

### COMMERCIAL UNION'S NEW BRANCH MANAGER AT VANCOUVER.

Mr. Andrew W. Ross, secretary of the Mainland Fire Underwriters' Association, has resigned that position to become branch manager at Vancouver of the Commercial Union Assurance Company, and the Palatine Insurance Company, in succession to Mr. A. T. von Etlinger, resigned. Mr. Ross is well and favorably known on the Pacific Coast, and has had a lengthy and exceedingly valuable experience of fire underwriting in British Columbia, having been associated for the past twenty years with various fire underwriting boards in the province. It is felt by fire underwriters that the Commercial Union has made an excellent appointment and that the important interests of this great Corporation in British Columbia have been placed in safe and able hands.

### NO FIRES FROM RATS AND MATCHES.

The popular impression that rats and mice are a prolific cause of fires through their gnawing of matches is shown to be unfounded by a series of experiments which have been made by Mr. F. V. D. Curser, the results of which are published in *Safety Engineering*. A large number of rats and mice were caught at different times and placed in cages without food or water, there being subsequently placed in the cages a counted number of matches of various types and a small quantity of straw. In each case the animals died without there having been shown any signs of fire or of gnawed match heads, though in some cases where several rats were kept together one was killed and eaten by the others. It is thought that the paste used in the manufacture of paper boxes as holders of matches may be a possible inducement to rodents to gnaw the boxes, but there seems to be no basis for the statement that rodents like to eat or gnaw the heads of matches.

### "MEN OF HARLECH."

The Enlistment in Wales has been splendid (Daily Paper).

"When was Wales last in the race for glory." The land of Llewellyn, of Morgan and Tudor had long ago settled quietly down as a peaceful part of Great Britain. The hot Celtic blood no longer boiled over when Saxon foot trod upon the sacred soil of Glamorgan. The Harp of the Bard was attuned to churchly music. But to-day, in the hour of trial, "Gallant little Wales" has raised a veritable army from her small population. Jones and Thomas and Jenkins and Pritchard, have flocked to the colours and, at this moment in the bloody trenches the Leek of the Principality vies with the Rose, the Thistle, the Shamrock and the Maple Leaf.

Fluellen, Howell and Taliesin, we salute you. All together, gentlemen—"Men of Harlech!"

J. K. L.

Toronto *Saturday Night's* "insurance expert" is so proud of his ignorance that he insists on repeating the fable that the City of Montreal is out of pocket through the recent Court House fire. This time, according to the expert, "the City's loss will run into the hundreds of thousands."

### "ON THE SLY" FIRE BUSINESS.

If Canadian fire business is good enough to be taken as the unlicensed companies take it "on the sly" it is good enough to be taken openly. The Minister of Finance has lately expressed his sympathy with the licensed fire insurance companies in this matter. It is to be hoped that when he comes seriously to consider the subject, that his sympathy will have warmed up to an extent that will result in action of a kind which will put an end once and for all to the present ridiculously unjust condition of affairs.

### AFTER-EFFECTS OF THE WAR.

One of the English insurance journals expresses the opinion that to some extent insurance companies will be affected after the war as the result of an increased tendency towards the active and strenuous life, with a turning away among numbers from what will appear by contrast with their personal experiences, much too humdrum an existence to be tolerated. The "risks" of ordinary civil life here will appear to the returning myriads after the war, says the journal, as contemptible as did our army at first to the Germans, and as a result, more accidents will occur and more constitutions will be wrecked through carrying out the dicta of a strenuous life worthy of the heroes who have suffered such awful things in the trenches.

### WAR EXTRAS.

One British insurance office is now charging officers of the R. A. M. C. an extra premium of three guineas so long as they are 25 miles from the firing line, but twelve guineas when their work takes them into the firing line itself, thus suggesting to a contributor to the London Post Magazine the following lines:—

Just behind the battle—both!  
As I near the firing line  
I must send the insurance office  
An infernal nine pounds nine.

### "OFFICIAL RETURNS."

To the Editor of THE CHRONICLE:—

Sir—Is it altogether a hardship that a company, licensed to do fire insurance only and including as "assets in Canada" investments held exclusively for its life policyholders, should be asked for particulars? Suppose that company just delete from its "assets in Canada" such investments, wouldn't all the trouble be avoided?

Yours truly,  
IGNEOUS.

April 19th, 1915.

### FIRE INSURANCE AND RISE IN COSTS.

It is being pointed out in Great Britain that since the outbreak of war, the cost of new machinery has on the average increased by 25 per cent. and second-hand machinery is only obtainable now at more than double the price that would have been accepted a year ago. The cost of rebuilding has increased by fully 20 per cent., and consequently many manufacturers who have not increased their fire insurances are, without knowing it, themselves carrying the risk of an additional cost of reconstruction.