

The conference between the Fire Committee of the Montreal City Council and a Committee appointed by the Fire Insurance Companies, on the 21st July, resulted in an amicable discussion as to the best means of making the Montreal Fire Brigade thoroughly efficient and well equipped in every particular.

It is understood that the Committee were pleased to find that the Insurance Companies did not approach them for the purpose of attacking the brigade, but rather in an amicable manner to suggest improvements and additional appliances. The Committee demanded of the insurance men that any complaints or propositions they had to make should be submitted in writing. The meeting was, therefore, as regards results, only a preliminary one, and another will probably be held next week. The whole question of the efficiency of the brigade and the adequacy of its appliances was, however, discussed at length, the meeting lasting about three hours.

On the question of whether the Salvage Corps should be under the control of the Corporation or of the Insurance Companies, the latter claim that they pay even more than their share of the expense, inasmuch as only about 40 per cent. of the property is insured, while the Salvage Corps undertakes to protect it all. Whereas, if the Salvage Corps were under the control of the Insurance Companies it would only be allowed to protect their interests, and not to do firemen's work, as they do now. Regarding their appliances, however, it is recommended that a larger number of smaller and less expensive covers be obtained.

The Insurance Companies also recommended that the firemen be better drilled, and want another steam engine to be purchased. They did not recommend the removal of any of the officers of the brigade, and this suggestion is said to come from one or two individuals only. It was proposed to apply to Council for a new kind of ladder, to be kept at the new station at Dalhousie square.

The Insurance Companies were requested to consider the matter at length and to advise the Fire Committee on the requisite additions to insure efficiency, and here the matter stands for the present.

AVOID THE MUTUALS.

One of the sharp practices of the mutual fire insurance companies is to make gullible loss claimants pay for anticipated assessments, deducting such assumed assessments before handing over the insurance money to the assured. For instance, a contract for five years is made, the assured giving a premium note in lieu of the premium required by stock companies. The insured property may be burnt up, say six months afterward. In settling with the loser it is a "dodge" of the mutuals to claim and exercise the right, when they can, to anticipate assessments for four and a half years after the policy has been canceled by fire. The number of persons thus innocently squeezed it would be hard to determine, but it is nevertheless a truth that the practice is largely indulged in and in some instances publicly defended by mutual insurance officers. The law on this question distinctly says that any person insured in a mutual company shall be bound to pay for losses and expenses accruing to the company while he continues to be insured, and that the assured must pay his proportion of all losses which have actually occurred up to the date when the policy is received by the company for cancellation. After cancellation the insurance contract ceases and the company has no right to levy assessments or make provision in settling a loss for future assessments. Persons accustomed to deal with mutual fire organizations would do well to abandon these imaginary insurance companies and effect a definite insurance contract with a trustworthy stock company. *Spectator.*

THE BRITISH AMERICA FIRE INSURANCE Co.

From the Spectator.

Some time since we made note of the fact that the British America Fire Insurance Company of Canada had resolved to change its methods of doing business in this country, owing to the fact that it had lost money here. Mr. J. Morison, who has recently been elected governor of the company, has taken the active management, and proposes to push the affairs of the company with the same energy and enterprise that he has displayed in his private business, the result of which has been the accumulation of a large private fortune. Having become a stockholder in the company, he has been induced, by circumstances, to become the active manager of its affairs to the prejudice of his private business, but, having put his shoulder to the wheel, he is determined to make the company a success if possible. He regards the American field as the proper one to engage his especial attention, and has, consequently, spent much of his time since the first of January this side of the line perfecting new arrangements. The business of the company in this country has heretofore been prosecuted at an aggregate loss of \$30,000, and this sum, with something in addition, Mr. Morison is desirous of recovering. His plan of operation is to dispense with general agents in most localities, and to have local agents report direct to the home office. He is confident this will save a large expense, and, at the same time, by bringing the locals in immediate communication with the home office, secure heartier co-operation and promote the interests of the company. We have heretofore noted some of the changes made in carrying out this plan, and now have others to record.

Mr. Louis H. Bout, manager of the company at the home office, has been despatched to England to close up entirely the business of the company in Europe, the proceeds from which have not been satisfactory. His place will be filled by Mr. Silas P. Wood, as secretary. Mr. Wood has long been a general agent of the Niagara of this city, and is regarded as one of the most careful and well-informed underwriters in this section. He is thoroughly well posted on the American business, and will be charged with its general management. Mr. Wood was selected from a number of applicants for the position because of his excellent record and the high endorsements given by those who know him best. He will assume the duties of secretary at an early day, but at present is assisting Mr. Morison in this city in completing his new arrangements.

In dispensing with general agents and dealing directly with the locals, Mr. Morison proposes to put live, active specials in the field as supervisors of the locals. The Western field has been thus officered, and on Monday arrangements were concluded with Mr. Charles H. Hibbs, assistant manager of the Transatlantic, to accept the position of special agent in the East. Mr. Hibbs is well known as a competent underwriter, whose ability and experience will be valuable acquisitions to the British America.

The local agency of the company for the metropolitan district has been given to Mr. John M. Whitton, a well-known and experienced insurance agent. Mr. Whitton is the successful agent of several popular American companies, and has the reputation of having made money for them all. He controls a large line of desirable business, and will find no difficulty in giving the British America all it desires to carry in this locality. He is an energetic, careful agent, judicious in his selections of risks, and conservative in all his transactions. If the company is not successful in his hands it is not likely to be in any other.

There have been many rumors afloat regarding the intentions of the company in consequence of the changes made in the management of the affairs of the British America in this country, but these rumors have no better basis to rest upon than the fact that a change of business policy was determined upon. The company has large deposits in this country, is here for business, and proposes to stay, all reports to the contrary notwithstanding.