, not later than 15 October 1919.
4. Candidates presenting themselves for the first time for admission as Students on the form to be obtained from the Local Supervisor, and remit the Application Fee of £1 1 0, in addition to the Examination Fee.
5. That Candidates who have passed Part I of a Syllabus prior to 1908 will be permitted to take Section B of Part I of the present Syllabus without payment of an Examination Fee.
6. That Candidates must have paid the annual subscription to the Institute due on 1 October, 1919.

(By order) W. PALIN ELDERTON, } Hon.
H. M. TROUNCER, } Secs.

ARTHUR B. WOOD, F.I.A.
Hon. Supervisor in Montreal