

**PRECAUTIONS AGAINST FIRE.****Canadian Fire Underwriters Issue Timely Warnings against Common Fire Dangers Incident to Winter Months.**

In view of the near approach of winter necessitating the starting up of fires in furnaces and stoves, Secretary A. W. Hadrill of the Canadian Fire Underwriters' Association is calling the attention of the public through the Montreal press, to the following requirements for the prevention of fires:

**Care of Furnaces.**

To be in good repair, well and firmly set on stone, cement or brick foundation (when possible the furnace should be placed in a brick walled, metal ceiled compartment) a clear space of at least six feet should be maintained around the furnace, and if cellar is used for storage purposes, surround furnace by an open slatted partition 6 feet therefrom. Sweepings or rubbish must not be dumped near furnace, unless same be immediately burnt, while fireman is present; if not immediately burnt, they should be kept in a metal or metal lined box or bin with cover.

**Stoves and Heaters.**

Do not use "Quebec Heaters" or any stove without an ash pit and without legs or other support to raise bottom of ash pit off the floor. Floor under stoves and for at least 12 inches in front of stove door should be protected by a sound sheet of metal.

**Furnace and Stove Pipes.**

Should enter chimney in as close proximity as possible to furnace or stove; to be sound; old or rusty sections must be replaced; to be securely fixed and well supported with wire every six feet and should not be within nine inches of ceiling, unless latter be protected by metal with air space, and if passing through partition, a double metal thimble with air space must be used.

**Disposal of Ashes.**

These must be placed in entire metal receptacles (not wood, metal lined) and all ashes should be regularly removed from the premises unless they are stored in cellar with earth or other non-combustible floor and without any merchandise or other combustible materials within ten feet of same.

**Lighting.**

If electric, turn off main switch when closing at night, see that all open link cut outs have covers on them; it is preferable to replace such cut outs by cartridge or plug fuses. If your electric light installation has not been examined and approved by our Electrical Department, have it done, the fee is small.

If gas, see that all burners and fixtures are in good and tight condition and that any moveable brackets are blocked so as not to swing against combustible material.

**Pails and Fire Extinguishers.**

See that the former are in their places, all full, clean and in good order. Examine Chemical Extinguishers and if same have not been recharged for twelve months, discharge now and refill.

**Care and Cleanliness.**

Do not allow sweepings, waste paper or other refuse material to accumulate, remove all such daily and unless immediately burnt, place them in a metal or metal lined box with cover. Frequently inspect attics, and cellars, bottom of elevator shafts, under stairways, around radiators and see that they are clean. Oily or greasy waste should be collected separately and immediately burnt.

**INSURANCE INSTITUTE OF MONTREAL.****Opening Meeting To-morrow Night should be Largely Attended by those Interested in any Branch of Underwriting.**

The Insurance Institute of Toronto last month made a good beginning towards an even more successful season than in years past. Let it now look to its laurels! Its sister organization in the East is re-entering the field with renewed vigour. To-morrow (Saturday) evening, the Insurance Institute of Montreal holds its first meeting for the season in the Ladies' Ordinary, Windsor Hotel. The speakers for the opening meeting are the Honourable George P. Graham, Minister of Railways and Canals, the subject of whose address will be "Canada;" and Professor Iva E. Martin, Royal Military College, Kingston, the interesting title of whose address is announced as "The Education of Insurance is the Assurance of an Education."

Following these two addresses a smoker will be held and music will be rendered by accomplished artists. The officers of the Insurance Institute of Montreal intend making the Institute as attractive as possible. Funds have been provided and hence the payment of dues or membership fees will be eliminated; the meetings will be free and every person engaged in insurance of any kind is eligible for attendance, also all well wishers of insurance are invited.

The syllabus for the present year is being prepared. Among the speakers who have given their consent to address the meetings for 1909-1910 are Messrs. Charles Warren Pickell, manager The Massachusetts Mutual Life Insurance Company, Detroit, Mich.; Joseph DeBoer, president National Life Insurance Co., Montpelier, Vt.; Edson S. Lott, manager United States Casualty Company, New York; Hon. James J. Barry, Insurance Commissioner, State of Michigan, and Col. Boland and many other prominent authorities on Insurance in its different branches in United States and Canada.

The officers of the Insurance Institute are as follows: Messrs. George H. Allen, president; B. Hal Brown, chairman Governing Council; Thos. F. Dobbin, vice-president; Maurice Burke, secretary; Charles D. Cornell, treasurer.

SHAREHOLDERS of the Sterling Bank of Canada have been notified of a special meeting called for December 21, to consider an increase in the capital stock from \$1,000,000 to \$3,000,000.

MR. A. BAUMGARTEN has been elected to the board of directors, of the Royal Trust Co., to replace the late Mr. A. T. Paterson.