

FIRE INSURANCE ITEMS

THE ONTARIO FIRE INSURANCE COMPANY on January 18, received its license for the transaction of fire insurance in Canada.

ONE HUNDRED AUTOMOBILES were destroyed in the burning of the garage of the New York Transportation Company at midnight of January 27.

THE ANGLO-AMERICAN FIRE INSURANCE COMPANY has appointed Mr. Henry Blachford, of Montreal, its general agent for the Province of Quebec.

THE DOMINION FIRE INSURANCE COMPANY is asking Parliament to extend the time limit for obtaining its license to July 18, 1908, the original time stated being July last.

BUFFALO'S HALF MILLION DOLLAR fire of January 28, resulted not only in the loss of the Seneca Building and surrounding buildings with their contents, but in the death of three firemen.

MR. E. A. LILLY, who has been for some years connected with the Anglo-American Fire Insurance Company as manager for the Province of Quebec, has resigned that position and has opened an office in Calgary as a fire insurance adjuster.

VALPARAISO FIRE FIGHTERS are thus referred to by a United States naval officer: "The firemen—bomberos—are the aristocratic residents of Valparaiso, and the headquarters of the fire apparatus are club houses of the port. A man joins the fire department to have a good club to go to."

OWING TO IMPASSABLE STREETS the Board of Fire Underwriters of San Francisco has raised insurance rates on all buildings except those of class A in the burned district $33\frac{1}{3}$ p.c. The change will continue in effect until the Board of Works cleans the thoroughfares and makes them passable for the fire engines.

HIGHLY PERFECTED AUTOMATIC contrivances do not make human carefulness unnecessary. This is illustrated by a case reported lately to *The Insurance Press* from Brooklyn, N.Y. In a departmental store there, an inspector found water in the sprinkler gravity tank frozen, although the engineer insisted that steam had been sent up through the tank constantly. The engineer relied upon the electrical signal for high water, which signal depended upon the rise and fall of a float within the tank. The float being frozen in the surface ice and the tank being full, the signal was bound to respond correctly. Automatic devices should not be relied upon in determining the condition of automatic sprinkler apparatus. If it is inconvenient or undesirable to pump water into a tank until it is overflowed, personal inspection should be made daily to note its condition.

CASUALTY & MISCELLANEOUS

THE AMERICAN PHYSICIANS' AND SURGEONS' Accident Association has been organized by Dr. John M. Burns, of Mansfield, Ohio, to insure physicians, surgeons and dentists exclusively.

THE ROYAL INSURANCE COMPANY will apply to the British Parliament at its next session for authority to undertake marine and accident insurance and to carry on business by subsidiary companies.

THE TRAVELERS INDEMNITY COMPANY of Canada is making application to secure act of incorporation for the purpose of doing a general accident, sickness and steam boiler insurance business.

PTOMAIN POISONING from milk partaken of in a railway dining car caused the death of Wm. O. Butler, in a St. Louis hospital, some time ago. The beneficiary under his accident policy for \$7,500 is suing the United States Casualty Company for double indemnity, contending that the poisoning was an accident sustained while the deceased was a passenger on a railroad train.

THE COLUMBIA INSURANCE COMPANY of Jersey City, has been granted an Ontario license for the transacting of automobile insurance. Messrs. Geo. McMurrich & Sons, of Toronto, are to be general agents.

This company insures all types of automobiles, and under the following conditions:

While in a garage or other storage building, and while on road in use, against fire, explosion, lightning, and theft.

While on railroad car during transportation, against fire, explosion, lightning, theft, collision, and derailment.

While on board any water conveyance, against stranding, sinking, burning, collision, explosion and theft.

THE MASSACHUSETTS INSURANCE LAW may be amended so that the maximum line which may be written by fidelity and surety companies will be limited to one-tenth of their net assets. It is likely also that no more associations to transact accident and health insurance on the assessment plan will be allowed to incorporate, but that in order to encourage and facilitate the conversion of the existing assessment accident associations into stock companies, the amount of the minimum capital required of such associations will be reduced from \$200,000 to \$100,000 as in other states. In cases of such conversion the surplus accumulated by the old organizations would probably be required to be distributed among the existing policy-holders in proportion to the amount of premiums each has contributed.