

## RECENT FIRES

**Black Donald Mine Co. at Calabogie, Ont., \$30,000**—Icehouse in Montreal Destroyed, \$20,000—Barn at Carberry, Man., Suffered Loss of \$10,000

**Bridgeport, N.S.**—November 6—Barn owned by Archie McLennan was destroyed by fire.

**Calabogie, Ont.**—November 10—The large warehouse and packing-room belonging to the Black Donald Mine Co. was destroyed by fire. The loss is about \$30,000, partly covered by insurance.

**Carberry, Man.**—November 1—The large barn on the farm of John Graham was destroyed by fire. The loss is estimated at \$10,000, partly covered by insurance.

**Glace Bay, N.S.**—November 1—A tenement building on Victoria Street, owned by Duncan Morrison, was considerably damaged by fire. The loss is \$2,000, partly covered by insurance. A building, owned by Rod Morrison, was damaged by fire. The loss is placed at \$3,000.

**Kaladar, Ont.**—November 3—Residence of James Young was destroyed by fire. One fatality.

**Kitchener, Ont.**—November 5—A small frame building on Joseph Street, occupied by Fred Walters, was destroyed by fire.

**Montreal, Que.**—November 5—Icehouse, belonging to Joseph Malo, between Grant Lane and Joachim Lane, off Dufresne Street, was destroyed by fire. The loss is estimated at \$20,000.

**November 8**—G.N.W. Telegraph Chamber, 6 St. Sacramento Street, was damaged by fire.

**Mount Vernon, Ont.**—November 4—The barns of Jack McKenzie were totally destroyed by fire, following a spark from a threshing engine. The loss is partly covered by insurance.

**Oakwood, Ont.**—November 9—Pedwell's lumber yard and the residence of Mr. Pedwell were destroyed by fire. The total loss is \$50,000, with insurance of \$20,000.

**Quebec, Que.**—November 5—Damage estimated at \$2,000 was caused by fire to a two-story brick building owned by Mr. Drolet at the corner of St. Valier and St. Germain Streets. The fire is believed to have been caused by a cigarette butt.

**St. Anne de Beaupre, Que.**—November 9—Barn, owned by Augustin Pare, was destroyed by fire. One fatality.

**Smithville, Ont.**—November 4—Residence of William Jennings, a farmer residing in Caistor township, was destroyed by fire. Three fatalities.

**Toronto, Ont.**—November 5—Fire of unknown origin at the rear of 8 and 10 Hanson Street destroyed the garage belonging to Kilner and Barber. The loss is \$3,000.

## ADDITIONAL INFORMATION CONCERNING FIRES

**Cobalt, Ont.**—October 23—Shaft-house and head-frame of the La Rose Mines was damaged by fire. The loss was \$3,000, and there was insurance in the following companies: Norwich Union Fire, Guardian Assurance Co., Liverpool and London and Globe.

**Doon, Ont.**—September 22—Warehouse and contents of the Doon Twines, Ltd., and the Floradale flax mills were destroyed by fire. The loss is \$30,000, with insurance in the following companies: British General, Caledonian, Springfield, Sun, Union of Canton, Union Assurance Society, British Crown, Century, Delaware Underwriters, General, Guardian, Home, New York Underwriters, Northern, Phenix of Paris, Queen, Rochester Underwriters, Yorkshire.

The total on the building of Doon Twines was \$4,000 on schedule. On the stock there was \$3,000 on schedule and the following specific amounts placed with the first six of the companies mentioned above, respectively: \$1,500, \$2,000, \$2,500, \$4,000, \$3,000, \$2,500, a total of \$15,500. There was also \$1,500 on the stock of the flax mill, making a total of \$24,000 in all.

## FIRE INSURANCE AGENTS TO HOLD MEETING

Proposals of Provincial Superintendents Arouse Interest at Coast—Organizations in British Columbia Developing Rapidly.

(Special to *The Monetary Times*.)

Vancouver, November 6, 1920.

THE report of the conference of provincial insurance superintendents which appeared in *The Monetary Times* has been read with wide interest by the insurance men in this province, and has been the chief topic for comment at all insurance meetings of late, and as a consequence, deferred action in the direction of seeking protection for insurance agents has been stimulated.

The report referred to was partly, at least, responsible for the Fire Insurance Agents Association's decision to hold a conference of all insurance agents in the province, probably in January, for the purpose of discussing questions of general interest to British Columbia Fire Insurance Agents. The agenda will be a long one, and one of the principal questions will be the advisability of asking the provincial legislature, on behalf of the fire insurance agents of this province for special legislation in their interests.

## Must Regard Agents' Interests

As Geo. L. Schetky, president of the Vancouver Fire Insurance Agents' Association expressed it in his address to the members at their regular monthly meeting, "It is the duty of the government to protect the interests of the assured, the company and the agents, and the association should strive to see that, while the first two were protected, the interests of the third party in the transaction was not neglected."

Mr. Schetky, who might be said to be the father of the conference movement, desired to have the same set of by-laws and constitution for all insurance agents' associations in the province. There are now associations in Vancouver, Victoria, New Westminster, Kamloops and Nelson. It is desired that all other important centres in the province will also fall in line, that the fire agents of the province may speak when the time comes as one organization.

In Vancouver the association is very strong, there being 107 volunteer members out of 109 first and second agents in the city. (The city agents are to be eliminated.) In Victoria and New Westminster the proportion of association to non-association members is almost as marked.

The agents of companies who are not members of the board, that is, the British Columbia Fire Underwriters' Association, are, of course, not eligible, and at present no intercourse is held with them in insurance transactions. Whether this rule will be eliminated, time alone will show; in any event, as before stated, it is altogether likely that in a few months at least, the same rules and regulations for fire agents representing board companies will prevail throughout the province.

## Automobile Underwriters' Association

J. B. Laidlaw, president of the Canadian Automobile Underwriters' Association was in Vancouver this week and took occasion to visit the officers and many of the members of the British Columbia Automobile Underwriters' Association. A number of companies have recently joined this association, and it now has 63 on its mailing list.

In British Columbia the rates have been fixed so low as to give little encouragement to non-board companies. On the other hand the only hazard which appears to be becoming more hazardous is theft as the city increases in size, the curse of "joy-riding" falls more and more heavily upon it. The police, however, have promised to do all in their power to check the evil while the police magistrates of late have been handing out some pretty stiff sentences to venturesome youths and booze runners who are proven guilty of borrowing other people's machines without the owners' consent.