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CANADA LIFE

FIRE PREVENTION CONFERENCE.

A meeting of a Dominion Fire Prevention Committee representative of practically all interests concerned in the reduction of fire waste called together by the Superintendent of Insurance met in Ottawa on Friday, the 13th inst., and was addressed at the opening of the proceedings by Sir Thomas White, who extended a welcome to the representatives and assured them of the desire of the Government to assist in the solution of this great problem.

At luncheon Hon. Mr. Rowell, President of the Council, addressed the Committee on the work of reconstruction with which Canada, and particularly the Reconstruction Committee of the Cabinet. is now very much concerned. Mr. Rowell stated that it was most appropriate that this Committee should have met at this particular time when the many questions of re-construction and conservation and thrift were engaging the attention of the Government

Mr. G. M. Murray, Secretary of the Canadian Manufacturers' Association, and Mr. James White, of the Commission of Conservation, briefly addressed the Committee at luncheon, both urging the enforcement of personal responsibility for fires.

During the noon hour, through the courtesy of the Department of Public Works and of the architects, an inspection was made of the interior of the new Parliament Buildings.

Three business sessions of the Committee were held; in the morning, afternoon and evening, and many important resolutions were adopted. Among these resolutions was one recommending that a campaign of education be undertaken through the press and by public meetings with a view to arousing the public to the necessity of reducing fire waste, a resolution favouring the introduction of systematic education in the schools by means of moving pictures, lectures and pamphlets, a resolution in favour of the Government inspection of buildings insured and uninsured for the purpose of detecting conditions likely to cause fires, such inspection to include not only physical construction, but other matters such as cleanliness, methods of disposal of waste and regulations for conduct of employees, a resolution in favour of insurance companies reporting to the Government all risks in which objectionable conditions exist and which the owner or tenant, whichever is responsible therefor, fails to remedy, a resolution favouring legislation requiring every person effecting insurance to fill out and sign a written application within a prescribed period after the insurance becomes effective. Specimen questions to be included in such an application were also considered. A resolution was also adopted urging the desirability of better municipal by-laws and the enforcement of existing by-laws, and a resolution that there should be legislation fixing personal responsibility for fires occurring after failure of the owners to comply with the requirements of inspectors appointed or authorized by the Government. Recommendations were made for the wider adoption of sprinkler equipment and for uniform hose couplings.

A full discussion took place on many other aspects of fire prevention.

At the evening session brief addresses were given by Mr. Grove Smith, of the Commission of Conservation, Mr. J. B. Laidlaw, who outlined the work of the Advisory Committee of the Fire Prevention League in Ontario, and by Chief Graham of Ottawa, who described the methods of inspection which have been adopted by his department.

The Committee has been constituted as a permanto time as necessity therefor may arise in the carrying into effect of the resolutions adopted,

The representatives present were as follows:-

1.--Canadian Fire Underwriters Association, J. B. Laidlaw Manager Norwich Union Fire Insurance Society, Toronto; E. F. Garrow, Secretary, British America Assurance Co., Toronto; J. A. Robertson, Secretary, C.F.U.A., Toronto, A. W. Hadrill, Permanent Chairman of the Executive Committee, C.U.F.A.,

2.-Non-tariff insurance companies, J. N. Mackendrick, Galt, Ont.

3.—Canadian Manufacturers' Association: W. H. Shapley, Toronto; G. M. Murray, Toronto.

4.-Canadian Credit Men's Trust Association: A. S. Crighton, Toronto; T. W. Learie, W. R. Johnston & Co., Ltd., Toronto.

5.—Retail Merchants' Association of Canada: E. M. Trowern, Secretary, R.M.A. of Canada, Ottawa. 6.-United Farmers of Alberta, A. Van R. Schermer-

horn, Calgary, Alta. 7.--United Farmers of Ontario: James McEwing, Grayton, Ont.

8.—Wholesale Grocers' Association: H. W. Chamberlain, Ottawa.

9.—Canadian Bankers' Association: H. T. Ross, Sec., C.B.A., Montreal.

10.-Dominion Mortgage & Investments Association: A. E. Holt, Vice-President, Toronto; J. Apple-

ton, Secretary, Toronto. 11.-Fire Chiefs' Association: J. W. Graham, Ot-

12.—Commission of Conservation: James White, Ass't to the Chairman, Ottawa; J. Grove Smith, Fire Prevention Engineer.

13.—Department of Insurance.

Several other representatives of insurance companies from Montreal, who expected to be present, were prevented by reason of the civic strike. A letter of regret was also received from Mr. Tom Moore, President of the Trades and Labour Congress of Canada, stating that owing to his absence from Ottawa he was unable to be present.

Mr. W. H. Shapley, of the Canadian Manufacturers Association, acted as Chairman of the Committee, and Mr. Finlayson, the Superintendent of Insurance, as Secretary.

The Committee adopted a resolution of thanks to the Minister of Finance and the Department of Insurance for calling the Committee together.

RESPONSIBILITY.

The man who goes through life without feeling the weight of responsibility in one form or another does not really live.

And the man who passes out of life leaving behind him, through his own negligence, responsibilities unprovided for has lived wrong.

A responsibility common to most of us is that which calls on us to make provision for our wives and families. Those of us who are the fortunate possessors of good health can make such provision to-day. Why wait and risk the danger of leaving undischarged responsibilities behind? - Sunshine Magazine, Sun Life Assurance Company of Canada.

EMPHASIZE THE PLEASURE END.

Much has been said and written about the duty of taking life assurance, but little about the pleasure. Now the great majority of the assured will testify to the fact that after they had secured a policy they felt a comfort of mind in the knowledge that their own were protected, come what might, which they had never known before. The hesitancy one feels before taking a cold plunge and the delight. ful glow that succeeds it illustrate well the change of the average man before and after assuring his life. -Sunshine.

The fire losses in the United States and Canada for November were \$12,333,750, which is nearly \$8,000,000less than the same month last year. The losses for the eleven months of 1918 have passed the \$300.-000,000 mark for the first time since the San Francisco conflagration. They are \$301,276,635, which is \$60,000,000 more than for the same period last year.

TO RECRUIT INSURANCE AGENTS FROM SOLDIERS.

The heads of the various insurance companies doent Dominion Advisory Committee of Fire Prevention ing business in Canada are planning to take their with whom the Government may consult from time part in the re-construction work planned by the Khaki University. It is well known that the Khaki University is doing a great work among the soldiers overseas, a work which aims to give those soldiers whose education was interrupted an opportunity to continue their studies and to furnish the nucleus of a higher education to those who were denied this opportunity in pre-war days.

In the working out of the plans for the Khaki University some of the ablest men from the various Canadian colleges have been pressed into service with the result that their efforts have been more than justified. The insurance men feel that the overseas officers and soldiers might present valuable material for the securing of recruits for the agency force. With this object in view the insurance men of the country are planning to send overseas a few representative men who will not only enlighten the soldiers as to the benefits of insurance, but primarily will seek to enlist as agents, representative officers and men. Insurance men are hopeful of being able to interest a large number of good men now overseas who on their return to Canada will take up insurance work.

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