MONTREAL, OCTOBER 22, 1920

THE CHRONICLE

NOTICE

NOTICE is hereby given that the Northern Assurance Company Limited of London, England has been granted Dominion License No. 904 dated 6th October, 1920, to transact in Canada the business of Burglary Insurance, in addition to the classes for which it is already licensed namely Fire, Accident, Sickness, Automobile, Gurarantee and Plate Glass Insurance.

INDIA-EAST AFRICA-A large and important firm of MERCHANTS, with valuable connections in BOMBAY, UNITED PROVINCES and other parts of India, and also established in East Africa, is prepared to take up a representative AGENCY for first-class Insurance Companies, transacting FIRE, ACCIIDENT, LIFE and MARINE business. The firm is extending its Insurance Department in Bombay, and is in a position to offer valuable facilities to anyone desirous of increasing its business in India and East Africa. Write, Box 9900, Post Magazine Office, 9 St. Andrew Street, Helb in Circus, E.C.4, London, England.

WANTED

A British Fire Office requires the services of a young man as Inspector for the Province of Quebec, both languages necessary. Apply, to

Inspector,

Care The Chronicle, Montreal.

How to Reduce Losses from Electrical Equipment

Mr. W. J. Tallamy in his work as chief inspector for the Continental Insurance Company, New York says :---

It is estimated that 10 per cent, of the fire loss is due to electrical defects and that 90 per cent, of the electrical fires are the result of unapproved conditions. "The full meaning of this," Mr. Tallamy says, "will be better appreciated when we pause to realize that electrical hazards are almost entirely under the possible control of fire insurance

organizations. The public in general knows very little about electrical 'fire hazards. It depends largely upon the judgment of the fire insurance inspection organization for the safety of electrical equipment as is indicated by the fact that a large proportion of the contracts for the installation of electrical equipments are made subject to the approval of the Underwriters Association having jurisdiction.''

"In view of existing conditions as herein outlined," he continues, "the following recommendations are made:

"1. Every effort should be made to bring about a closer form of co-operation and more friendly business relations between the electric light and power supply companies and the electrical underwriters' inspection departments with a view to having all new and changed electrical equipment comply with the present code of standards, without exception, before the current is turned on.

"2. All electrical contracts should have incorporated in their form a requirement for special permits before any change is made in the equipment, and any infraction of this rule should be properly penalized.

"3. That electrical inspection work be more general and not entirely dependent upon the requests of electrical contractors, and that a system of periodic electrical reinspection work be adopted with the view of detecting unauthorized changes in previously approved equipments correcting unsafe conditions that may have developed to constant service and gradually bringing all old and absolete equipment up to the present standards of safety.

"4. Much benefit would be likely to follow if the rating exchange were to make it a point to confer with the electrical inspection department in connection with electrically equipped risks in all instances before applying the final rate. If no inspection has been made, one should be insisted upon.

Insure in one of Canada's Oldest and Strongest Fire Insurance Companies Organized in 1862

The Acadia Fire Insurance Company OF HALIFAX LIABILITY UNDER ALL ACADIA POLICIES GUARANTEED BY PHOENIX ASSURANCE COMPANY, LIMITED OF LONDON WHOSE ASSETS EXCEED \$98,000,000 MONTREAL AGENCIES, LIMITED GENERAL AGENTS MONTREAL TRUST BUILDING, MONTREAL

JAS. D. CHERRY, Manager