

trated in the one awful word "Commissions;" because we have hoped to see in its columns some practicable substitute for that mode of compensating those who perform the duties of Agents, and we did not wish to interfere with its struggles after that perfection which shall be a sign of the insurance millennium; we regret our disappointment at our *confrère's* failure to solve this problem, but, instead of endeavoring to take his anxieties upon us, we offer for his consideration a plan which is said to work admirably on the continent of Europe, which is this: The Agent is supplied by his Company with every thing he may require in shape of stationery, &c., at the cost price; he pays to his Company sixty per cent. of the gross premiums; he pays all the expenses of his agency of every nature; the Company pays the gross losses, but the agent refunds to the Company an amount equivalent to ten per cent. of these losses, except in cases of recognised conflagrations, when his liability is suitably limited in proportion to the extent of his field. He gives bonds to secure these payments, and then governs himself accordingly. By these means it is claimed that a very thorough and responsible class of agents is obtained who have an interest in keeping down the loss ratio. Would such a mode of compensation relieve our *confrère's* agonies.

Joseph Moody is a farmer labourer, who lives in a small frame house about a mile east of Rednerville. His family consisted of his wife and three children, all little girls, Lotty, aged four, Maud, aged 2, and May, about nine months' old. Early this morning Mr. Moody left home to work in the woods, and Mrs. Moody was engaged in making a coat for some members of Mr. Cunningham's family, and between nine and ten she stepped over to Cunningham's to try it on, leaving the baby and the second child, who was not able to walk, sleeping in the cradle. She left them in charge of Lotty, the eldest, and who was a remarkably bright child. It could not be learned whether there was any fire in the stove or not when she left, for she is not able at present to give coherent replies, but it is probable there was. The stove stood almost in the centre of the room. A double bed stood in the north-west corner of the room, under the stairs. A few minutes before 10 o'clock, Henry Cunningham, a neighbour, was working outside, noticed a volume of smoke rising over the trees, and immediately started off in that direction. It appears Mrs. Moody had noticed the smoke also, but did not think it was coming from her house. She hastened as fast as possible to the house and opened the door, but was driven back by flames and smoke, the whole interior of the house was filled with flames. Mr. Cunningham arrived and the agonized mother turned to him with the cry, "Oh! for God sake save my children, my three little ones." Mr. Cunningham attempted to crawl into the house, but he might as well have tried to enter a furnace when in full glow. The neighbours soon gathered at the scene, but nothing could be done to save the children or the house. About half an hour after the fire was discovered, it was a heap of black, smouldering ruins. It is the general opinion that the children were dead before any one arrived. Search for the remains of the children resulted in finding very little of the two young children, but enough of the body of the oldest child was found to enable the onlookers to recognize it. It was found on the spot where the bed had stood, and was covered with a bit of burnt blanket; this is a clue as to the origin of the fire. It is probable that the child's clothes caught fire at the stove, and that in her fright she ran to the bed, and the fire spreading from her clothes took the bed. The remains were collected, and placed in a box and are now at Cunningham's house. Nothing was saved. A subscription list in aid of Moody was started.

TORONTO BOARD OF FIRE UNDERWRITERS.

The following are the regulations in force in Toronto respecting Sub-Agents and Brokers.

1.—Whereas the intention of this Association, in its provisions respecting Special Agents, was to enable officers to avail themselves of the services of canvassers for business, and at the same time to provide against the disadvantages and abuses inseparable from the brokerage system; and, whereas, it was not contemplated that Lawyers or Law Firms, or others, not really and *bonâ fide* engaged in the business of Fire Insurance canvassing as a calling, and as a principal means of livelihood, should be eligible as Special Agents; and, whereas, it is unanimously considered necessary in the interest of the Association, that the qualification for Special Agents should be unmistakably defined; it is

2.—*Resolved*,—That only persons who are *bonâ fide* engaged in the occupation of soliciting or canvassing for Fire Insurance business, and one of whose chief occupations this is, shall be eligible as Special Agents, except as herein after provided.

3.—That any existing arrangements inconsistent with the terms of this resolution shall be terminated before the 16th day of February next (now past).

4.—In the event of the eligibility of any appointee to a Special Agency being questioned by any member of the Association, the matter shall be decided by the Board upon one week's notice of such question having been given, but no such objection shall be sustained by a vote of less than two-thirds of the members present entitled to vote. Should the objection be sustained, the appointment shall be forthwith cancelled, such cancelment to be reported at the next meeting.

5.—That persons who are really and *bonâ fide* Real Estate or House and Land Agents, and have an office and definite place of business for that purpose, shall be eligible as Special Agents.

6.—That upon any Company desiring to appoint as Special Agent any person or firm under these rules, they shall take from the appointee a declaration in triplicate as per form "A" annexed hereto, and shall file a copy of same with the Secretary of this Association, and shall register the name of such appointee in a book to be provided and kept for that purpose in the Board room of this Association: such book to be open for the inspection of members. All existing Special Agencies shall also be subject to this regulation, and registered in like manner on or before the 16th day of February as above.

7.—That upon its being shewn to the satisfaction (by a two-thirds vote) of this Board, that any Special Agent has by asking commission or tendering business to any Company a member of this Board (or a non-Board Company), other than the Company for which he is the registered Special Agent, he or they shall be declared on such vote to have violated his or their rights to act for the Company from which they hold their appointment, or any other Company member of this Board for one year.

8.—That upon its being proven to the satisfaction of this Board, which must be by a two-thirds majority vote of the members present at any meeting (one week's notice of the submission of the case previously given), that any Special Agent has divided his Commission with, or paid a Commission, or allowed a consideration of any kind to the assured or his employee, or to any person whatsoever in order to obtain business, the circumstances shall be specially recorded in the minutes, and should a second similar offence be proved to the satisfaction of the Board as above, such Special Agent shall be held to have disqualified himself, and shall cease to be eligible, and shall be dismissed from the services of the Company for whom he acts, and shall be disqualified from holding a similar appointment from any Board Company for the period of twelve months thereafter.