

INSURANCE COMPANY MUST PAY AUTO THEFT LOSS.

An interesting issue was decided in an insurance claim before Mr. Justice Mercier in the Superior Court, Montreal, last week.

Raphel Ouimet sued the National Ben Franklyn Fire Insurance Company for \$1,200 he alleged was due on his insurance policy to recompense him for the loss by theft of his automobile on September 4, 1917.

The company admitted the existence of the policy, but denied that the automobile had been stolen, or, if stolen, the theft was committed by an employee of the plaintiff, which fact would relieve the company of liability under the policy.

The proof established that on the date in question one Jean Paul Desrosiers offered to clean the machine for plaintiff who, in good faith, accepted the offer and gave Desrosiers the keys of the garage. Instead of cleaning the auto, the man took it out for a spin, met with a serious accident, and abandoned the wreck of the machine at Pointe aux Trembles.

"Desrosiers," Mr. Justice Mercier said, in his judgment, "afterwards pleaded guilty to having stolen the automobile, and, as was established by documentary proof, was sentenced to serve two years in the penitentiary."

"The fact that plaintiff consented, in good faith, to allow Desrosiers to clean his automobile did not," His Lordship added, "make the man an employee of the plaintiff in the sense of the law, and it did not relieve the company defendant from their liability under the policy. The act of Desrosiers was covered by that policy just as if the automobile had been stolen by one who broke into the garage deliberately for that purpose. The only difference was that Desrosiers stole the auto by subterfuge and fraud, when he was in the employ of Dr. Dupont, and not a servant of the plaintiff."

Consequently, the Court dismissed the defendants' plea, and awarded plaintiff the \$1,200 claimed, and the costs of the action.

INCREASES IN WAGES UNAVAILING

The unions have at last become aware that, even for their own selfish interests, it avails little to gain an increase in the wages if the result is an increase in the cost of commodities. But it seems not yet to have occurred to them that the resultant increase of prices hits the brain worker with redoubled force, because he has no increase of pay to meet it. Five millions a day is the official estimate of what current strikes are costing us. It is the clearest possible case of the oppression by one class of all the others, to the harm of the nation as a whole.

PERSONALS.

We regret to learn that Mr. John Sime, the popular Assistant General Manager of the Western Assurance Company, is seriously ill.

Mr. C. C. Paull, Accident department of the Norwich Union, Toronto, was visiting the Montreal branch this week.

The Eagle Star & British Dominions has purchased the freehold of the premises in London, England, known as 1 and 2 Threadneedle street, with the object of erecting a new building. The site adjoins the British Dominions House, erected in 1914.

Mr. William Aeneas Mackay, general manager of the London & Lancashire Life, who has been visiting Canada and the United States for the past few weeks, left Montreal, on his return from the Coast, on the 16th instant, for New York, en route to England.

Sir Charles Hanson, ex-Lord Mayor of London, who has been spending a few days in Montreal, left for New York on the 16th instant, en route to England.

Mr. Harold Hampson, of the well-known insurance firm of Robert Hampson & Son, Montreal, who is as striking a figure on horseback as he is in fire insurance circles, was recently honoured by being elected Master of the Montreal Hunt Club. It may not be generally known that this club is nearly one hundred years old, and has the distinction of being longer in existence than any Hunt Club on this continent. It was organized in 1826, and Mr. Hampson is one of its oldest members. He is a fearless rider, with a reputation for clearing all obstacles, high or low, as easily and gracefully as he overcomes the many obstacles that are constantly obstructing the way in fire insurance. He has purchased two new hunters, which will, no doubt, be in evidence on the occasion of the first hunt breakfast of the season, to be held at the Forest and Stream Club on the 27th instant. Any of his colleagues having the temerity to ride one of them, can, no doubt, be accommodated on that date.

SCOTTISH METROPOLITAN ASSURANCE CORPORATION

Messrs. R. V. Winch & Co., Vancouver, B.C., have been appointed general agents for British Columbia of the fire department of the Scottish Metropolitan. The arrangement was consummated during the recent visit of Mr. W. E. Mackay, general manager of the London & Lancashire Life, who, together with Mr. Alex Bissett, Canadian manager, has been visiting important centres in the West. Messrs. R. V. Winch & Co. are an old established and influential firm.