

FIRE RATE REGULATION IN ONTARIO.

On motion of Sir Adam Beck, the following resolution was passed by the Ontario Legislature on Tuesday:

"In the opinion of this House inquiry should be made into the control exercised by the underwriters' associations and similar bodies over the method of regulating and placing of insurance, and the rates chargeable for insurance against loss or damage by fire or otherwise, and that His Honor the Lieutenant-Governor in Council be requested to name a Commission to conduct such inquiry under the public inquiries act, and to report the results thereof with such recommendations as may be deemed proper to his Honor the Lieutenant-Governor in Council, that action may be taken thereunder at the next session of the Legislature."

In the course of the discussion on this resolution, Hon. I. B. Lucas, Attorney-General, said Mr. Heaton, the Fire Marshal, had investigated and reported on the subject, and the conclusion was to the effect that in the Fire Marshal's view the question was of such tremendous importance and surrounded with so many difficulties that he was not prepared to make any recommendation for legislation, but rather suggested what Sir Adam Beck suggested: that a Commission should be appointed to take the matter up and endeavor to obtain such expert advice and assistance as could be secured. It was hoped a Commission would be able to get rid of the difficulties, and, at any rate, to find a partial solution in the way of a rate-regulating body along the lines suggested. They might be in a position to give consideration to legislation next session.

In introducing his resolution, Sir Adam Beck complained that the C.F.U.A. had treated municipalities unfairly:—"Take for instance the city of London. The inspectors of the Underwriters' Association visited that city and made their report, which was thought to be unfair to the city, and which resulted in higher rates being put in force. We had no tribunal to appeal to, no public official to step in and look after our interests. The Council of the city made a decided protest, which resulted in the Underwriters going into the matter further, and they admitted that some of the inspectors' reports were susceptible of correction. If a protest had not been raised by the city, if they had not taken the matter up strongly, it would simply have meant that the city of London had been discriminated against unjustly and unfairly, we think. And this has been the experience of a great many municipalities, who have had no redress or facilities of any kind to revise or appeal against the rates fixed by this association. Whilst the non-tariff companies are not bound by their rulings, this does not present a solution of the problem."

In the discussion on the resolution, Mr. Wm. Proudfoot (West Huron), advocated taking some steps to stop wildcat insurance.

The Prussian Life Insurance Company, which has a branch in the United States, is making an effort, it seems, to get re-insurance business from American life companies. This fact moves the Insurance Journal of Hartford to the strictly neutral remark that "Any American company that is willing to take such a risk (*i. e.*, of placing business with the Prussian Life) especially when it is entirely unnecessary, is unworthy of the confidence of its policyholders."

MONTREAL INSURANCE BOWLERS' LEAGUE.

The official averages for the Insurance Bowlers' League, which has now ended its season, are announced by Secretary Depatie. The season which has just closed shows that the league has had a very successful season. The Commercial Union quintette won the league championships, being but one scant game ahead of the Royal team, which gave them a hard fight all season.

In the individual averages, Ranger has the highest percentage, the figures being 171.9. Several records were hung up during the season, Harvey getting the three string honors with a total of 607. The high single went to Geo. Beveridge, of the Royal, when he scored 238. The high team single was rolled by the Commercial Union quintette with a score of 945, while this same team also captured the high match total honors with a score of 2,571.

A POINT FOR SELF-INSURERS.

The attention of advocates of self-insurance schemes is called to the fact that the Canadian Pacific Railway, which has some reputation for being managed in a business-like manner, insures all its property. The fact is significant.

The Premier Insurance Company of Canada is seeking incorporation at Ottawa. It will have quite a job to live up to its name.

Montreal Tramways Company

SUBURBAN TIME TABLE, 1915-1916

Lachine :

From Post Office—
10 min. service 5.40 a.m. to 8.00 a.m. 10 min. service 4 p.m. to 7.10 p.m.
20 " " 8.00 " 4 p.m. 20 " " 7.10 p.m. to 12.00 mid.

From Lachine—

20 min. service 5.30 a.m. to 5.50 a.m. 10 min. service 4 p.m. to 8.00 p.m.
15 " " 5.50 " 9.00 " 20 " " 8.00 p.m. to 12.10 a.m.
10 " " 9.00 " 4 p.m. Extra last car at 12.50 a.m.

Sault aux Reclot and St. Vincent de Paul :**From St. Denis to St. Vincent—**

15 min. service 5.15 a.m. to 8.00 a.m. 30 min. service 8.00 p.m. to 12.00 p.m.
20 " " 8.00 " 4.00 p.m. Car to Henderson only 12.00 mid.
15 " " 4.00 " 7.00 p.m. Car to St. Vincent 12.40 a.m.
20 " " 7.00 " 8.00 p.m.

From St. Vincent to St. Denis—

15 min. service 5.45 a.m. to 8.30 a.m. 30 min. service 8.30 p.m. to 11.30 p.m.
20 " " 8.30 " 4.30 p.m. Car from Henderson to St. Denis
15 " " 4.30 p.m. 7.30 p.m. 12.20 a.m.
20 " " 7.30 " 8.30 p.m. Car from St. Vincent to St. Denis 1.10 a.m.

Cartierville :

From Snowdon's Junction—20 min. service 5.20 a.m. to 8.40 p.m.
40 " " 8.40 p.m. to 12.00 mid.
20 " " 5.40 a.m. to 9.00 p.m.
From Cartierville—40 " " 9.00 p.m. to 12.30 a.m.

Mountain :

From Park Avenue and Mount Royal—
20 min. service from 5.40 a.m. to 12.20 a.m.
From Victoria Avenue—
20 min. service from 5.50 a.m. to 12.30 a.m.
From Victoria Avenue to Snowdon—
10 minutes service 5.50 a.m. to 8.30 p.m.

Bout de l'Île :

60 min. service from 5.00 a.m. to 12.00 midnight.

Tetraultville from Lasalle and Notre Dame :

15 min. service 5.00 a.m. to 9.00 a.m. 15 min. service 3.30 p.m. to 7.00 p.m.
30 min. service 9.00 a.m. to 3.30 p.m. 30 min. service 7.00 p.m. to 12 p.m.

Pointe aux Trembles via Notre Dame :

From Notre Dame and 1st Ave. Malsonneuve.
15 min service from 5.15 a.m. to 7.30 p.m.
20 " " " 7.30 p.m. to 12.30 a.m.