OFFICIAL ORGAN OF THE INSURANCE FEDERATION OF BRITISH COLUMBIA

# Possibility of Disturbing Insurance Legislation

**President of Insurance Federation in New Year's Greetings to Members, Points Out Necessity for Wholehearted Co-operation in Combating Inimical Legislation.**

Mr. William Thompson, manager for Alberta and British Columbia of the London and Lancashire Fire Insurance Company, as president of the Insurance Federation of British Columbia has sent out to members the following careful presentation of conditions as a new year's greeting, which is in part:

"Every thinking man will admit that we will be inevitably faced with serious and far-reaching problems, as the result of the readjustment that has commenced, with the advent of peace.

"The newly formed Farmers' Association is advocating for the Dominion, inter-alia, a system of Life Insurance for returned soldiers, who are physically unfit.

"Nearer home, Major (Dr.) McIntosh, M.P.P., advocates accident insurance for returned men and incapacitated soldiers in British Columbia that could, in his opinion, be added to the duties of the present Workmen's Compensation Board.

"The underlying principles are commendable, and worthy of our support. Is it not, however, only reasonable to suppose that, if the above schemes are inaugurated, and prove successful, that their scope will be enlarged at a later date, to the detriment of the insurance companies? Is it not, in the most insidious form, likely to prove the insertion of the thin end of the wedge? Would it not be fitting for us to at once impress upon the life and accident companies the wisdom of their undertaking this necesary work —at cost—no commission to be paid agents—as a patriotic duty to returned men as the primary motive; and the elimination of Governmental invasion of these important insurance fields, as the secondary consideration?

"It is clear that the war has introduced a new element into the business, and it is equally evident that this insurance must be available for those men who want to purchase it. I think that it would be a statesmanlike action for both the life and accident companies to immediately evolve some concrete plan, satisfactory to all interested parties, and offer their organizations to carry it out, on an absolutely cost basis. If delay occurs, there is grave danger that the schemes will become political issues, and the greatest opportunity in this age, to popularize corporate insurance, will be lost.

"At the present time those in favor of State Fire Insurance are publishing in the Ontario papers the results of the New Zealand operations, laying stress upon the point that since the introduction of this competitive system in that country, rates, in some instances, have been reduced about 40 per cent.

"The object of this propaganda is clear—Governmental action has already been taken on this continent in regard to life, accident and marine insurance, and it is desired to create a favorable 'atmosphere' so that the fire business will be similarly treated. The New Zealand results are hardly a fair criterion by which to guide North America, where mercantile and industrial conditions are vastly different, and further, they forget entirely to mention places where the system has proved a failure.

"Our Federation is an organization of agents, and is essentially defensive, pledged to prevent, to our utmost, the passage of legislation inimical to the best interests of the insurance companies, which must, logically, also prejudicially, affect us. It is, therefore, doubly necessary for us now, when our business is likely to be continuously and unfairly attacked, to be ready to strike well home for the recognition and preservation of our rights, also to deal immediately and effectually with any emergency that may arise.

"The ensuing year is likely to be a critical epoch in insurance history, and we must, therefore, be alive to the issues. Insurance men do not ask for preferential treatment, but they are entitled to see that their business is not made a football of between political parties, each anxious to curry favor with those of the more aggressive of the Socialistic type.

"Threatened, as we are, by perils from within and without, I therefore specially appeal for your support of the vital defensive work of our federation, to the limit of your capacity; because we may be called upon at any moment to act as a unit, to insist upon the withdrawal of pending legislation framed—not because it was either necessary or fair—but merely that some one should gain political kudos by its introduction."

## INSURANCE INSTITUTE MEETING

The Insurance Institute of British Columbia held its opening session of the season on Tuesday, January 14, in the board room of the Mainland Fire Underwriters' Association, in the Rogers Building. Mr. Fred Burgess, President of the Mainland Board, was in the chair, with an attendance of about 25 members. Mr. R. W. Douglas, of Douglas, Mackay & Co., delivered an address on the subject of "The Humorous Side of the Insurance Profession," which was very warmly received and heartily applauded. A resume of Mr. Douglas' address will be printed in our issue of February 1.

The Institute contemplates some very interesting meetings during the remainder of the winter and spring, which will be of exceptional value to the young men and women of the profession, and should enjoy the hearty support and co-operation of the various insurance offices in the city. The next meeting will be on January 28, when ex-Fire Chief Davis, of Victoria, wil give an address on the subject of "Experiences of a Fire Chief."

## TO IMPROVE VICTORIA FIRE INSURANCE SERVICE

The Fire Chief of Victoria makes the recommendations with regard to improvement of the service:

(1) That an up-to-date drill tower be built at the rear of the headquarters station, equipped with fire escapes and stand pipes, so that the members of the department can be thoroughly drilled in the various methods of fire-fighting and life-saving, as the present hose-tower is not well adapted for drill purposes.

(2) That the present contract with the Oak Bay Municipality for the response by No. 8 station to alarms of fire within the limits of Oak Bay be terminated. Chief Stewart's reasons are that owing to No. 3 station being closed, No. 8 station now covers a larger area of the city and also takes a share of filling in in respect to alarms, and that should an alarm be received while the No. 8 station is out in response to an alarm from Oak Bay it necessitates the response of the headquarters which is already short-handed.

(3) That No. 3 station be re-opened, it being in close proximity to the mercantile district as well as the shipipng interests on the waterfront, and this station would be a decisive factor in case of an outbreak of fire in those localities, according to the Chief.

(4) That steps be taken to obtain the use of a scow or float on which could be placed one or more of our steam fire-engines, so that the department may be enabled to fight possible fires along the harbor front.

The total loss by fire on buildings and contents for the year 1918 amounted to $14,896.85, a decrease of $136,982.46 when compared with the 1917 figures.