ONTARIO'S FIRE MARSHAL ON OFFENDERS' TRAIL.

A recently issued bulletin by Fire Marshal Heaton, of Ontario, shows that official to be hot on the trail of offenders guilty of, or making attempts at, fraud on fire insurance companies. The bulletin says:—

"As a result of our recording system we have had proof in a number of cases that claims have been made by the same party upon two insurance companies for the same fire without giving either of the companies knowledge of other insurance and claim. Voluntary restitution has been made in two instances which came under our notice; in two other cases the fraud was detected before the claims were paid in which cases, of course, the insurance companies will be well able to look after themselves. It is our intention in all future cases to prosecute offenders of this class and the first case emanating from this office was taken by the Toronto police department in the Toronto police court on February 28, 1917, when one offender appeared before Magistrate Denison to answer a charge of fraud. This being the first case tried, and the amount involved small, restitution was ordered by the magistrate, and duly made.

"Another class of offender has come prominently under our notice as a result of investigations made by Deputy Fire Marshals, and that is of fraudulent claims on insurance companies. Such a case is being tried at the time of this writing, in Hamilton, following an investigation held by Deputy Fire Marshal, *pro tempore*, Geo. F. Lewis. In this case a woman is charged with an attempt to secure $1,029.00 by false pretences from the Hamilton Fire Insurance Company. Three similar cases are now under investigation by our officials.

"Instances such as those previously mentioned as examples may well afford a motive for the crime of arson, although that crime of itself is exceedingly difficult of adequate proof."

GERMAN INSURANCE COMPANIES IN UNITED STATES.

German insurance companies may continue to transact business in the United States. It is required, however, that the United States branches of such German companies shall be operated under the laws of the various States and their funds must be maintained in the States, and that such funds shall not be used for the benefit of the enemy or any of its allies.

During the war, the companies will not transmit money to their German home offices, or have other relations with them.

VALUING STOCK FOR INSURANCE.

While some wholesalers and retailers are, no doubt, when adjusting their insurance policies, bearing in mind the greater value which has accrued to the stock they carry, owing to the recent general enhancement in prices, it is very advisable that all should do so. Otherwise in case of fire they might be compelled to stand a serious loss when they came to replace their damaged or destroyed stock.

Every business man should base his insurance on the cash value his stock possesses to-day, and not upon the lower values which obtained a few months or a year ago.

UNDERWRITERS AND VANCOUVER'S FIRE DEPARTMENT.

The Mainland Board of Fire Underwriters are getting after the Vancouver City Council again in regard to the condition of the Fire Department. A report made to the City Council had expressed regret at the lack of evidence underwriters were able to produce to substantiate charges previously made. To this the underwriters retort that the evidence given before the Council proved up to the hilt that everyone of the charges made by the underwriters in regard to the organisation, discipline and efficiency of the fire department was thoroughly justified. The underwriters recall the fact that the chief has been asking for the services of district chiefs during the last four years, but that these requests have been ignored; that lack of supervision at the Wood, Vallance, Leggett fire was admitted; and that the brigade is handicapped in the following vital respects:—(1) lack of supervision; (2) lack of men to handle the apparatus; (3) lack of experience among a large number of the firemen; (4) lack of equipment in respect to water tower, fire-boat, adequate water supply on False Creek and Burrard Inlet, and smoke helmets; (5) lack of training in smoke drills. "From the perfectly clear evidence, which is a matter of record," the underwriters say, "we feel that we were justified in bringing the charges which have been proved beyond question. Notwithstanding your remarks in this connection, it is obvious from paragraph seven of your findings that you quite agree with us, and we shall watch with particular interest the result of the Council's efforts to rectify a dangerous situation demanding prompt action."

A FIRE RE-INSURANCE CLEARING HOUSE.

Discussion of a scheme for what may be called a fire re-insurance clearing house has been started in London. It arises out of the question of dispensing with re-insurances in German and other enemy insurance companies after the war. While the British fire offices, taken as a whole, are well able to withstand the heaviest demand which is ever likely to be made upon them, the problem in the present connection is to bring them into line. It is suggested that, if ten or a dozen of the offices were to combine, and place all their re-insurances in a central office, under joint control, a feasible and paying scheme might be set on foot. Expenses and profits would be allocated in proportion to the premiums paid in by the various members.

THE IMPERIAL LIFE.

The Imperial Life's advertising department, always prolific in new ideas, has brought out a new booklet, with khaki cover and filled with effectively drawn war sketches. Attached to the pictures are "a few facts" regarding the Imperial Life. The context ensures their careful reading.

The United States life companies are taking action in the question of war risks. According to decisions already reached by the largest companies, it is likely that no extra premiums will be charged by many for army or navy service within the limits of the continental United States, but that charges of from five to ten per cent. will be made for foreign service.