of the fire underwriters in particular. The consequences of a prolongation of the strike are too appalling to contemplate, when one thinks of the immense values in the city being without police or fire protection either from robbers or firebugs, and thus subject to a disastrous conflagration from fires started either accidentally or malevolently.

The other regrettable incident occurred in Toronto. On the 18th of December the Toronto Police Force went out on strike. They had formed a union and obtained a charter from the Trades and Labor Council and had made several demands upon the Police Commissioners, amongst them being an increase in pay and a better distribution of the hours of work. The Police Commissioners were prepared to meet them on most of the important points, including permission to form a union amongst themselves, but absolutely declined to countenance any recognition of a charter from the Trades and Labor Council, contending that an affiliation of this nature might be fraught with grave danger in the event of labor strikes. A compromise settlement was arrived at after four days by an agreement that the charter should be retained pending a decision by a Royal Commission to be appointed by the government. If the Commission decides against the retention of the charter, the men must give it up. It is pleasing to note that during the period of the strike no serious fires or disorders occurred in the city.

Authority has been given the chief to take on sufficient new men to enable the Toronto fire brigade to be run on a "double-platoon" system, and the new system comes into effect at once.

Toronto Commission Rules

The settlement of the long-drawn-out and contentious question of the rates of commission which shall be paid in Toronto to chief agents, general agents, city agents and brokers is still pending. It will come up for further discussion at the semi-annual meeting of the Canadian Fire Underwriters' Association which will be held next month.

Ontario's Investigation of the C.F.U.A.

It is expected that the report of the commissioner (the Hon. Mr. Justice Masten) appointed some time ago by the Ontario Government to investigate complaints lodged against the Canadian Fire Underwriters' Association will be presented to the Government at the forthcoming session of the House. The investigation has broadened out to a much greater extent than was at first contemplated. The feeling of the companies generally is that this should result to their advantage, as they are desirous of giving the fullest information regarding their methods of rating, etc. If one may be permitted to say so, the evidence given before the commissioner fully absolves the companies of any "arbitrariness" in their methods such as was alleged by the complainants.

Standardization of Policy Forms

Efforts by various interests to secure a standard policy form for use throughout all the provinces of the Dominion have recently been supplemented by the action of the Ontario Bar Association, which body has, of its own accord, actively taken up this question and is lending its influence and advice towards this desirable end.

Report of Conservation Commission

The Committee of Conservation appointed by the Dominion government issued a voluminous report during the year in which amongst other matters is dealt with some fire insurance conditions in Canada. No doubt this report has had a good deal to do with the Dominion government calling the meeting above mentioned for the purpose of discussing ways and means of reducing the fire waste throughout the Dominion.

Halifax Fire Claims

The matter of claims against the fire insurance companies arising out of the terrible explosion in Halifax harbor on 6th December, 1917, has practically now been settled, the companies and the Halifax Relief Commission (appointed by the Dominion Government) having agreed upon a contribution by the companies to the commission of an amount representing the actual fire damage done—the commission to look after the question of reimbursement out of the relief funds for explosion damages.

Increasing Values and Co-Insurances

The effect of the co-insurance clause upon the settlement of losses in view of the heavy increases in values and the latter's effect upon the "cost of replacement" has been very marked since the beginning of the war; so much so that the attention of the public has in various ways been directed to the necessity of a revision of their insurance prior to the occurrence of a loss. Similar conditions are likely to prevail for some time to come.

Munition Factories

The question of the insurance upon munition factories and other "war-time" risks is giving the companies much concern. The interval that has elapsed between the signing of the armistice and the present date has been too short to enable one to know what action the companies generally will decide upon in regard to such risks, but the fact that even the government's own factory in Toronto (British Forgings, Ashbridge's Bay) sustained a serious loss by fire seventeen days after the signing of the armistice is enough to seriously disturb underwriters.

The War

No review of the year 1918 would be complete without a reference to the part taken in the war by men connected with the fire insurance business in Canada. They have a record to be proud of in the matter of voluntary enlistments and of honors won upon the field.

Effects of Peace

The annual reports issued by the Canadian Banks so far this year show stupendous increases over last year in assets and in deposits and at the present time Canada is enjoying an era of prosperity unprecedented in her history. There are those who prophesy that the signing of peace will result in a widespread business depression in the Dominion. There are others who predict the direct opposite. The "optimist-prophets" seem to be in the majority. But no matter which prediction turns out to be the correct one it means little relief from worry to the fire underwriter, who must ever exercise unceasing vigilance no matter what business conditions prevail, as experience has proved that the conditions which accompany great national prosperity call for as careful scrutiny as those which attend upon periods of financial depression.

MANITOBA STOCK MEN MEET AT BRANDON

The first meeting of what was essentially the farmers' week in Brandon, was held on January 6th, constituting a joint mass meeting of the horse, cattle, sheep and swine breeders' associations of Manitoba. Stock men from all parts of the province were in attendance.

John Crawford, reeve of Elton, presided over the initial gathering. W. C. McKillican, superintendent of the Dominion Experimental Farm in Brandon, was the first speaker. "Corn and Roots as Feed," was the subject. "Anything that will work out for the feeding of stock is well worth considering in view of the difficulties farmers have continually to face in the winter months," said Mr. McKillican. "The problem of stocking was one of the big difficulties. Many new beginners become discouraged, when trying to grow corn. This last year was successful in growing roots, and the question arose as to which is the best crop to grow. Livestock must have feed of a succulent nature. The plentiful supply of succulent roots made livestock such a successful industry in Great Britain. The main difficulty was in the matter of storage. It was an easy matter for farmers, who had a silo. When succulent roots were provided, cows produced equally as well in the winter as in the summer months."