

CANADIAN FIRE UNDERWRITERS' ASSOCIATION

MONTREAL COMMITTEE.

MONTREAL, May 26th, 1897.

Met at 3.00 p.m.

Present: F. W. EVANS, in the Chair.

ÆTNA	F. W. EVANS.	NORTH BRIT & MERCANTILE.....	RANDALL DAVIDSON
ALLIANCE	P. M. WICKHAM.	NORTHERN	Not Represented.
ATLAS.....	M. C. HINSHAW.	NORWICH UNION.....	Not Represented.
BRITISH AMERICA	C. R. G. JOHNSON.	NORTH AMERICA	HAROLD HAMPSON.
CALEDONIAN.....	LANSING LEWIS.	NATIONAL OF IRELAND.....	M. C. HINSHAW.
COMMERCIAL UNION.....	JAS. MCGREGOR.	PHENIX OF BROOKLYN.....	HAROLD HAMPSON.
CONNECTICUT.....	HAROLD HAMPSON.	PHENIX OF HARTFORD.....	Not Represented.
GUARDIAN	G. A. ROBERTS.	PHENIX OF LONDON.....	Not Represented.
HARTFORD	C. H. LOW.	QUEBEC	J. H. ROUTH.
IMPERIAL	G. R. KEARLEY.	QUEEN	} GEO. SIMPSON.
LANCASHIRE	J. CARSON.	ROYAL	
LIVERPOOL & LONDON & GLOBE.....	G. F. C. SMITH.	SUN	Not Represented.
LONDON & LANCASHIRE.....	F. W. EVANS.	SCOTTISH UN. & NAT.....	Not Represented.
LONDON ASSURANCE.....	Not Represented.	UNION	Not Represented.
MANCHESTER.....	C. H. LOW.	WESTERN.....	J. H. ROUTH.

Minutes of Meetings of 7th, 21st, and 26th ult., were submitted and confirmed.

31—Decease of J. C. Sinton.—The Chairman referred to the lamentable sudden death, by accident, of Mr. J. C. Sinton, on the 10th instant, and said that while a floral tribute was sent from the Association, and the few members who were not absent in Toronto had attended the funeral, it would doubtless be wished to take this, the first occasion, to offer a resolution as a mark of the great respect and esteem in which the deceased had been held. The following motion was thereupon moved and carried:—

Resolved, That the Members of this Association heard with feelings of much sorrow, the painful intelligence of the sad accident to Mr. J. C. Sinton, resulting in his death, thus removing from their midst a conferee who, as a representative of the Phenix of Brooklyn, has been associated with them for many years, during which time, the sincerity and integrity of his character, joined with a general cordiality, has won for him the high esteem and respect of all those with whom he had personal intercourse.

That a copy of this resolution be forwarded to Mrs. Sinton, with assurances of deep sympathy for her in her sudden bereavement.

32—Cold Storage.—The Secretary stated that some criticisms had been made on the wording of the clause adopted, excluding claims for consequential damage. After some discussion on the matter the clause as adopted was re-affirmed.

A letter was read from Messrs. A. A. Ayer & Co., asking for a special reduced rate on their Cold Storage Warehouse. After full discussion, the Secretary was instructed to reply that Companies are unable to grant such request.

33—St. Henri and St. Cunegonde Rates.—The notice of motion brought forward from Minutes of April 7th, to reconsider the specific tariff of these Municipalities, was considered, and a motion that the present rates be not disturbed, was adopted by a considerable majority.

34—Protestant Schools.—Objection was taken to a clause in the schedule of the insurances on this property, by which the valuation of the buildings is admitted. The Secretary explained that the clause was not in the draft copy submitted to him, and was struck out by him when a printed copy was presented for initialing. The Secretary was instructed to secure the amendment of the schedule by the striking out of the objectionable clause and also of the column headed $\frac{1}{2}$ estimated values."

35—Lancashire Insurance Co.—A letter from Mr. J. G. Thompson, Manager of this Company, was read, stating that it would henceforth be represented on the Montreal Committee in the absence of himself or his Inspector, by Mr. John Carson.

36—Reduction for Co-Insurance on Churches, Schools, &c.—A notice of motion was given to reconsider the action of this Committee at Meeting 7th April last, disallowing reduction for co-insurance on these risks.

The Meeting was then adjourned.

ALF. W. HADRILL,

Secretary.

F. W. EVANS,

Chairman.