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of which cases might have been prevented by the adoption of this system. Numbers of cases occur which are patched up because of the hopelessness of getting anything further out of the contractor, but those mainly interested—that is, the corporation or other parties who were erecting the building and paying the cost—have had to make serious financial sacrifices and materially increase the cost of the work in order to pull the contractor successfully through the contract.

SASKATCHEWAN UNDERWRITERS' ANNUAL MEETING.

An excellent financial statement and several encouraging reports were presented at the third annual meeting of the Life Underwriters' Association of Saskatchewan, held in Regina recently. The following officers were elected: President, W. D. McBride, North American Life; vice-president, J. G. Mollóy, Mutual Life of Canada; secretary-treasurer, W. A. Woodcock, Canada Life; executive committee, D. McEwen, Confederation Life, Saskatoon; J. H. Young, Canada Life; J. A. Westman, Dominion Life; D. E. Spencer, Manufacturers' Life; A. C. Froome, Imperial Life; G. A. Rogarth, London Life; A. McBeth, Mutual Life; and G. Houston, Federal Life.

RECENT FIRES.

The following particulars are gathered from first Press reports of conflagrations. Upon these are instituted further inquiries, which appear under heading "Additional Information."

Quebec, Que.—Immigration buildings damaged, and boiler-room destroyed.

Rockwood, Ont.—Ex-Ald. Geo. Q. Thorp's grain elevator damaged; loss about \$200.

Victoria, B.C.—Boiler room of Cameron Lumber Company, damaged; cause of fire unknown.

Prince Albert, Sask.—Residence owned by the Mary Montgomery estate, damaged; loss, \$100.

Lougham, Sask.—Mr. Dawson's out-buildings, grain and stock destroyed. Prairie fires the cause.

Dalhousie, N.B.—Roman Catholic Presbytery at Belledune River, destroyed; defective wiring the supposed cause.

Annapolis Royal, N.S.—Messrs. A. D. Mills and Sons, and Rufus Hardwick lost heavily in a recent forest fire.

Salisbury, N.B.—House, barn and contents, owned by Mr. Beverley J. Price, destroyed; no insurance carried.

Bagot, Man.—Granary of Mr. A. Smallview destroyed with contents; insurance on contents and building about \$400.

Kingston, Ont.—Messrs. Simmons Bros.' hardware store damaged. An employee dropped a match which started the fire.

Vancouver, B.C.—Paris Cafe damaged; incendiarism believed to have been cause, as several rags, saturated with gasoline were found in kitchen.

New Westminster, B.C.—Residence of Mr. E. Mason destroyed; loss, \$4,000, no insurance. Children playing with burning paper set house on fire.

Stavely, Alta.—Messrs. Crann Bros.' block, including Mr. Benjamin's hardware store, and Mr. Cooper's real estate office, destroyed; loss, \$12,000. The cause is unknown.

Rapid City, Man.—Frame residence of Mayor A. E. Le Page, destroyed; contents were saved; \$1,500 insurance carried in Norwich Union. Fire started between the walls.

Chippewa.—British American Smelting Company's plant including valuable engines and smelting furnaces and jeweller's waste, owned by Messrs. John E. Wilkinson & Company, Toronto, damaged; estimate loss, \$15,000. Caused by lightning striking barrel of gasoline.

Welland, Ont.—Residences of Judge Wells, Mrs. McEwen and Mr. George H. Pettit, damaged; damage to Judge Wells' residence, \$250. An overcharged electric wire was the cause.

Sarnia, Ont.—Residence of Mr. J. Ross Geddes, damaged. Estimated damage on stock, \$1,500; and on building, \$1,200. Insurance carried in Equity, Waterloo, Mutual and Merchants.

Dunnville, Ont.—The Erie Woolen Mills owned by Mr. John Slingsby, destroyed; loss estimated at \$12,000, and insurance carried amounted to \$8,000. Spontaneous combustion is the supposed cause. Mr. T. McCallum's barns and contents, including stock, destroyed; loss, \$3,000; insurance, \$1,600. Lightning was the cause.

Covan, Sask.—Homesteads, buildings, machinery and crops of Messrs. Joseph Myers, John Larsen, W. S. Allen, Dougall McPhaill, Q. Horseman, and W. M. Avery, destroyed; cause attributed to prairie fires.

Toronto, Ont.—Peerless, Carbon and Ribbon Manufacturing Company, damaged; loss on stock \$5,500, on building \$500. The Knapp Envelope Company in the same building also damaged. Insurance covered the loss.

Point Edward, Ont.—Dominion Hotel owned by Mr. Edward Drew, destroyed; loss on building \$5,000, on which was \$2,000 insurance. Evidence of incendiarism has been discovered, and an investigation is being made.

Belleville, Ont.—The Institution for the Blind slightly damaged. Lightning supposed to be the cause. Three boat houses owned by Mr. John Rathbun destroyed; loss, \$1,000. Messrs. W. Zufelt, S. Bongard, and John Kealty lost their boats and outfits, which were not insured.

Ottawa, Ont.—Residences of Mr. Wm. Salter and Mr. S. R. Banning, owned by Mrs. N. Kells, damaged; damage to building, \$500, which is covered by insurance. Loss on contents to each family about \$250. Overheated stove was the cause. Mr. S. R. Banning was insured in the Equity.

Cirvin, Sask.—Messrs. Frank Howie's house, barn and three oxen; Joseph French's house; John Elder's barn and three horses; Geo. and Fred. Taylor's house and barn; Jacob Mint's barn and several homesteaders' shacks destroyed, and thousands of acres of hay spoiled. The sparks from a C.N.R. engine said to be origin.

Saskatoon, Sask.—Oil warehouse, used by the Saskatoon Storage and Forwarding Company, destroyed; three carloads of inflammable material, the property of Winnipeg Oil Company, in the warehouse. The contents were insured. The nearest hydrant was 400 feet away. R.N.W.M.P. barracks damaged; loss \$200; cause overheated stove-pipe.

North Bay, Ont.—Block owned by Mr. D. J. McKeown, destroyed; loss, \$20,000; insurance, \$12,000. Clothing and tailoring stock owned by Messrs. Beamish and Smith, destroyed; loss, \$24,000; insurance, \$17,000. Messrs. Begg Bros., dry goods stock; loss, \$22,000; insurance, \$15,000. Dr. Wickett, dentist; loss, \$1,500; insurance, \$700. Dr. Bell's loss, \$1,000; insurance, \$500. Mr. G. L. Q. Bull, barrister; loss, including library and furniture, \$1,500. Kindergarten piano and furnishings; loss, \$500; no insurance. Mr. A. Cuson, tax collector; loss, \$100. The insurance companies affected are:—Western, London & Lancashire, Monarch, Phoenix, Yorkshire, Commercial Union, Sovereign, Ontario, London, Montreal, Merchants, Sun, North American, Northern, Hartford and Union. An investigation will, no doubt, be held into the cause of the fire, as several recent fires have had the appearance of having been set by looters to cover up their tracks, and the citizens are becoming anxious.

Portage la Prairie is going to do all it can to further the Selkirk Centennial Exposition, and the Mayor of the city, along with several other influential citizens joined the large Winnipeg delegation, which has been holding meetings throughout the West in the interests of the Exposition. Mr. H. A. R. Macdonald, the new publicity agent at Portage la Prairie, is getting ready for a publicity campaign, and has started a miniature publication called the Portage la Prairie Bulletin, which he will issue twice a month. The first issue contains much valuable information on Portage la Prairie and its advantages.