

would give the working man all the protection he is alleged to require in the matter of his compensation claims. Or Nova Scotia might look at the legislation of New York and Massachusetts, where there are state funds in operation but at the same time the manufacturers are allowed to insure in approved stock companies and thereby secure the benefits of competition. The complaints of the manufacturers in Ontario, where liberty of action is denied, of the amount of their assessments by the new Government commission in that province are loud and bitter, and it is obvious that the setting-up of a Government monopoly as has been done in Ontario is merely putting an incentive on mediocre administration and lazy, extravagant methods. It appears incredible that the Nova Scotia government will follow blindly such a scheme, the results of which are at present absolutely unknown.

CITY DOES NOT INSURE AGAINST FIRE LOSS.

A suit in the nature of a test case, on which was to depend the disposition of a number of actions arising out of a conflagration at Longue Pointe in July, 1911, has just been decided by Mr. Justice Panneton, whose judgment confirms decisions in two previous cases of a somewhat similar type that a municipality which has undertaken the obligation of furnishing water to citizens is not to be considered as having assumed the role of insurer of such citizens against loss by fire.

The case is that of Alfred Bouchard vs. City of Montreal, plaintiff claiming some \$3,000 on the ground that he had suffered to this extent by the failure of the municipal authorities to provide adequate water supply or fire fighting apparatus as they were called upon to do by the act of annexation, by which Longue Pointe was incorporated in the City of Montreal. In this law it was provided that the city should furnish water within a delay of one year from the passing of the act to the newly annexed municipality. Plaintiff's property was burned after the expiry of this delay, the water supply not having been provided.

Mr. Justice Panneton dismissed the action because in the act of annexation, though it was stated that the annexing municipality undertook to supply water, there was no mention in the act of annexation as to the quantity of water it was to supply, or the pressure. Moreover, there was no proof to show that even if it had supplied water, the plaintiff would have escaped suffering the damages which he had suffered—for, even with the most up-to-date fire-fighting apparatus, damage by fire occurred, the progress of any given conflagration ever depending upon the quality of the materials in flame, the wind blowing, etc. Anyway in undertaking the obligation to supply water to the citizens the municipality did not assume the role of insurer of such citizens against loss by fire.

After carefully reading Mr. McGarry's speech, he was reminded of the words of Macbeth, "It is a tale told by an idiot, full of sound and fury, signifying nothing."—Col. Macdonald, *Confederation Life*.

PHENIX OF PARIS HAS RECEIVED DOMINION LICENSE.

The Phenix Fire Insurance Company of Paris, France, which has been established nearly one hundred years, has now received a Dominion License and will shortly be issuing policies in Canada.

This old institution is well known to be one of the strongest fire companies doing business and occupies a leading position in its mother country. In addition to its branches in other parts of the world, the Phenix of Paris has had a United States branch for some years.

Its entry into Canada at this time is significant of the easy financial position in France and of the confidence of French financiers of an early and triumphant termination of the war. The company's paid-up capital and reserves amount to about \$8,000,000, and the directors are in the front rank of strong financial men in France.

Mr. Thomas F. Dobbin, resident-manager at Montreal for the Province of Quebec of the British America Fire Insurance Co., as THE CHRONICLE has already notified its readers, is the Manager for Canada. Under his management there is every reason to expect a most successful career in Canada for the Phenix of Paris.

Mr. Dobbin's experience in the fire business extends over a long period, many years of which have been in a managerial capacity. He is an able and successful underwriter and enjoys the esteem of his confreres in the business.

Mr. Dobbin informs us that organization and appointment of agents in important centres throughout Canada will be at once proceeded with.

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