

This insurance is also without conditions of co-insurance. This schedule was negotiated at a three year rate of \$1.00 which is a substantial improvement over previous costs.

A third schedule covers the various residences about the College. These previously were written under numerous individual policies. The various policies were in instances so vague as to description of property covered that identification was difficult to us. This objection, and others, have been removed by placing all under a single schedule. These properties are now insured at a cost some 20% less than previously, and under more satisfactory conditions of coverage, and a carefully considered distribution of the insurance among the various units.

In the matter of fire protection, the College is notably deficient. The farm properties are practically without effective hose steam protection. The main buildings of the College have some hydrant protection, but considering their scattered location, under-sized mains and dubious pump suction arrangement, it is doubtful if this protection can be considered thoroughly effective.

The construction and occupancies of the main buildings offset in considerable measure the need for strong protection. More protection than now obtains is, however, of most urgent necessity. The most practicable solution would seem to be the recommendation offered of installing sufficient standpipe protection with hose through main buildings. We are not advised as to whether definite approval has been indicated of this recommendation. Consideration of this remains for conclusion, and if accepted, the details of layout and installation.

Other suggestions have been made for the improvement of the fire hazards at the College. Some of these have been carried out, others are still in abeyance.

Reports on physical surveys indicate much work yet to be done in practically improving the hazards and protection of the College properties.

In general, the situation here is quite different from that at McGill, largely because of the lack of strong municipal protection. Further, the uses to which many of the buildings are put are often more hazardous than at McGill.

It is our opinion that notwithstanding these conditions, relatively less attention is given to matters of this nature than at McGill. We do not know whether this may be accounted for because of less co-ordination, or for other reasons, but there would seem to be room for improvement, which, in our opinion, would be best assured by delegating to a centralized head definite responsibility for the entire maintenance, with sufficient authority to assure co-operation.

Yours very truly,

POLICY HOLDERS UNION

(SIGNED) J.A. MAGNUSON.