## WAITING FOR THEIR INSURANCE.

More than six months ago, namely, on April 13th, the plant of the Nichols and Langworthy Machine Company, at Hope Valley, Rhode Island, was burned. There were insurance policies aggregating $370,000 upon it, also $90,000 on the use and occupancy. These policies were in former years carried by well-known and reputable companies, all legally authorized to do business in Rhode Island. They were cancelled in March, 1909, because of some differences as to the payment of the premiums. The insurance was placed, through a New Haven agent, for London firms, and some small "surplus line" British companies, and four underwriting associations of rather uncertain character. Four admitted companies of unquestioned standing remained on the risk for smaller sums, the great bulk being with the unknown or less known companies.

The Sun, the London, the Niagara of New York, and the Concordia of Milwaukee, settled at 51½ per cent. of the sum of their policies which was $30,000. Some have already paid and all will pay. But all the unadmitted companies and associations have denied liability on the grounds of misrepresentation in the cabled application for insurance. Mr. W. B. Winslow, receiver for the burned-out company, went to London in August to try and collect the insurance placed through one firm, about $100,000, but met with no success. This is the same firm which has been sending circulars and soliciting business in various parts of Canada. It is now thought that the burned out firm or their creditors have poor chances of getting this great sum of $200,000 insurance in these underground companies. The receiver declares there is no ground for the statement of misrepresentation by the insured.

## COBALT ORE SHIPMENTS.

The following are the Cobalt ore shipments, in pounds, for the week ended November 6th: La Rose, 340,287; Right-of-Way, 131,361; O'Brien, 64,000; McKinley-Darragh, 43,582; Nipissing, 65,560; total, 644,790 pounds, or 322 tons. The total shipments since January 1st are now 49,411,836 pounds, or 24,705 tons.

In 1904 the camp produced 158 tons, valued at $316,217; in 1905, 2,144 tons, valued at $1,473,196; in 1906, 5,129 tons, valued at $3,900,000; in 1907, 14,040 tons; in 1908, 25,700 tons.

## ALL CANADA FIRE INSURANCE FEDERATION.

Brief reference was made in these columns last week to the aims and objects of this organization, as well as the conditions which rendered necessary an association of those vitally affected by the non-enforcement of the provisions of the Insurance Act.

It is perhaps not generally known that canvassers for United States brokers are systematically coming into Canada for the purpose of soliciting risks and are successful in carrying away thousands of dollars at a time in the shape of premiums, which should go to Canadian agents and companies, licensed to carry on the business in Canada. These premiums are paid to foreign agents and foreign companies, and Canadians generally derive no benefit whatsoever from the transaction.

We are told that "there is no sentiment in trade," but it is, or at least should be, quite clear to any one that the greater the amount of money circulated among the people of Canada, the greater the number of people benefited, and where at least $35 of every $100 is expended in the various ways by the licensed company, as compared with nothing expended here by the unlicensed companies, that the purchasing capacity of a certain proportion of Canadians is curtailed by that amount.

It is in this direction that our Canadian manufacturers, merchants and tradesmen of every description are adversely affected by the sending out of Canadian insurance premiums.

Were this phase of the question better understood and appreciated, insurance interests would not be subjected to opposition and adverse criticism, whenever they ask for fair play, but on the contrary, they should be entitled to the support of every person interested in extending the purchasing ability of the Canadian people.

The federation is not intended for the benefit of any particular company or group of companies, but for all such as comply with the Government requirements, and if outside companies can serve the interests of Canadian insurers more satisfactorily, or at less rates, or offer better indemnity against loss, by all means have these companies come in and comply with the Canadian requirements and let Canadians benefit by the expenditure incidental to the conduct of the business.

The insurance interests are not asking that foreign companies should be excluded, but what they do ask is that they enter in the regular way and assume the same responsibilities, as are placed upon the others.

## RECENT FIRES.

**The following particulars are gathered from first Press reports of conflagrations. Upon these are instituted further inquiries, which appear under heading "Additional Information."**

**Three Rivers, Que.**—Canadian Iron Furnace Works; loss about $50,000.

**Delhi, Ont.**—Gas well of 1,000 pounds pressure; cause, Hallow'een joke.

**Jaspar, Ont.**—Central Hotel; cause, incendiaries; damage not estimated.

**Tillsonburg, Ont.**—Foundry of Mr. F. H. McCrea; damage $2,000, covered by insurance.

**Guelph, Ont.**—Warehouse of the Guelph Paper Company; damage about $10,000; insurance $7,400.

**Montcalm, Que.**—Stables belonging to Mr. Jules Hone; cause, tramps smoking in stable.

**Sherbrooke, Que.**—Lumber mills of the Silsby Lumber Company; damage over $50,000; insurance $20,000.

**Stoco, Ont.**—General store of Mr. J. J. McCann, owned by the Sovereign Bank, loss will be heavy; insurance $5,000.

**Ottawa, Ont.**—Freight steamer "Welshman," owned by the Ottawa Forwarding Company; loss to ship and cargo $40,000.

**Portage la Prairie, Man.**—Shed belonging to the Metclaffe Milling Company; cause, incendiarism; damage $500; no insurance.

**Oakville, Ont.**—Finishing departments of the Marlatte & Armstrong Company's tannery; damage slight, is covered by insurance.

**Perth, N.B.**—Saloon and barn belonging to Mr. W. W. Boyer, also oats, hay and farm implements; damage $10,000; insurance small.

**Stratford, Ont.**—Commercial Hotel; cause unknown; damage $3,000, partially covered by insurance in the Perth Mutual and Western.

**St. John, N.B.**—Cottage owned and occupied by Mr. George Patterson, insured for the following amounts: Building $800; furniture $400; piano $250.

**Halbrite, Sask.**—A prairie fire north of here burned over ten sections, the loss in grain and hay is $1,200, Messrs. H. Ferg and B. Cooper are the heaviest losers.

**Toronto, Ont.**—House owned by Mr. F. O. Loft, damage $150. Fruit shop belonging to Mr. Dominique Gentle; damage on building $400, and on contents $200.