

that the companies generally seem to be having a steady growth in income and while losses have been somewhat severe in the East, unless some unforeseen disasters occur, the year 1920 should yield a fair profit to the Underwriters.

Mr. Wilson, in discussing various matters with the editor, referred to the work of the various fire prevention committees, which are endeavouring throughout Canada to teach the citizens that much of the economic waste by fire is preventable. While the efforts are commendable, it is Mr. Wilson's opinion as an insurance man with many years' experience in the Old Land, that until we can awaken the municipal authorities to realize their responsibility in this regard, most of the energy now spent in misdirected. Stricter building by-laws, a rigid investigation of fires and a penalty for carelessness will more likely produce good results than talks to children in the public schools and the institution of a Fire Prevention Day once a year, praiseworthy as such efforts may be.

INSURANCE NOTICES

"London & Lancashire Guarantee & Accident Company of Canada" has been licensed under the "Insurance Act" to transact in British Columbia the business of burglary insurance and insurance against loss or damage occasioned by larceny, theft or stealing from the person by violence, threat, hold-up or otherwise, in addition to accident, sickness guarantee, plate glass and automobile insurance, for which it has already been licensed. Provincial head office is Vancouver, and William Thompson, Vancouver, is the attorney for the company.

"United States Fidelity and Guaranty Company" has been licensed under the "Insurance Act" to transact in British Columbia the business of robbery insurance, in addition to guarantee, accident, sickness, burglary, plate-glass and steam boiler insurance, for which it has already been licensed. Provincial head office is Vancouver and Leslie H. Wright, Vancouver, is the attorney for the company.

RECENT FIRE LOSSES

Recent fire losses reported to Superintendent of Insurance, Victoria:

Burnaby, October 21.—Ellsmere Avenue; owner, Mrs. Z. Lee; unoccupied; wood dwelling; value of building \$1,200, insurance on

same \$1,200; total loss, \$1,200; owner fumigating with sulphur, left unattended. Alliance.

Wardner, October 3.—Township of Wardner; owner, R. H. Bohart; occupant, C. E. Brown; value of building \$500, value of contents \$1,500; insurance nil; total loss, \$2,000; cause unknown.

Vancouver, October 11.—Twelfth Avenue and Hemlock Street; owner, C. Knight; occupied by automobile; frame garage; value of building \$100, insurance on same nil; value of contents, auto, \$800, insurance on same \$800; total loss, \$900; cause unknown, spontaneous combustion or incendiary. General Accident.

Vancouver, October 8.—1049 Nelson Street; owner, E. Cook; occupants, four families; 2½ storey frame apartment house; value of building \$15,000, insurance on same \$8,000; value of contents, \$5,000, insurance on same \$1,000; total loss, \$180; cause defective chimney. Union of London, Norwich-Union, London, Liverpool & Globe, British American.

Vancouver, October 3.—639½ Pender Street West; owner, H. Francis; occupant, E. Laidlaw; one storey frame dwelling; value of building \$2,500, insurance on same \$400; value of contents \$1,500, insurance on same, nil; total loss, 352; cause, lighted pipe in clothes. Canada Fire.

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