

COMMERCIAL UNION ASSURANCE COMPANY.*(Continued from page 653.)***THE COMMERCIAL UNION IN CANADA.**

Commencing business in Canada in 1863, while both the country and the Company were yet in their infancy, the Canadian interests of the Commercial Union have steadily kept pace with the growth and development of the Dominion. Enjoying in Canada a high prestige on account of its magnificent financial position, the Commercial Union is also held in esteem for its consistently admirable service to and liberal treatment of policyholders. Canadian fire premiums of the Commercial Union last year totalled \$1,013,179 (a gain of \$75,000 over 1915), losses incurred being \$685,409.

For many years, the Commercial Union's interests in Canada have been in charge of Mr. James McGregor, a veteran underwriter of high attainments, much respected by his colleagues throughout the Dominion. The assistant manager, Mr. W. S. Jopling, has been in the Canadian service of the Company for many years.

THE LIFE UNDERWRITERS' CONVENTION

The Life Underwriters of Canada are to foregather for their annual convention at the Fort Garry Hotel, Winnipeg, on August 21st to 25th. The usual feast of good things—intellectual and otherwise—is being arranged by the committees in charge. The preliminary programme shows a long list of addresses and discussions, the former ranging from a professorial paper on the "Economic Value of Life Insurance" by Professor Swanson of the University of Saskatchewan, to a talk on the selection and training of agents by Mr. Winslow Russell, agency manager of the Phoenix Mutual of Hartford. Aspects of the licensing of agents' question will be presented by Mr. A. E. Ham, the Manitoba insurance superintendent, and Mr. A. E. Fisher, who fills a similar position in Saskatchewan. Mr. J. Burt Morgan will deliver his presidential address, and Mr. C. C. Ferguson, general manager of the Great-West Life, is also down for a speech.

Short general discussions have been arranged as usual on various interesting topics—enlargement of clientele, monthly income insurance, institutional advertising, etc. One heading for a discussion is "the need of life insurance for the farmer and how to sell him"—which is perhaps one of the things that would better have been said differently. Sir James Aikens, Premier Norris of Manitoba, and Mr. George T. Wilson, of the Equitable Life of New York, are expected at the banquet. Mr. Wilson, according to the programme, is scheduled to speak on the subject of "'Now' (subject to slight changes and additions)." In view of the strenuous character of the times in which we live, the spirit of caution evidenced in this title can be readily appreciated.

THE MANUFACTURERS' APOLOGIA.*(Continued from page 651.)*

from that fact and the present apologia of the Association's Insurance Committee, with its contradictory logic and its clouds of inconsequential verbiage, is that the manufacturers' frantic efforts to avoid any change in the law, are dictated by the strong desire, which however, they dare not avow in plain language, to avoid taxation, including specifically war taxation. What an inspiring quality of patriotism is theirs.

CANADIAN FIRE RECORD*Specially compiled by The Chronicle.***FIRE AT REGINA, SASK.**

By the fire which occurred on the 11th instant and already reported, on the premises of the Regina Storage & Forwarding Warehouse, the following Companies are interested:—

STORED GOODS.—Northwestern National, \$5,000; Fidelity Phenix, \$4,000; General of Perth, \$1,300; British Crown, \$550; National of Hartford, \$1,000; National Union, \$1,500; Occidental, \$1,000; Scottish Union & National, \$1,000; Sun, \$2,500; Total, \$17,850. Loss total.

ON BUILDING.—Dominion, \$4,000; Springfield, \$2,000; Northwestern National, \$2,000; Continental of N. Y., \$2,000; total, \$10,000. Loss total.

ON REFRIGERATING PLANT.—Scottish Union & National, \$1,500; Continental, \$1,000; total, \$2,500. Loss total.

FIRE AT SOREL, P.Q.

By the fire which occurred on the 19th instant, originating in the Canada Steamships Workshops at Sorel, P.Q., the following companies are interested in dwellings destroyed:—New York Underwriters, \$2,000; Strathcona, \$5,500; Phoenix of London, \$600; British America, \$2,500; Royal, \$14,000; Queen \$1,400; Atlas \$4,000; total \$30,000.

MONTREAL.—Sophia millinery store, 521 St. Catherine Street West, damaged, June 24, and store of G. O. Holland & Sons, above, smoke-damaged.

ST. LAURENT, QUE.—Large barn of the St. Laurent College destroyed, May 26, with two cows and a large number of pigs. Loss \$5,000.

REGINA, SASK.—Plant of North Star Drilling Company destroyed, June 21. Loss \$18,000 with \$1,500 insurance.

FIRE INSURANCE IN BRITISH COLUMBIA.

British Columbia, as a field of fire insurance operations, is easily worked from the headquarters of a Pacific Coast organisation at San Francisco, and it is therefore not surprising to find in a compilation of fire insurance transacted in the province last year, no fewer than 23 British, American and other foreign companies busy there which have not a Dominion license, but operate under a provincial license. With the new Dominion Insurance Act in force, these companies will come under Ottawa jurisdiction, be required to take out Dominion licenses, and conform to the requirements of the Dominion law. Presumably, those of them whose British Columbia business makes it worth while, will do this. The meagre volume of premiums reported by some of the companies in question suggests, however, that in a number of cases, on the new Act coming into force, there will be a re-insurance of British Columbia business and a retirement from the province.

The Fine Art & General Insurance Company, Ltd., which has ranked as one of the leading independent British fire companies, doing a large business also in burglary and accident, is to be absorbed by the North British & Mercantile, which offers £13 per share, payable in British war loan, the proposal being conditional on the offer being accepted by 85 per cent. of the shareholders.