

# THE INSURANCE CHRONICLE

The inquiry into the subject of fire insurance in British Columbia does not come too early. An executive of three has been appointed to constitute a special commission on this matter. They will investigate generally the business of fire insurance carried on in the Province, including the placing of insurance in British Columbia, with companies or associations in the United States or other jurisdictions, and will report the results of such investigation, and as to the advisability and best method of government supervision of the operations and the financial standing of all the companies or associations in the business. They will also investigate the much discussed question of compelling companies to obtain licenses from the Province, and to furnish adequate security to British Columbia policyholders.

As is known, no insurance Act is operative in that Province. Any company may do business there by obtaining a license or a charter under the Joint Stock Companies' Act. This has led in more than one instance to undesirable occurrences, the case of the Globe Fire Insurance Company being perhaps one of the most recent. It will be remembered that this company obtained a license to transact business in British Columbia, wrote heavy risks in Fernie, and after the conflagration was unable to pay its losses. It would have been well had the commission been able to present its report prior to the Senate's consideration of the Dominion insurance bill as it relates to fire insurance.

## FIRE AND MARINE NOTES

The Rochester-German Fire Insurance company, of Rochester, N. Y., has registered to do business in Alberta.

The Western Fire Underwriters Association has promised a reduction of 5 per cent. in the rates in Red Deer Alta., when the new duplicate pump is installed.

Mr. W. A. Fraser, managing underwriter of the Columbia Fire, of Vancouver, B. C., has been appointed secretary of the Pioneer Fire Insurance Company, of Brandon, Man.

The Alberta branch of the All Canada Fire Insurance federation, has entered a protest against the clause in the new bill that allows unlicensed companies to operate in Canada.

As a result of the recent fire at Guelph, Ontario, the Underwriters' Association have offered a reward of \$500 for an explanation of the fire or the conviction of the incendiaries.

It is with regret that the Monetary Times records the death of Mr. Geo. Baltzer who had recently been appointed secretary of the Economical Fire Insurance Company, being on the staff for almost 20 years.

The banking and commerce committee have reported the bill to incorporate the Merchants' and General Insurance Company of Montreal, to do a general insurance business, with a capital of \$1,000,000.

In Toronto recently Chief Justice Mulock awarded Mrs. George Hagle, \$2,500 damages against the proprietor of the Windsor Hotel, Cornwall, for the death of her husband, who was burned to death on the night of March 23, 1909, while a guest at the hotel.

La Compagnie d'Assurance contre le Feu, was put into liquidation by the Quebec Court of Review. An appeal having been taken to the Supreme Court, an order has issued from Superior Court, putting the company's property in sequestration pending judgment.

After making up a large fire in a stove near his bed, Mr. Stanley Rockwell, of Niagara Falls, turned in to dream that

he was stoking in the hot and stuffy fire hole of a battleship in the tropics. Rockwell was overcome by the smoke of the resultant fire, and when rescued was found to have been severely burned. Cause of dream unknown!

One of the strong insurance companies of the United States, in a circular to agents points out that to use the law to force a decrease of fire premiums as had been suggested, is an illogical and unjust exercise of governmental power. "The solution of the problem," says the circular, "rests with the people. Rates can be lowered if the public conscience be aroused on the subject of fire waste."

In a letter to the Monetary Times, Mr. A. Lindback repudiates the statement of City Electrician Cambridge's as to the cause of the recent fire in the premises of the Consolidated Plate Glass Company, Winnipeg. Mr. Lindback who has the coil of wire which was responsible for the fire, states that in consideration of the condition of same there was no other reasonable cause of the blaze, as it was ascertained that there was very little fire in the furnace at the time of the outbreak.

The Sovereign Fire of Canada has been unable to secure a license to do business in California. State Commissioner Wolf refused in the first place because the deposit of the company in the United States was made in a state where the uses to which the deposit might be put by the authorities did not coincide with the requirements of the State of California. The Sovereign then sought a writ of mandate against the commissioner, but it was denied. The requirements of the California laws will be enforced against the companies that have made their deposits where the laws are different.

## RECENT FIRES.

**Holland, Man.**—Postoffice total loss, also quantity of mail.

**Sprague, Man.**—The C. N. R. station; damage about \$3,000.

**Swan Lake, Man.**—Bank of Hamilton; cause, defective furnace.

**Humboldt, Sask.**—Union Bank building, cause, defective grate.

**Watrous, Sask.**—Barber shop of Mr. A. H. Lewis; cause, gasoline supply tank.

**Wetaskiwin, Alta.**—Second-hand stove; pool room and tin shop; damage \$7,000.

**Appin, Ont.**—General store of Mr. E. A. Rossar; damage not known; fully insured.

**Napanee, Ont.**—Livery barn of Mr. C. A. Anderson; damage and insurance not known.

**Winnipeg, Man.**—Coach cleaners shack on C. N. R.; cause, lamp explosion; damage \$1,000.

**Amherst, N.S.**—Factory of the Black Printing Company; damage about \$35,000; insurance \$20,000.

**Hamilton, Ont.**—Residence of Mr. J. Krutzman; cause, curtains caught in gas grate; damage \$2,000.

**Elmsdale, N.S.**—Residence of Mr. David Thaw; cause unknown; damage not estimated; insurance \$600.

**Hillsburg, Ont.**—Residence of Mr. John King; buildings and contents practically destroyed; insurance small.

**Nolalu, Ont.**—General store of Messrs. Roberts and Oba; cause, overheated stove; damage about \$5,000.

**Chatham, Ont.**—Residence of Mr. John Bannister; cause gasoline stove explosion; damage \$600; insurance, \$250.

**Taber, Alta.**—Residence and livery barn of Mr. James Pierson; cause unknown; damage and insurance not yet known.

**Belleville, Ont.**—Blacksmith shop of Mr. William Scott; cause, supposed incendiary; damage not estimated; small insurance.

**Spruce Brook, Newfoundland.**—"Log Cabin" hotel, owned by Messrs. Dodd and Pawlett; cause, defective chimney flue; damage \$10,000.

**Fort William, Ont.**—Boarding house owned by Mr. Mike Misko; cause, overheated stove; damage \$700. Residence of Mr. Arthur Basso; cause, overheated stove; damage \$800.

**Dundalk, Ont.**—General store and contents of Mr. J. D. Brown, also buildings of Messrs. C. G. Kearns, Chas. W. Mitchell and D. H. Palmer; complete loss; all carried insurance.