

PERSONAL NOTES

MR. BERNARD M. CULVER, vice-president of the Niagara Fire Insurance Company, sailed recently to England from Quebec.

MR. J. GORDON STEELE, of the office of comptroller-general of Manitoba, has resigned. He leaves for one of the largest accounting offices in New York.

MR. W. E. GREY, general manager of the Employers' Liability Insurance Corporation of London, England, arrived in Canada recently on a business trip.

DR. JASPER HALPENNY, widely known in Winnipeg, has been elected to the directorate of the Bruce Consolidated Mining Company, Limited, of that city.

HON. PETER SMITH is now provincial treasurer for Ontario, succeeding Mr. T. W. McGarry. Mr. Smith has been a stock breeder, school teacher and a township clerk.

MR. F. T. FISHER, who has resigned as secretary of the Edmonton Board of Trade, has accepted a position with Macdonald-Cooper, Limited, wholesale grocers of that city.

MR. C. ELVINS, advertising manager of the Imperial Life Assurance Company of Canada, was elected vice-president of the Direct Mail Advertising Association, at the annual convention in Cleveland, Ohio.

MR. R. T. MOORE, after two and a half years' connection with the North American Life of Toronto, has been appointed district manager for the company at Windsor, Ont., for that town and the surrounding territory.

MR. F. N. MILLER, general manager of the General Accident Fire and Life Insurance Company, of Perth, Scotland, was in Canada early this month. He also met a large number of the company's agents at Philadelphia.

MR. JAMES ARNOLD, formerly manager at the James Smart plant at Brockville, Ont., has been appointed assistant general manager of the Canada Foundries and Forgings, Limited, the corporation controlling the James Smart plant.

MR. H. VAUGHAN, ordinary branch manager for Canada, of the Mutual Life and Citizen's Assurance Company, Limited, of Australia, expects to leave Canada for Australia at the end of this month. Mr. Vaughan left Australia on military service early in 1915 and has not been home since.

MR. T. ALFRED FLEMING, a former Canadian, and in recent years fire marshal of Ohio, has resigned to take charge of conservation work under the supervision of the Committee on Fire Prevention and Engineering Standards of the National Board of Fire Underwriters of the United States.

OBITUARY

MR. ALFRED J. DICKEY, assistant deputy fire marshal for Ontario, died in Toronto last week at the age of 55 years.

MR. RUFUS SHOREY NEVILLE, K.C., for many years official referee at Osgoode Hall, Toronto, died at his home in that city last week.

MR. W. RYRIE, president of the Ryrie Paper Company, and also head of the Hyslop Company, Limited, manufacturers and importers of automobiles, died last week in his apartment in Toronto.

MR. JOHN DOUGLAS, a resident of the town of Meaford, Ontario, died there this week in his 93rd year. He was deputy reeve of the town for one year, was also director for a number of years of the local Agricultural Society and the Sydenham Fire Insurance Company.

MR. GEO. BLACK died in Vancouver, B.C., last week. He had been for many years auditor of Manitoba, and was a prominent figure in the life of the city of Winnipeg and the province of Manitoba for nearly half a century. He was particularly well known in fraternal circles.

MR. W. S. WISNER, father of Chas. Wisner, director and second vice-president of the Massey-Harris Company, Toronto, was fatally injured when struck by a King Street car at the corner of Massey and King Streets, Toronto, this week. His home is in Brantford, and he was on his regular weekly visit.

MR. WILTON C. EDDIS, senior member of Wilton C. Eddis and Sons, chartered accountants, Toronto, died in that city last week. The practice will be carried on under the same name and style as heretofore by the remaining members of the firm—J. Wyndham Eddis, C.A., Chas. S. Eddis, C.A., A. R. McMichael, C.A., W. G. Berner, C.A.

BURGLARY INSURANCE IN CANADA

Organization of Association of Companies Writing Burglary Insurance to be Discussed in Montreal

ON November 24th, a meeting of all American companies writing burglary insurance in Canada is to be held in Montreal, and an association of underwriters of this class of business is to be formed. Canadian and British companies have also been invited. This business has greatly increased in recent years, both in the United States and in Canada. The causes of this increase were analysed by Samuel B. Brewster, assistant secretary of the American Surety Co., of New York, at a meeting of the Toronto Insurance Institute on November 19th. In 1909, \$2,141,715 (premiums) of burglary insurance was written in the United States by 13 companies; in 1918, \$7,202,428 was written by 30 companies; and it is estimated that the figure for 1919 will be upwards of \$10,000,000, written by the 33 companies which now are members of the Burglary Insurance Underwriters Association. Mr. Brewster ascribes the increase to the general increase in economic values; to crime conditions in recent years; and to widespread holdings of government securities.

As early as 1906 there was a Burglary Insurance Underwriters Association in the United States, and although it was disrupted in 1910, it was revived in 1912, since which time it has gained such strength and rendered such service that competition on the part of companies outside the association is now almost impossible. Policy forms have been standardized in their essential clauses, rates have been made uniform, and the records of the association, collected in its statistical bureau, serve as a basis for accurate fixation of rates and make it impossible for an assured to collect indemnity from one company and then repeat the operation with another company.

Class of Burglary Insurance

Describing this class of insurance, Mr. Brewster said that the business is segregated into five general families—viz., residence, bank, mercantile open stock, mercantile safe, and robbery insurance. The first class furnishes the largest volume, and he expressed the opinion that there is a good field for this class of business in Canada. The banking business in Canada is so centralized that it is unlikely the second class offers any great field, although it might be developed in so far as property in safe deposit boxes is concerned. There should also be a good opportunity for the third and fourth classes, he said. Robbery insurance has in recent years increased by leaps and bounds.

Concluding, Mr. Brewster pointed out that conditions in Canada are similar to those in the United States. "While it is true," he said, "that there is not the same population upon which to create business, there being less than \$500,000 in premiums in 1918, the relative volume of premium income is so very apparent that surely there must be some underlying reason. Your values may not be as great. Your crime conditions may be more favorable, and burglaries and robberies less frequent, but the exposure exists in Canada the same as in the United States, and I thoroughly believe that until you in Canada adopt the spirit of co-operation, as we have in the States, the development of this very profitable line of business will be insignificant."