

besides being well done, shows evidence of much zeal, and industry of a voluntary kind, for the general benefit.

Collingwood.—The Report on the present state of the fire appliances of this town was considered, and it was found that the present classification was not justified, and it was resolved that, unless early action be taken by the authorities, the town will be lowered to "D."

Georgetown.—This town will be lowered to "D" also.

Guelph.—This City secures for itself the frequent attention of the Association. After much discussion and argument, it was resolved that this year the long-threatened advance in rates should take place. It was accordingly lowered from "A" to "C." To commence and take effect on 1st November next. The corporation of this city cannot be surprised at this action, seeing it has been long pending, and have their own neglect or apathy to blame.

Town Halls.—So frequently used also as Concert and Entertainment Halls. The Inspectors of the Association are to be instructed to make special reports on all these, in order that special and more adequate rates be applied to them. Many of these Halls, in occupation, range all the way from a plain public room to an advanced kind of Concert Room or small theatre having stage, footlights, drop curtain scenery, etc. It was thought reasonable, therefore, to adjust the rates to meet the varying hazards.

The Reports of the several Inspectors of the C. F. U. A. as submitted supplied some items of public interest. It seems, improvements in fire appliances in Ontario are general, and constant, and occasionally of considerable extent. There has been a large increase in the number of towns that have been brought, practically, "up to the standard." In Ontario alone there are 43 places so qualified, as against 26 last year. Then, it is stated, about 60 per cent. of the "D" towns, and 40 per cent. of the "E" towns have provided themselves with waterworks' protection of some kind. The increase of risks, reported as having a standard sprinkler equipment, is noteworthy.

One of the Inspectors attributes the cause of most large fires to the faulty construction of buildings; special references being made to open communications between floors in Factories and Warehouses, and to the rapid spread of fires from Elevator shafts and the like. All of these matters could at no great cost or inconvenience in comparison with the derivable benefit be easily remedied.

From the foregoing and from much other valuable matter in the way of information and statistics, which did time and space permit, we might profitably insert, it is manifest that the establishment and maintenance of the C. F. U. A. is of great benefit to the public large. Certainly its organization was brought about the needs of the Fire Insurance Companies themselves, and for domestic purposes, nevertheless, the work of the Association has been so developed

and extended that the people of this country have gratuitously and incidentally derived much benefit from valuable expert information, and suggestions in regard to fire prevention. This item speaks for itself; no less than six inspectors are maintained by the Association, travelling and inspecting all over the Dominion, the various fire and electrical appliances, and schedule and specially rating properties of all kinds, and insisting that all are kept up to standard requirements. We take pleasure in referring to this feature of the work of the Association, because it is a part of the work done that the general public seemingly overlooks altogether. The popular opinion of the C. F. U. A. is that it exists simply and solely to maintain and increase insurance rates—for selfish interests only.

We observe that the Association, meeting before dissolving, re-elected for another term the officers of last year, viz.:—P. H. Sims, of the British America, to be President, with the first and second vice-presidents, E. A. Lilly, of the London Assurance, and H. M. Blackburn, of the Sun, respectively.

The usual banquet, given in the present instance by the Western men to their confreres from the East, took place on the evening of the 21st September.

RECENT DECISIONS AFFECTING FIRE INSURANCE.

(Compiled for THE CHRONICLE, by R. J. MacLennan, Toronto.)

5. CONDITIONS OF THE CONTRACT.

WHEN OBSTACLES TO PERFORMANCE.—If there are obstacles to the performance of conditions precedent to a recovery upon an insurance policy, the party interested in the policy must make a reasonable effort to remove them. If after due diligence they have proved insurmountable for a time, the delay will be excused, and performance at the earliest practical moment thereafter will be sufficient, but, to excuse non-performance, it must appear that the act to be done could not, by any reasonable means, have been accomplished.

Matthews vs. American Central Insurance Co., 154 N. Y. 449.

HOW CONSTRUED.—A policy of insurance which provides "that the assured shall give immediate notice of any loss, and within sixty days after the fire shall furnish proofs of loss signed and sworn by the assured, and that the word Assured shall be held to include the legal representatives of the assured" is to be considered in the light of what may be reasonably be presumed to have been within the contemplation of the parties, as to the impossibility of literal performance, in case of a fire occurring after the death of the original assured, and before any opportunity to have a legal representative appointed by the surrogate.

Matthews vs. American Central Insurance Co., 154 N. Y. 449.