

to record that the firemen and policemen also joined in it. For six weeks the citizens of Winnipeg lived in what was nothing more nor less than a reign of terror, as the methods adopted by the strike leaders were most despotic and tyrannical, they undertaking amongst other things to regulate and control the distribution of bread, milk, meat, ice, etc. In fact the peril run by the city was even greater than that experienced by Seattle, Buenos Ayres and other cities in this hemisphere in which serious strikes have taken place recently. The trial just concluded in Winnipeg showed that the moderate classes of strikers were led away by the more dangerous ones—the exponents of Bolshevik and Anarchical doctrines. After a month and half of the gravest inconvenience and hardships the strike was defeated. It is not going too far to say that the rest of Canada is under a heavy debt of gratitude to the good citizens of Winnipeg for the victory won by them, as had it not been for their vigorous fight, the result might have been calamitous throughout the entire Dominion. Several serious fires occurred during the strike but excellent work on the part of the volunteer fire brigade, which was composed of inexperienced volunteers, recruited from the general body of citizens, prevented any very heavy loss, although one fire threatened, and nearly effected, the destruction of the Hudson's Bay Company. No praise can be too high in speaking of the remarkably efficient work these volunteer firemen performed under the most adverse conditions. It is not too much to say that it compared most favorably with that of any professional firemen.

RIOTS AND STRIKES INSURANCE.

The Winnipeg strike gave a tremendous impetus in that city, as well as at other points in Canada, to the business of insurance against riots, strikes and civil commotions. Only a few of the companies were empowered by their licenses to transact this class of insurance. Others quickly followed their lead and obtained the necessary powers. The net premiums received by the companies after deducting the large amounts returned by them to the assured on the cancellation of the policies upon the expiration of ninety days (when they were cancellable) would not have covered more than a small proportion of the loss that would have had to be paid in Winnipeg had only one or two of the buildings whose owners were *persona non grata* to the strike leaders been destroyed by dynamite. It is no wonder, therefore, that many underwriters and others regarded the business of explosion insurance as written in Winnipeg as being more or less of a wild gamble. Even London Lloyds, the initiators of this class of indemnity, would have none of it at the prices and upon the conditions offered by stock companies on this continent.

LEGISLATION.

In Ontario an important change was made in the Insurance Act of that Province by amending it so as to provide that in the case of the cancellation of a policy the tender shall be made by money. Post Office order, postal note or certified cheque payable at par. Previously the Act provided that the tender must be in money only. The change now makes this provision of the Act fair and workable.

No Federal fire insurance laws were passed at the recent session of the Dominion Parliament.

INVESTIGATION OF THE CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

The Report of the Commissioner (the Hon. Mr. Justice Masten) appointed by the Ontario Government to inquire into and report upon the rates, practices and methods of fire insurance companies and of the Canadian Fire Underwriters' Association, and also upon the existing laws of Ontario in relation to same was laid before the House during the year. Amongst other things he recommends:

- (a) Supervision of the Underwriters Association to a limited extent by the Province.
- (b) Prohibition of discriminatory rates.
- (c) Power to Superintendent of Insurance to mediate regarding disputes.
- (d) Companies to report annually the results of the various classes of risks.
- (e) Stricter rules regarding issuance of agents' licenses with power to Superintendent to cancel any license, and agents' fees to be graded from \$5 to \$100 each.
- (f) Limitation of Agents' commissions.
- (g) A revision of present Insurance Act (Ontario)

He also reported upon but made no recommendation regarding:

- (1) Tax on unlicensed companies.
- (2) Reciprocal or inter-insurance without deposit.
- (3) An Act respecting individual liability for fire

He advised against the adoption of the following suggestions:

- (1) Uniform policies throughout all the provinces.
- (2) Prohibition of insurance of property in Ontario through agents resident outside of Ontario.

It will be remembered that the Commission was appointed as a result of a complaint that the Canadian Fire Underwriters' Association was "arbitrary, autocratic and unfair" in its methods. It is therefore interesting to know that the Commissioner comments favorably upon the work of the Association, saying, amongst other things:

"I am of the opinion that the operations of the Canadian Fire Underwriters' Association have been and are to the advantage and in the interests of the public, and that such a combination tends strongly to maintain the solvency of the