

THE INSURANCE CHRONICLE

FIRE WASTE—INSURANCE SAVINGS BANKS

Were Topics of Hon J. Barry at Montreal and Toronto
Colonel Burland Addressed Institute on the
Relation of Tuberculosis to Life Insurance.

Both the Montreal Insurance Institute and the Toronto Life Underwriters' Association were favored this week with addresses by the Honorable J. V. Barry, insurance commissioner for the State of Michigan. In the former city Mr. Barry chose for his topic the fire waste of America and compared the per capita loss of \$3 in Canada and the United States to the loss of 33 cents in six European countries. For the United States the annual loss by fire was \$457,000,000 of which only \$215,000,000 was direct. The remainder, \$242,000,000, was the indirect loss, including the cost of the maintenance of firemen and apparatus, and insurance. But in another way, the capital required at 5 per cent. interest to pay the annual fire losses in the United States would be \$9,140,000,000; or a sum equal to the combined capital of almost every business interest in the country.

Of the German Method

Mr. Barry contrasted the German method of dealing with a fire, in which after extinguishing the blaze without unnecessary haste or waste of water, the firemen clean up all the debris and scrub the floors before leaving. A very thorough investigation is then made, and the responsibility satisfactorily fixed. The guilty man is then heavily fined, taxed the loss by fire, and the expenses of the firemen.

Col. Jeffrey H. Burland spoke on the relation of tuberculosis to life insurance, saying that it was the heaviest mortality of any disease. It mattered not that the insurer was healthy and free from the disease when examined; he might get it at any time thereafter, and die quickly.

Basing his figures on well known rules, Col. Burland said that in Canada with her 7,350,000 population, and 125,000 deaths during the past year, no less than 10,625 of these were from tuberculosis, while 106,250 persons in Canada were ineligible for life insurance through having this terrible disease. It was therefore in the interests of the insurance people to support the various tubercular institutions to the best of their ability.

Must Have Field Men

To the Toronto Life Underwriters Mr. Barry explained the Massachusetts savings bank system of life insurance. He traced its course from inception. While the scheme had met with moderate success it had not made much inroad upon the ordinary life insurance business. Mr. Barry thought that no successful underwriting could be carried on without a proper number of field men to whom he paid a well deserved tribute.

Other speakers during the evening were Messrs. J. A. Torv, who was unanimously re-elected president of the Association; G. A. Somerville, F. Sanderson, Canada Life; Mills, Mutual Life; Campbell, manager, Detroit Manufacturers' Life; Marshall, Excelsior Life; Hamilton, North American Life; Donovan, Mutual of New York; J. O. McCarthy, Aetna Life; and Sutherland, Equity Life. Amongst other members present were Messrs. H. C. Cox, W. H. Orr, formerly of Aetna Life, and Junkin, Manufacturers Life.

BELLEVILLE UNDERWRITERS ELECT OFFICIALS.

The regular monthly meeting of the Belleville life underwriters was held recently, and took the form of a dinner, followed by the election of officers for 1910.

The president's office during 1909 was ably filled by Mr. Geo. W. Jarrell, district manager of Imperial Life Company, and on his retirement Mr. H. F. Ketcheson was elected for the ensuing year.

The former vice-president's office, for three years held by Mr. Jas. Little, of the Sun Life Company, is now filled by Mr. H. H. Gray, assistant superintendent of Metropolitan Life Company, of New York.

The pleasing event of the meeting was the unanimous vote given towards retaining the services of Jas. Rabbitts, the faithful and efficient secretary for the past three years.

The following were elected as the board of management: Messrs. J. E. Parks, B. F. Butler, Jas. Little, S. Burrows, W. A. McMullen.

OF A STATE INSURANCE HUMOURIST.

The United States has already given a title to the Honorable James V. Barry, Insurance Commissioner for the State of Michigan. On Monday evening he addressed the Montreal Insurance Institute, and on Tuesday the Toronto Life Underwriters' Association. Both these organizations would undoubtedly be willing to confer another degree upon Mr. Barry, the coveted Insignia of the Raconteur. Having prefaced his Toronto address with a cataract of funny stories, he is entitled at least to that honor. They came so fast that



Hon J. V. Barry.

the individual accustomed to digest anecdotes, could not swallow them wholesale or remember more than a small percentage.

Mr. Sanderson, of the Canada Life, characterized Mr. Barry as a human and a man who injected into his state commissionership an unusual amount of commonsense. He has the happy knack of humouring his audience, then treating them to a technical address. There is little wonder that many insurance companies have sought him as a staff member, that the Republican party have offered him nomination for his State. Mr. Barry will always be a welcome visitor to Canada.

SOME RECENT FIRES.

The following particulars are gathered from first Press reports of conflagrations. Upon these are instituted further inquiries, which appear under heading "Additional Information."

Calgary, Alta.—Building owned by Mr. E. H. Crandell; damage, \$700.

Ayer's Cliff, Que.—The Cottage Hotel; completely destroyed; insurance small.

Hull, Que.—St. Jean Baptiste School; cause, bursting of boiler; damage over \$20,000.

Gilbert Plains, Man.—Grist Mill and elevator; damage, \$30,000; insurance not yet known.

Deseronto, Ont.—Barn owned by Mr. Wm. Brown; damage, \$1,000; insurance, \$400.

Rosthern, Sask.—Residence of Mr. Willard Spence; cause, falling stove pipes; damage, \$2,000.

Inglewood, Ont.—Elevator and three thousand bushels of grain; damage, \$5,500; partly insured.

Morden, Man.—Residence and contents belonging to Mr. Wm. Jickling; completely destroyed.

Shawinigan Falls, Que.—Residence of Mrs. Tessier; cause, overheated stove; full details not to hand.

St. Catharines, Ont.—Building belonging to the St. Catharines Artificial Gas Company; damage \$500.