INSURANCE NOTES & NEWS

The delegates at the Conference of the Grand Council of the Canadian Order of Chosen Friends at Toronto, failed to support the recommendation that the rates be raised to the Government standard, and the present rates will remain.

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It begins to look as though a bright lawyer will soon be regarded as an essential member of the official staff of every company, to steer it clear of the innumerable legal pitfalls which now beset the path of the fire underwriter.—*Spectator.*

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Minnesota legal authorities, after hearing arguments made by Alfred Hurrell, attorney of the Association of Life Insurance Presidents, have decided that the cash surrender value of a life insurance policy is not taxable as a credit under Minnesota laws.

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It is difficult—for anyone except a yellow journalist intent upon bolstering up a sensation by distortion and suppression of the facts—to square the charge that the insurance companies do not want fires reduced with the enormous amount of time, money and work they are devoting to the reduction of fires. —*Insurance Post.*

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An Accident Prevention Inspection and Merit Rating Bureau is being established by the combined liability insurance companies in the United States for the purposes of inspecting and rating the individual manufacturing plant on its merits with due consideration to the use and efficiency of safety appliances and the care exercised in the conduct and management of the business or the work.

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There are many worse Jew stories going about than that of Ikenstein saying to his little boy, Ikey, "Go an' put yer 'at on an' come with me to the Prudential. I'm going' to insure ye." And, bursting into tears and falling on his knees appealingly, the kid burst out, "O fader, fader, *don't* insure me: I'm too young to be set fire!"

PERSONAL PARAGRAPHS

Mr. C. E. Neill, assistant general manager, Royal Bank of Canada, has returned from a European visit.

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Mr. W. Robins, who has been inspector for the Hartford Fire Insurance Company in the Province of Ontario, goes with the German-American Insurance Company as superintendent of agencies for Eastern Canada, succeeding Mr. Thomas C. Moore.

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Mr. Charles A. Heninger, formerly with the National Union, has been appointed inspector of the Canada National for Ontario.

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Insurance men will be interested to learn that Dr. C. S. Wright, of the Scott Antarctic expedition, and son of Mr. Alfred Wright, chief agent in Canada of the London & Lancashire Fire, reached home on Tuesday.

THE MAY FIRE LOSS.

The losses by fire in the United States and Canada during the month of May, as compiled from the records of the New York *Journal of Commerce*, aggregated $17,225,850, as compared with $21,013,950 for the same month last year. The following table gives a comparison of the losses by fire during the first five months of 1913 with the same months in 1912 and 1911, together with the losses by months for the balance of those years:

	1911.	1912.	1913.
January	$21,922,450	$35,653,150	$20,193,250
February	16,415,000	28,601,650	22,084,600
March	31,569,800	16,650,850	17,511,000
April	17,670,550	16,349,400	16,738,250
May	21,422,000	21,013,950	17,225,850
Total 5 months	$108,999,800	$118,269,000	$93,752,950
June	20,691,950	16,103,450	....
July	25,301,150	15,219,100	....
August	12,662,650	14,158,800	....
September	11,333,250	13,779,300	....
October	13,945,000	13,651,650	....
November	18,680,600	16,172,300	....
December	22,722,850	17,967,000	....
Total for year	234,337,250	$225,320,900	....

During May this year there were 267 fires reported causing an estimated property damage of $10,000 or over in each instance. The May, 1913, losses were in the aggregate materially lighter than those of the same month in the preceding year, says the *Journal of Commerce*. Apparently 1913 will be a year of fair profit to the underwriters, barring a conflagration. Many insurance companies, however, have a heavy depreciation in their security values at this time.

CANADIAN FIRE RECORD

(Specially compiled by The Chronicle)

KERRISDALE, B.C.—Residence of Mrs. A. C. Fraser, West Boulevard, damaged $1,700, June 4.

SUTTON, QUE.—Veneer Mill Company's plant destroyed, June 7. Loss, $75,000 partly covered by insurance.

CALGARY, ALTA.—Insurance on Tommy Burns' arena destroyed as follows:—Rimouski, $2,500; Winnipeg, $2,500.

ST. JOHN, N.B.—Home of D. McPherson, Sr., on Manawagonish road, destroyed, June 6. Loss, $4,000; no insurance.

MONTREAL.—McArthur, Irwin & Company's paint manufacturing warehouse, Commissioners Street, damaged, June 5. Loss, $5,000.

PRINCE ALBERT, SASK.—Main section of Big River Lumber Company's mill destroyed, June 11. Loss said to be about $550,000, covered by insurance.

BRANTFORD, ONT.—Two attempts were made to fire the Watson Manufacturing Company's mill, June 4. In each case fire was caught before it spread.

WELLAND, ONT.—County court house destroyed, June 11. Loss, $200,000, covered by insurance.

REGINA, SASK.—New grand stand, old stands, main buildings and district buildings at Exhibition grounds destroyed, June 11. Loss placed at $100,000. Origin, explosion of gasoline.