

## Correspondence.

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### TORONTO LETTER.

Settlement of Gowans Kent Loss.—The Re-rating of Toronto Risks in the Congested District.—The Hamilton Board as a Debating Society.—A Disappointment, Somewhat.—An Invention that will be Popular.—When your Policy Expires it will Explode, and you cannot Fail to Know it.

Dear Editor.—The Dominion Adjustment Bureau, Hanson & Kennedy of your city, have completed their labours in adjusting and appraising the fire loss sustained by the Gowans Kent Company on 10th Feb. last. Evidently, the work done by the Bureau has been well and efficiently done, but the figures show impossibility of any salvage being made. The loss to the Companies will, therefore, be total, both on stock and on fixtures. Thus: stock loss, \$95,813.09; insurance, \$90,500; fixtures, kiln, etc., \$10,953.84; insurance \$7,000. Total insurance, \$97,500. Total loss, \$193,313.93. Losses which are total are very distasteful to insurance Companies at all times, but especially so when they originate in a city as well provided with fire fighting appliances as Toronto claims to be. It will be remembered this fire occurred in midday, and appears to have started in the cellar, in the rear part of the warehouse, and the cause must be classed as "unknown." The firm think it possible that defective electric light wiring is to blame. When first discovered, the fire was a small one, rather insignificant, and the employees undertook to extinguish it themselves, but, the weather being severe, waterpipes and water casks were found frozen up. When the fire brigade arrived a further misfortune resulted, for without thorough investigation, or through bad judgment, and lack of appreciation of the impending danger, the firemen assumed that the small blaze they saw was under control, or extinguished, and so started back to the Fire Halls. In consequence they had to be recalled, but the time lost was fatal, and the total destruction of the warehouse followed.

Unwonted activity is a striking feature in the Rating Department of the Toronto Board; Secretary McCuaig with additional assistants has no light task in re-inspecting and re-rating all risks within the "Congested District." This has followed from the adoption of a new standard of rating by the Annual Meeting of the Toronto Board held in February. An Insurance Agent being asked what was being done with the obnoxious "conflagration extra," or what remains of it, replied that it was being entombed within the new rate. Buried out of sight, but *there*. The Companies must live anyway.

It is currently reported that the old line 'Companies' will have to look sharply after their business this year. The non-board Companies are receiving fresh accessions to their ranks this spring. They will all get some business, less or more, and it is equally certain that what they get will be so much taken from the revenues of the liners. It will not be all inferior risks either. Now, what will the Associated Companies do about it? Indeed, what can they do?

All privileged to receive and read, and who have regularly read from time to time, either by right, or by courtesy, the Minutes of the Hamilton Board of Underwriters must have observed with interest, if not

with sympathy, an ever-evident leaning towards the right on the part of that institution; and a certain reaching or groping for knowledge, and information upon matters and things pertinent (and important) to the fire insurance interests represented. I think it is not unfair to say that this yearning after knowledge and the oft expressed and always implied desire to be of use in its day, and to its generation, has not been fully appreciated by the C. F. U. A., the larger Association—nay, I believe a feeling akin to boredom and impatience has been allowed to influence the parent (by courtesy) institution in dealing with its affiliated but subordinate Board. To use a common expression, its deliberations and motions have been, I fear, too frequently "sat upon." Has such a thing happened lately? I ask, because upon 13th instant a notice was issued to members that at its next weekly meeting the following "topic" would be discussed, and a full meeting of members was invited. "Is it in the interests of Agents of Tariff Companies to give encouragement to non-tariff offices by acting as their agents? Now, the setting of this jewel of debate was artistic, and the moment of its introduction seemingly well timed. However, it happens that this question and its kindred aspects is disturbing the greater minds of the C. F. U. A. at this present, and they have been for weeks pondering what steps they should take in dealing with this whole question of non-tariff competition. At this juncture, with a zeal somewhat, however slightly, tempered with discretion, the Hamilton Board precipitate the question and "rush in," where the great men of the C. F. U. A. seemingly 'fear to tread.' Now mark the sequel, as the novelist would say. It was to be expected that a very full and representative meeting would turn out on the appointed day, and orators on either side would urge their views, and a vote of yeas and nays be taken. Things did not so develop themselves. The subject we are told "was fully discussed, but no action was taken, because it was a matter to be dealt with only by the C. F. U. A. Further, there was a unanimous assent that it was not in the interest of Tariff Companies to allow their Agents to represent non-tariff offices. (This *unanimity*, by the way, was a curious thing too.) Now, what happened? What dropped, that the Hamilton Board did not handle the announced "topic" with the ability inherent in the Board, and with the lucidity and deftness that the original statement of the proposition gave promise of? Surely freedom of discussion is their's.

I am advised of a new and curious invention which will be sure to meet the quick favor of all policy-holders, whether Fire, Life or Accident. Patents being applied for, details are, of course, withheld. Briefly, the novelty is this. A detonating seal or band attachable to a policy or renewal receipt is so beautifully and delicately constructed, as under certain circumstances and conditions to be capable of "going off," or exploding harmlessly, at the exact instant of expiry of the contract to which it is affixed. Accompanying and succeeding the detonation, there is a strong pungent musk-like odor which will under ordinary conditions last for some hours, and in this way would meet the case of a policy overlooked, and which has during the absence of the holder expired and "detonated," because what he was prevented from hearing would become noticeable by his sense of smell. The inventor claims he has succeeded in meeting all possible time requirements, as to short date and annual expiries, and on 1st of April will issue his advertisement and be ready to supply the trade. Three year expiries he is yet working at, not having