

**THRIFT IN FOREST FIRES.**

There are estimated to be 10,000 forest fires in Canada every year of all sizes and descriptions. Nine tenths are set by human hands, and the damage runs from four to ten millions of dollars, not counting damage to soil, to the value of watershed areas, and many other factors.

"Thrift in forest fires" is a new movement which the Canadian Forestry Association has started amongst the guides, and campers and sportsmen of Canada with a view to cutting down the country's timber losses in 1917. As is well known, the present-day causes of forest fires are not the railways as much as the settlers, campers, hunters and fishermen. Thoughtlessness in respect to camp fires, the throwing away of lighted tobacco, matches, etc., has caused some of the worst conflagrations in history. Not only is Canada's exhaustible supply of timber seriously reduced in a time when it should be protected and improved by every possible means, but hundreds of miles of once excellent fishing and hunting and camping grounds are turned into blackened ruins.

No camp fire should be left this year until it is "dead out." A few extra pails of water or spades of sand will make this point certain. No fire should be set except among rocks or gravel, never in a bog or in leaves or needles. Throwing lighted tobacco or matches into the forest is conduct that is chargeable only to the amateur.

**INSURANCE AGENTS' LICENSE LAW IN QUEBEC PROVINCE.**

All insurance agents and companies operating in the Province of Quebec are reminded that the Act compelling agents (except salaried employees of any company who do not receive commissions, and notaries who are not regularly appointed agents of any company), to obtain a license, has been in force since the first of the present month. An agent acting without a license renders himself liable to a heavy penalty and we understand a company accepting business from an unlicensed agent also becomes liable to a penalty. Details of the Act were published in our issue of March 23rd last, page 303.

**PERSONALS.**

Mr. A. H. C. Carson, President of the London Mutual Fire Insurance Company of Toronto, was in Montreal on Saturday.

Mr. Arthur Barry, manager for Canada of the Royal Exchange Assurance, is at present on a business trip to the Coast. We understand he will visit agencies of his Company in important centres throughout the West before returning to Montreal.

Mr. Alfred J. Bell, Halifax, N.S., has returned from visiting the Head Office of the Insurance Company of North America at Philadelphia. Mr. Bell has represented this great institution in Nova Scotia for many years.

**CANADIAN FIRE RECORD.**

LAURA, SASK.—Hotel, poolroom and general store, destroyed, May 5.

MONTREAL.—Plant of Duchess Shoe Company, Beaudry and Craig Streets, heavily damaged, May 8. Loss placed at \$80,000.

**AN OLD-FASHIONED HOLD-UP.**

The Pittsburgh Life and Trust Company, a concern with assets of \$24,000,000, has been made the medium of as brazen-faced a hold-up as has been heard of for some time. A New York lawyer named Birdseye, made a proposition to get control of the stock, paying \$120,000 deposit, which \$120,000 he borrowed. Getting this proposal accepted, he immediately put in dummy directors who took action substituting lumber bonds of doubtful value for the Company's high-grade assets, the latter being realised upon, part of the proceeds going through dummies into Birdseye's bank account. Real estate was also transferred to dummies. Out of these proceeds, Birdseye paid for, to the extent of over a million dollars, the shares of the Company he had purchased from the old board of directors! The police are now looking for Birdseye, and action against the old directors is also under discussion.

**LUMBERMEN'S INDEMNITY FINALLY PAYS.**

The Forest Mills Company of British Columbia has, after nearly two years, received a final settlement of its loss from the Lumbermen's Indemnity Exchange of Seattle, a discount of 15 per cent. from a total loss being finally acceded to by the insured.

The corporate companies on this risk, carrying insurance to the amount of \$62,000, paid their losses promptly. The Lumbermen's Indemnity, which suffered a loss of about \$145,000, finally paid 50 per cent. down and the balance within three months. This is the case of which full details have previously been given in THE CHRONICLE, in which the defence of *ultra vires* was at one time set up against the lumber company's claim.

**FIRE COMPANY APPOINTS OFFICIAL CHIMNEY SWEEPER.**

The following notice in a Michigan paper has the old-world flavour of fire insurance ways two centuries ago:—

"Mr. John Plipponen, of 404 Lake Linden avenue, Laurium, has been appointed chimney sweeper or cleaner in behalf of the Finnish Mutual Fire Insurance Company, and every member is requested to have their chimneys cleaned by him at their own expense.

"Finnish Mutual Fire Insurance Co.,  
"Calumet, Mich."

An underwriter translates the appointee's name into English as "Pippin" and says that in 1916 the Finnish Mutual wrote \$55,000 in premiums, with \$6,000 in losses.

The Casualty Company of America has been placed in the hands of a receiver for the purpose of liquidation. The Company has had a checkered career, and this termination is not surprising to casualty managers. An examination of its financial condition as of September 30 last revealed an impairment of capital of \$654,112.43, and on December 6 it ceased writing all business, and reinsured its policies of all classes, except fidelity and surety, in solvent and responsible companies.