

PHOENIX-NORWICH UNION FUSION UNANIMOUSLY APPROVED.

Among the various fusions and amalgamations of British Insurance Companies, announced in recent years it may well be said that none has attracted greater attention than the fusion of interests between such ancient and important institutions as the Phoenix Assurance Company Limited of London, and the Norwich Union Fire Insurance Society Limited of Norwich, England, finally consummated by the approval of the shareholders of both companies in February last.

The result is to form one of the largest and strongest companies in existence, conducting either directly or through its subsidiaries all kinds of insurance business in all parts of the world. Sir Gerald H. Ryan, Bart., Chairman of the Phoenix, and Mr. Ralph Yeo Sketch, General Manager of the Norwich Union, become Chairman and General Manager respectively of the associated companies.

At a meeting of the Phoenix shareholders held recently to confirm the terms of agreement, the Chairman stated that "the companies would continue to work as separate institutions controlling their own executives and agents, and transacting the business on mutually agreed lines," which is an assurance to the public and agents, that the fusion while increasing the assets behind the policies of each company, will not act in any way to the prejudice of its agents or policyholders.

The Canadian Head Office of the Phoenix is at 100 St. Francois-Xavier St., Montreal, and its present Canadian Managers, Messrs. R. MacD. Paterson and J. B. Paterson, have been connected with its management for many years, succeeding their late father, Mr. A. T. Paterson, a partner in the firm of Gillespie, Moffatt & Company, which firm became chief Canadian Agents of the company in the year 1826. The Canadian Secretary of the company, Mr. A. C. Gour, entered the Montreal Office in 1881.

The Canadian Office of the Norwich Union, is at 12-14 Wellington Street, E., Toronto. The Company began business in Canada in 1880 and its present manager Mr. John B. Laidlaw, has been its chief Canadian Representative for over two decades.

In 1915 The Phoenix bought a controlling interest in the Acadia Fire Insurance Company, of Halifax, one of the oldest and best known Canadian Fire Insurance Companies, whose business is still controlled from the Head Office, at Halifax, and has grown and prospered under the new arrangement. The Chairman of the Acadia Board is Mr. C. C. Blackader of Halifax, a director of the Royal Bank of Canada, and well-known throughout the Dominion as the Proprietor of "The Acadia Recorder," the secretary is Mr. R. K. Elliot.

The Phoenix also holds a controlling interest in the Union Marine Insurance Company, of Liverpool, and the Columbia Insurance Company of New Jersey, both doing business in the Dominion. The Phoenix was the first British Fire Company, to open an office in Canada in the year 1804, and has therefore been connected with the growth of Canada, for the past 116 years, and we hope that it will continue in the future, as in the past, to grow and prosper with the country.

MONTREAL FIRE BRIGADE.

Chief Chevalier, of the Fire Department, has completed the re-organization of the department preparatory to the bringing into effect of the system of double shifts in the various stations of the city. The re-organization also comes following the examinations held recently by the Civic Service Commission, for firemen desiring promotion to the ranks of lieutenant and captain. There will be henceforth two captains in each station instead of one. In some stations there will be four lieutenants instead of two, and in others two instead of one.

Jean Naud, head of the Fire Prevention Department, in his annual report, recorded 103,736 visits paid to stores and public and other buildings during the year 1919. In 93,483 cases the buildings visited were in good order, while in 4,926 cases dangerous conditions of one kind or another were found. During the year, eighty proprietors failed to comply with the instructions of the department and as a result 74 actions were taken before the Recorders' Court. These cases resulted in a total of \$547.50 in fines paid to the city. The report further showed 1,119 visits paid to theatres, 906 to schools, 1,581 to produce houses and 221 to churches, a total of 16,000 more visits in 1919 than in the preceding year.

Nightmares of an Income Tax Expert.

Is a tennis professional taxable on all his net income?

How much can a physician deduct for operating expenses?

What happens to a super-tax if there is no super left to tax on?

In reporting winnings at poker, does one have to waive immunity from arrest for gambling?

Can a professor of English make deductions for syntax? Or an upholsterer for brass tacks? Or an army officer forhardtacks?