LEGAL DECISIONS.

MONTREAL FIRE COMMISSIONER'S POWERS.

The Montreal Fire Commissioner has been upheld in his action in ordering the arrest of Mr. E. G. Robillard de Mezuel, who refused to tell the Commissioner at a recent enquiry how he had come into possession of a number of valuable paintings alleged to have been damaged at 293 Sherbrooke Street West, on April 4. A writ of *habeas corpus* was secured on Mr. de Mezuel's behalf, but when consideration of the merits of the writ came up, it was quashed by Mr. Justice Beaudin. The right of the Commissioner to make enquiry regarding a fire that destroyed only movable and not immovable property, was attacked by the attorneys for Mr. de Mezuel. They also attacked the right of the Commissioner to question a witness as to the manner in which he became possessor of any of the articles destroyed in a fire. Mr. Justice Beaudin, however, found against petitioner on both these grounds.

QUEBEC WORKMEN'S COMPENSATION ACT.

The Court of Appeal, sitting at Montreal, have lately given an interesting decision under the provincial Workmen's Compensation Act. The appeal was brought by the Canada Cement Company and referred to a case where they had been ordered by a trial judge to pay a labourer an annual compensation of $100. The circumstances of the case were that this labourer in January, 1912, was engaged in a quarry loading stone on lorries. It was a particularly cold day, the temperature falling to 18 degrees below zero. Whilst returning home in the car that evening the man felt a pain in his left foot, and on arriving at his house noticed it was swollen. The next day the swelling had increased. Finally, after three or four days he called a doctor who sent him to the hospital, where part of the foot was amputated. While this man with others, worked all day in the bitter cold, at ten o'clock in the morning the foreman told the men that such of them as wished to might leave and return home, and two of them did so. Chief Justice Archambeault said that the foreman should not have been content with allowing the workmen to go, he should have ordered them to do so. By continuing their employment he was assuming responsibility for any accidents that might be due to the intense cold. He (the Chief Justice) found the increased risk forming the relationship between employment and accident in the fact that respondent worked with his feet on the stone, worked for ten hours on an intensely cold day. Precedents in French and English law of men who had suffered from heat stroke, lightning stroke, etc., as a result of the circumstances of their employ, and recovered in the courts under workmen's compensation acts were quoted, and the Court by a majority dismissed the appeal, confirming the decision that the workman is entitled to compensation.

INSURANCE NOTES & NEWS

The New York *Commercial* publishes the glad tidings that Fire Commissioner Johnson, of New York, contemplates sending to Africa for a barrelful of "drayon," the sap of the papau tree, to smear on the 4,000 and odd firemen in New York City to make them painproof while fighting fires.

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The commissioner came to the decision after Amgoza Lee, a native of Dahomey, had given a demonstration on his own person. Mr. Lee held a burning match against his naked arm, then against his face and his tongue. He showed no evidence that he felt pain. The commissioner sent for a torch, used by the firemen to start fires in engines on the way to fires. The Dahomeyan took off his coat, put the flame to his arms and against his chin and cheeks. The fire experts watched closely and saw that he did not flinch. Then the commissioner suggested to the visitor that a sample of the preparation would be acceptable, and that if it proved to be all that the visitor claimed there would be a big demand for it.

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The re-insurance by the Metropolitan Life of New York of the 150,000 policyholders of the Union Life of Toronto, has now been arranged for. It is stated that the Metropolitan intends to retain most of the Union Life offices and take over all the staff who desire to join the forces of the Metropolitan.

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The London *Review*, commenting upon a recent paragraph in THE CHRONICLE regarding the late appearance of the preliminary insurance report, thinks that we in Canada don't know how well off we are. In England it appears the Board of Trade returns of insurance companies' accounts deposited in 1911, only appeared about a month ago!

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A provisional agreement has been entered into for the acquisition by the Royal Insurance Company of the shares of the Horse, Carriage and General Insurance Company, which, established in 1868, is one of the most important of the group of British offices engaged in the transaction of live stock insurance. Its operations also extend to fire and accident business generally, the total net premium income approximating to £68,000. The paid-up capital amounts to £17,661, out of £50,000 subscribed. It is proposed that the Horse, Carriage and General should continue its separate existence under its present Board of Directors.

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It is understood that at least one of our enterprising life offices contemplates following the lead of the Gresham and other important British companies by extending its operations to Canada. The popularity of life assurance in the Dominion is shown by recent advices which state that the growth of the business has raised the total to over a billion dollars, the increase in 1912 being more than one hundred and twenty millions. With a demand so vast as is suggested by these figures, it is not surprising that companies from the Mother Country of high repute should regard Canada as an area which offers highly promising opportunities of obtaining additional business.—*The Policyholder*, Manchester.