

p.c. based on the net profits of the agency after deducting taxes, commissions and reinsurance with such companies as do not recognize the contingent commission in the treaty of reinsurance.

"The reasons for preferring that form of commission to the graded, which it is now understood is soon to be paid generally throughout the South, are:

"1. We do not want more pay unless we can earn it. More pay, undeserved, means more agents.

"2. We are convinced that such a form of remuneration will foster greater care and supervision on the part of the agents, and thus reduce the loss ratio.

"3. Such a form of payment will not create the impression in the public mind that there is such a thing as preferred classes of risks upon which the profits are abnormally large and on which in justice the rates should be reduced.

"We could recite a long train of additional reasons for our preference in this matter, but most, if not all of them, are well known to you and we prefer to spare you the argument."

The Canadian Fire Record.

LETHBRIDGE, ALTA.—Fire broke out in Galt Coal Company's No. 3 mine, June 20.

DARTMOUTH, N.S.—Handley House hotel, damaged, June 26, mainly by water. Insurance, \$3,500.

SOLSGIRTH, MAN.—Residence of George Porter, destroyed with contents, June 21.

DOURO, ONT.—Barn of James Blackwell burned, June 27. Origin, lightning.

WOODSTOCK, N.B.—Machine shops of Small & Fisher, destroyed, June 28. Loss heavy, with little insurance.

GALT, ONT.—Field of wheat, property of Mr. Mailey, burned. Origin, stump fences caught fire from an engine.

WINNIPEG.—Grand stands at exhibition grounds destroyed, July 6. Preliminary estimates place loss at \$70,000, partially covered by insurance.

BRANTFORD, ONT.—Warehouses of Scarfe Varnish Works destroyed, June 21. Loss placed at \$2,000.

CRANBROOK, B.C.—Three vacant houses recently destroyed, supposed to be the result of incendiarism.

HULL, QUE.—Indurated fibreware plant of Eddy's works damaged, June 20. Loss placed at \$2,000.

HAMILTON, ONT.—Fire at 480 Mary street, occupied by James Rowell, June 21. Origin, upsetting of lamp in hands of a child. Loss small.

ST. JOHN, N.B.—Barn on A. E. Hamilton property in Erin street destroyed, with three horses, June 21. Loss \$2,000. Supposed incendiarism.

CLANDEBOYE, ONT.—Frame grain warehouse owned by Seldon firm, of Exeter destroyed, June 21.

TORONTO.—Four rough-cast houses in course of construction on Blair Avenue, destroyed, July 3. Owner, R. Jones, 222 Simcoe Street, who carried a builder's risk for \$1,500. Origin, unknown.

BATH, N.B.—Central Hotel and three dwellings, one residence of Rev. G. A. Giberson, Baptist minister, destroyed, June 26. Loss covered by insurance.

COLBORNE, ONT.—Three outbreaks of fire in Hotel Bristol, owned by M. Teasdale and run by H. Whitney, June 21. By the first a loss of about \$1,000 occurred. Incendiarism suspected.

WINNIPEG.—Stable in rear of J. D. Score's grocery at corner of Portage and Cobourg Streets, destroyed with contents—furnitures, rigs, harness, etc. Loss, \$500. No insurance.

TORONTO, ONT.—Stock of Victoria Clothing Manufacturing Company, 50 Colborne street, extensively damaged, June 22. Origin, supposed defective electric wiring. Loss placed at about \$15,000, covered by insurance.

REVELSTOKE, B.C.—Bush and lumber yard fire at Wigwam, 18 miles south, destroyed between 2,000,000 and 3,000,000 feet of logs, standing timber and lumber, property of Lee Lumber Company, June 20. Supposed origin, spark from locomotive. At the same time bush fire to south of Three Valleys, destroyed camp belonging to the Dominion Sawmills, Limited.

MONTREAL.—Origin of fire which started in hayshed of J. W. Gingras, 2025 Ontario Street East, June 10, supposed to have been careless throwing of a match by a passer-by. Origin of fire in grocery store of Mrs. Larivière, 581 Frontenac Street, upsetting of a lamp. Fire which destroyed barber's shop and premises of A. Goudreau, 175 Amherst Street, June 24, thought to have broken out in clothes cupboard, where matches were kept in pockets. Establishment of Dominion Cloak Manufacturing Co., 240 Lemoine Street, damaged, and store on lower floor occupied by Smith Hardware Co., damaged by water.

FREDERICTON CATHEDRAL DAMAGED.

The Church of England cathedral at Fredericton, N.B., was struck by lightning on Monday night and badly damaged. The destroyed portion includes the spire, with its chime of bells and the organ and much of the interior. The walls are intact and the roof and tower remain. The insurance is stated to be \$55,000 and we understand that the loss of the companies concerned is total.

ONTARIO VILLAGE DESTROYED.

Maxville, in Glengarry Co., Ont., on the line of the Grand Trunk Railway was almost destroyed by fire on Wednesday night. The fire originated in Smiley & Robertson's sash and door factory. The following are the chief losses, the figures given being preliminary estimates:—

Smiley and Robertson, sash and door factory, saw mill and lumber yard, loss, \$30,000.

J. W. Smiley, residence and granary, loss \$5,000 on house; granary, \$2,000.

W. H. Dwyer & Company, Limited, Ottawa, two granaries, loss \$3,000.

R. Woodruff, residence, loss \$2,000.

D. Duparent, residence, loss \$1,500.

D. McMillan, stables, loss \$1,200.

Grand Trunk Railway Company, station, platforms, five box cars loaded with pressed hay, rails, etc., loss \$20,000.

A. J. McEwan, logs, loss \$1,200.

There is no fire apparatus in the village. Insurance losses will appear next week.