

idea of a proper and just compensation for services rendered. Either in the one case they are unjustifiably liberal, or else in the other case they are miserably inadequate.

Many years ago one of the most respected actuaries of this Continent publicly announced his opinion of the inequity of a large percentage commission on endowment policies. We do not suppose for one moment that this public declaration caused him to be particularly beloved by the thousands of agents scattered throughout the length and breadth of the land, but he enunciated an economic truth which is bound to be recognized, even if its recognition comes through the cruel channel of adversity.

We are not prepared to settle offhand the important question of inequities involved in this consideration, but we feel very sure that on premiums over and above a certain specified amount per thousand, the ordinary form of percentage commission should cease, and that the compensation of the agent on some expensive plans of insurance should become a uniform percentage of the amount of the insurance itself, or else a fixed and specified sum of money per thousand.

#### ROCHESTER GERMAN NEW STOCK.

Half of the new capital stock of the Rochester German Insurance Company has been called and paid in. The remaining half has been called and will be payable September 30, at the National Bank of Rochester. This action is in accordance with the financial programme of the company prepared at the time of the San Francisco earthquake disaster in consequence of losses resulting from the fire therefrom. The programme will give the company, after all the California losses are paid, a capital stock of \$500,000 and a surplus of \$500,000, instead of a capital of \$200,000 and a surplus of \$493,216, as on January 1, last. It is estimated that the aggregate losses from the San Francisco calamity will be between \$60,000 and \$100,000 less than the lowest previous estimate, which was \$700,000.

#### CANCER.

It is estimated that every year 30,000 die of cancer in France, the number of victims in Paris alone being 4,000. Instead of diminishing, cases of cancer are increasing, and whereas formerly the age at which the victim was attacked by the frightful malady was usually after forty, nowadays young people of twenty-five and thirty are affected therewith and moreover, cancer now attacks all the organs of the body, whereas formerly it was limited to two or three at the utmost.

Such are the facts which Dr. Borrell called to the attention of the Academy of Medicine at the last meeting, and yet in the face of such a terrible scourge yearly devastating the country, the French Government does absolutely nothing to encourage

the search for a remedy for the evil. All that is done in this line is due to private enterprise.

Dr. Borrell, in his communication to the Academy, developed a new theory as to the transmission of cancer, which, according to him, is in many cases communicated through our food.

It appears that the cancer worm, if such it may be called, lays its eggs in refuse, which in the country districts lies often not far from the springs from which the water for drinking and gardening purposes is drawn. This water, mixed with food or drink, is contaminated, the cancer microbe introduced into the system lodges in certain corners of the body and sets up a cancerous growth.

#### CANADA ACCIDENT ASSURANCE COMPANY.

The Canada Accident Assurance Company, issued a ten year accumulative accident policy on May 10, 1906, for a premium of \$25, to the late Mr. C. A. Pison, who was killed in the recent Salisbury, Eng., railway disaster. The company received the claim on July 7, and paid the beneficiary \$10,000 on July 11.

#### NATIONAL CONVENTION AT INDIANAPOLIS.

In addition to the special rates granted by all American railroads, the railroads in the Eastern Canadian Passenger Association have also concurred in the authorization of the rate of a fare and a third on the certificate plan for the eleventh annual convention of the National Association of Local Insurance Agents at Indianapolis, October 17, 18 and 19, 1906. Considerable interest has been shown by Canadian agents in the organized movement in the United States.

#### VALUE OF METAL SHEETING.

A. Lindback, fire commissioner for Winnipeg, has issued a circular urging the value of sheet metal for buildings as a preventive to great conflagrations in a city. He says: "There has recently occurred several fires in the city in buildings covered with metal sheeting. In two cases in particular the buildings on fire have been surrounded by other buildings of inflammable material, which it would have been impossible to save but for the fact that the metal sheeting retained the flames within the building. The consequence, of course, has been that where all the conditions were favourable for a conflagration, the fire in both cases, owing to this fact, was restricted to the individual buildings. While this is known to be the case among observant people, I think that this fact ought to have a wider publication, and that sometimes when the building by-laws of this city are revised, attention should be given to this point.

Of course, it must not be overlooked, that while the surrounding property is made safer by the iron-clad building, the contents of the building are in greater danger for total destruction, still that fact is certainly of a minor consideration when a fire does occur, than the destruction of the neighbouring property.