

OFFICIAL ORGAN OF THE INSURANCE FEDERATION OF BRITISH COLUMBIA

INSURANCE HAZARD OF GASOLINE AND GASOLINE DEVICES

(Continued from page 4)

where it is ignited and heats to a white heat the mantle which radiates the light.

The light that is given from one gallon of gasoline is equal to a 600 candle power light for 29 hours and 25 minutes. The light is controlled by a regulator. Many lights may be taken from the main tube by the use of T's. Should the tubing become damaged and cause a leak the light would go out. Precautions should be taken as to the location of the tank. Never look into the tank to see how much gasoline it contains, with a lighted match in your hand.

Gasoline stoves are operated the same way. These are safer than a gasoline stove that is fed by gravity as there is danger of flooding and also the refilling of the tank when the burner is hot. Gasoline vapour is heavier than air so when the gasoline is being poured from its container into the reservoir of the stove the vapour falls and becomes ignited. This in nine cases out of ten startles the person handling the oil so that they drop the container or spill the oil and probably set fire to the house and he is lucky if he is not burned himself.

Explosions from free gasoline do not happen very often, but the vapour arising from it burns fiercely. A pail of gasoline burning in the open will not explode. Empty gasoline drums and cans are very dangerous, if one were to drop a lighted match into one of these it would cause an explosion.

When thinning is done by benzine in Paint and Varnish factories, in garages where a large amount of cleaning is done by spray machines, or in any risk where gasoline is used in any form that will have a tendency to create a vapour either of a burning or a combustible nature, socketless electric lamps with vapour proof globes and outside switch should be used, as the vapour gathers around the socket of the lamp and when a key socket lamp is used an arc is formed at the globe and an explosion is very liable to take place, as has been demonstrated in a number of recent fires.

The great hazard that lies in the handling and use of gasoline is not fully appreciated by the majority of people and I feel that in the interests of the insurance profession and in justice to the assured, the danger from the careless handling of all highly volatile fluids should be pointed out and carefully explained by all insurance inspectors whenever same is found in use. The proper method in which to handle any hazardous fluid is by the use of safety appliances as approved by the National Fire Protection Association, all of which have the label of the Underwriters' Laboratories.

INSURANCE NOTICES.

The "Great American Insurance Company" has been licensed under the "Insurance Act" to transact in British Columbia the business of hail insurance, tornado insurance, sprinkler-leakage insurance, and automobile insurance, excluding insurance against loss by reason of bodily injury to the person. The head office of the company in British Columbia is Pemberton & Son, Pacific Building, Vancouver. W. A. Wand, insurance manager of the firm, is the attorney for the company.

The American Alliance Insurance Company has been licensed under the "British Columbia Insurance Act" to transact the business of fire insurance. The head office of the company in the Province is located at Vancouver. O. D. Lampman, insurance agent, Vancouver, is the attorney for the company.

The Newark Fire Insurance Company, New Jersey, has been authorized by license 444 to transact the business of fire insurance in Canada, restricted to the Province of British Columbia. The chief agent for Canada is Mr. F. W. Walker, Vancouver, B. C.

CHANGE IN NAME OF IMPORTANT INSURANCE FIRM

The firm of D. C. McGregor & Co., Limited has applied for change of name to McGregor, Johnston & Thomas, Limited. This will not involve any change in policy or personnel, but will simply include the names of Messrs W. Wyllie Johnston and Owen W. Thomas, who have long been partners in the original firm.

Prior to incorporation, in 1905, Mr. D. C. McGregor had for many years represented the Great-West Life Assurance Co., The Employers' Liability Assurance Corporation, The Union Assurance Society and the Western Assurance Company, and with the exception of the Great-West Life, all of these Companies are still represented by the firm as Provincial General Agents. In addition they also represent the North West Life Insurance Company and the Marine Insurance Company of London, England.

The senior member of the firm, Captain D. C. McGregor has taken little active interest in the business since the Company was incorporated in 1905, his outside interests claiming most of his time. He was Reeve of Burnaby for two terms, and when war was declared he was amongst the first to volunteer, finally going to France with the 29th Battalion as Quartermaster, and being still on the active list in the same capacity in connection with Military Hospitals in British Columbia.

Mr. W. Wyllie Johnston, the Vice-President, is a native of Dundee, Scotland. He joined the staff in 1903, coming from Rossland where he settled in 1895. After two years he became a partner in the firm and has since become one of the leading insurance men in the City.

Mr. Owen W. Thomas, as his name would indicate, is a Welshman. He came to Vancouver in 1902 from Winnipeg, where he was for several years on the staff of Messrs Macdonald, Tupper, Phippen & Tupper as Accountant, and acted in the same capacity for Sir Charles Hibbert Tupper until 1904, when he joined the staff of D. C. McGregor, becoming a partner and Secretary of the Company when it was incorporated a year later.

Mr. Thomas is a fellow of the Institute of Secretaries and was recently elected Vice-President of that Institute.

RECENT FIRE LOSSES.

Recent fire losses reported to Superintendent of Insurance, Victoria:

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Rossland, April, 5th.—Fourth Ave.; owner O. Mackenzie; occupant, James McDonald. Wood frame dwelling. Value of building \$400, insurance on same \$400; value of contents \$350, insurance on same \$150. Total loss \$400. Cause defective chimney. Conn. Ins. Co.

Maple Ridge, March 31.—S. E. corner of W. E. ¼ Sec. 30 T. P. 12 W. D.; owner and occupant Alex Hiel. Wood dwelling. Value of building \$2,000, insurance on same \$650; value of contents \$800, insurance on same \$200. Total loss \$2,550. Cause spark from chimney. Mutual Fire of B. C.

Vancouver, March 6.—300 Gore Ave.; owner and occupant, Orange Hall Co. 3 1-2 storey brick stores and hall; value of building \$60,000, insurance on same \$35,000, value of contents \$55,000, insurance on same \$27,000. Total loss \$2,508.40. Cause hot ashes from furnace set fire to paper. Phoenix, L. L. & G. Commercial Union, Connecticut Fire. Adjuster P. G. Shallockcross.

Vancouver, March 18.—327 Main St.; owner G. White; occupants Star Theatre, Emp. Brew. Co. Can. Union Film Co.; 2 storey stone and brick theatre and stores. Value of building \$9,500, insurance on same \$7,500, value of contents \$2,200, insurance on same nil. Total loss \$627.85. Cause box of films set on match head on floor. Scottish-Union. H. McKenzie adjuster.

Vancouver, March 31.—2225 First Ave. W.; owner James Miller, occupants various. 2 storey frame apartment house. Value of building \$14,000, insurance on same \$9,000, value of contents \$3,000, insurance on same nil. Total loss \$700. Cause accumulating in furnace blew open door causing ashes and sparks to fall on papers around. Imperial Underwriters. P. G. Shallockcross adjuster.

An old established office desires the General of First Agency of one or two Fire Insurance Companies. Members of the M. F. U. Board. Address Box E. British Columbia Financial Times, 744 Hastings Street, West, Vancouver, B. C.