MR. G. D. FINLAYSON.

Mr. G. D. Finlayson, Superintendent of Insurance, Ottawa, was among the visitors to The Chronicle office this week. While much impressed with the unusually large volume of business written by life companies this year, which will also mean increased reserves, Mr. Finlayson was much gratified to feel that there is not any danger of the companies generally unduly straining their resources in the matter of securing too much new business, which he incidentally remarked costs the companies considerably over 100 per cent. Mr. Finlayson expressed great satisfaction with the Fire Prevention campaign and its commendable activities in the right direction, which must finally result in assisting the reduction of the great fire waste in Canada. The conflagration hazard which is ever present in this country provides a problem to be dealt with, especially as to the amount of funds which might be considered adequate for the companies to set aside each year as a special reserve to provide for all possibilities.

Referring to the regrettably large amount of unlicensed insurance transacted in Canada, Mr. Finlayson drew attention to the fact that under the provisions of the Insurance Act 1917 unlicensed insurance is only permitted if such insurance is effected outside of Canada without any soliciting for business by such companies through circulars or otherwise. This latter is, however, not by any means strictly complied with by unlicensed insurance concerns. Mr. Finlayson's report for 1918 points out that property owners effecting such insurance as a result of solicitation are together with the representatives of unlicensed companies inspecting risks and adjusting losses, subject to the penalties prescribed by Section 508 (C) of the Criminal Code. The report further states: — Owners of property effecting insurance in unlicensed companies should also be advised that default in making return of such insurance renders them liable to a penalty of $10. for each day during which default continues.

FIRE PREVENTION DAY OCT. 9TH.

That there are special reasons for a great observance of the day this year is set forth clearly by the National Board of Fire Underwriters in a statement, in part as follows:—

"This year, as never before, there is need for a Fire Prevention Day observance that shall be thorough-going and effective. Last year, when the nation was at war, the patriotic necessity for learning the lessons of this observance seemed to have reached its highest possible point. This year, the reasons, while totally different, may be considered as even more far-reaching and urgent. This year, although speaking in a figurative sense, it is not too much to say that a conflagration of the nation is seriously threatened. Today the country seems to be fast drifting into a whirlpool of discontent and violence in which organized forces of lawlessness are operating with a degree of boldness which never would have been believed possible. To say, then, that the nation is threatened with a conflagration is understandable; indeed, it is scarcely figurative, since literal flames have marked the process of destruction at countless points."

Appeal to Patriotism.

Appealing especially to patriotism in its broadest sense, the National Board says:

"Most people act as though they believe that their own personal habits and the condition of their own premises concern no one except themselves. This short-sighted, self-limited view of personal responsibility has been getting the world into trouble for many thousands of years, and it will continue to get the world into trouble until people gain a new and truer viewpoint. Fundamentally, man's need today is for a spiritual awakening......and his recognition of his moral responsibility.

"Fire Prevention Day offers a peculiarly valuable opportunity for emphasizing this fact. While fire in its service to humanity may stand for much that is good; fire in its destructive capacity is an almost perfect symbol of evil. It is self-propagating and spreads with startling swiftness wherever it finds fuel. It destroys that which it touches. It seizes upon beauty and leaves ugliness behind it. In all of these respects fire typifies the spread of evil and disintegrating ideas throughout the world......The appeal today is for a grade of constructive patriotism, of high ideals of citizenship, of real regard for the safety and welfare of the public and of devotion to the principles of human liberty that is not less in degree than that which was manifested during the years of actual warfare."

NEW CANADIAN FIRE COMPANY.

Mr. C. E. Berg, of Vancouver, B.C., passed through Montreal recently en route to England. We understand Mr. Berg is promoting a new company to be called the United Canadian Fire Insurance Company, and while every legitimate enterprise is susceptible of success in this country, when well managed, we must not overlook the fact that in so far as the fire insurance business is concerned, with all its problems, the Canadian field is now densely occupied by keen and active companies, and Mr. Berg should be aware that he has a very hard proposition ahead of him. Mr. Berg is known through his connection with the Hudson Bay Insurance Company, some years ago.