

## Ontario Equitable Life and Accident Insurance Company

It is well known that the word "equitable" is of common use in the names of insurance companies operating in the United States and elsewhere, and the name occurs in more than one company's title operating in Canada.

In connection with the application for the incorporation of the Ontario Equitable Life and Accident Insurance Company, superintendent Gray of the Ontario Insurance Department in giving his ruling said:—

"It was urged that the word 'equitable' was so associated in Canada with the business of the Equitable Life Assurance Society of the United States as to have become the property of that company in connection with life insurance in a manner similar to a trade name in a commercial enterprise. I have come to the conclusion that the Equitable Life Assurance Society of the United States has no proprietary interest in the word 'equitable.' It was, in the first instance, copied by this company from the Equitable Life Assurance Society of England, which had already acquired a world-wide reputation. The word 'equitable' is part of the name of another English company, known as the 'British Equitable Assurance Company,' and also that of another company, called the 'Scottish Equitable Life Assurance Society,' and of at least two other companies incorporated in the United States. Furthermore, the cases establish that the word is not of a quality which contains the essentials necessary to constitute a trade mark or trade name. (See Standard Ideal vs. Standard Sanitary 1911 Appeal Cases, p. 78.)

While the name of the new company was selected partly because the great Equitable Life Assurance Society of New York was withdrawing from the Canadian field, there is little cause for apprehension that any confusion will result from the use of the word "equitable" by the new Company.

Considerable interest will be attached to the Ontario Equitable Life and Accident inasmuch as it proposes to confine its life business to non-participating business. The adoption of such a judicious policy by Mr. S. C. Tweed, organizer of the company, is to be highly commended, as there is undoubtedly a wide field for the cultivation of non-participating business in Canada at the present time.

### CANADIAN FIRE RECORD

*Specialty compiled by The Chronicle.*

**Fire near Toronto.**—On the 15th instant a fire destroyed The house of Providence barns just outside Toronto City limits together with 22 head of

cattle, three colts and the whole seasons crops. Loss about \$15,000. Insured for \$10,000.

**Fire at Colabeggie, Ont.**—On the 10th instant a fire destroyed the large warehouse and packing-room of the Black Donald Mine Co., together with a quantity of graphite. Loss about \$30,000 partly insured.

**Fire at Hamilton, Ont.**—On the 13th instant fire occurred on the premises of the Robinson Ice Cream Company, McNab St. The building was completely destroyed. Loss about \$100,000. Insurance of \$50,000 was carried.

**Fire at Kincardine, Ont.**—On the 13th instant a fire destroyed the Kincardine Evaporator and communicated to the Royal Hotel. Loss on latter about \$3,000 on the Evaporator and contents the loss will exceed \$10,000.

**Fire at Edmonton, Alta.**—On the 13th instant a fire occurred in the Hebrew Synagogue. Loss about \$5,000 fully covered.

**Fire at Parrsboro, N.S.**—On the 15th instant a fire destroyed the Dr. S. Howard block, Main Street. Loss about \$35,000.

**Fire at Ottawa.**—By the fire which occurred in St. Patrick's Hall the following companies are interested: Palatine, \$7,000; Western, \$4,000; Northern, \$4,000; General of Paris, \$3,500; Hudson Bay, \$3,500; other insurance, \$2,000. Total \$24,000. Loss total.

**Fire at Winnipeg, Man.**—By the fire which occurred on the 10th instant in the warehouse of Adams Bros., Market St., the following companies are interested on the Stock: Aetna, \$10,000; Car & General, \$7,500; Continental, \$10,000; Fidelity Phoenix, \$5,000; General Accident, \$5,000; Globe & Rutgers, \$5,000; Newark, \$5,000; New York Ind., \$7,500; Northern, \$84,500; Palatine, \$7,500; Phoenix of London, \$2,500; Prov. Wash., \$10,500; Queen, \$5,000; Royal Exchange, \$15,000; Springfield, \$5,000; Union of London, \$5,000. Total \$125,000. Loss total; Insurance on building not yet available.

**Fire at St. John, N.B.**—On the 7th instant a fire occurred in St. Mary's Anglican Church entailing a loss of about \$1,500.

**Fire at Vancouver.**—On the 4th instant a fire destroyed office and commissary at Vancouver barracks. Loss about \$25,000.