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AGENT FOR ALL ATLANTIC STEAMSHIP LINES

In Industrial Districts of Classes VII and VIII, where windows are needed for light and air, a rear yard of not less than five feet must be provided.

In Business and Public Use Districts of Class III, IV, V and VI all yards and courts, where required for light and air, must not be less in dimensions than required for tenement houses in the California State Tenement House Act.

In Residence Use Districts of Classes I and II yards and courts, of whatever use the building is put to, must be the same as for a dwelling in the California State Dwelling House Act.

A special class of "Home Area Districts" includes all Class I single family dwelling districts and provides that no lot may hereafter be covered more than 50 per cent. It was found that practically all of the dwellings in these districts now cover only from 20 to 25 per cent. of the lot and that therefore this restriction would not be stringent.

Although it is less difficult in a small city, I am glad to say that there are no "unrestricted districts" or unfinished portions of the zoning work in this ordinance, such as have been left in some of the larger cities. Alameda, therefore, has complete control of the situation. However, new locations for industries, particularly adjoining railroad lines, and other changes of districts can be brought about by amending the ordinance and holding public hearings in a very short time. No such changes, however, can hereafter be made without the neighborhood being consulted, and none of the city is left in uncertainty. We expect the ordinance to be amended from time to time to keep pace with the needs of the city as it grows.

With the zoning of the city settled upon, Alameda now has a definite and exact basis on which to lay out a major traffic street plan. The minor residential streets are determined by the zones established, and can be paved with less costly and narrower pavements, with more parking accordingly. The fire limits of the city can be re-arranged to cover only business districts and not work a hardship on other areas. A sound basis for mortgage loans has been established, thus stabilizing land values, and making a surer and easier foundation for city assessments and taxation.

Zoning is a fundamental move in city progress from which we anticipate a great deal of good in Alameda.

UNION INSURANCE SOCIETY OF CANTON

The annual report of the Union Insurance Society of Canton is presented on another page of this issue. The balance sheet of this old British company reflects a prosperous twelve months and also shows a strengthened financial position over the previous year. The operations of this company are world wide. Although largely dominating the marine business of the Orient its marine insurance operations are heavy on the Atlantic as well as on the Pacific. In the field of fire insurance the Society is a comparative new-comer. Although this business is growing, it has not yet assumed prominent proportions in the Society's affairs.

While it has been only a few years in Canada the Society has carved out a strong place for itself in Canadian mercantile life. With the services it renders the insuring public and prompt settlement of claims, the Society is steadily growing in favour with business men.

The most noteworthy feature of the balance sheet which exhibits conditions as at December 31st, 1918, is an expansion in the reinsurance fund from \$2,962,011 to \$5,636,869. Reserve fund shows an expansion of \$257,344. The working account, 1918 balance, also shows a large increase due to enlarged operations. The investment funds of the Society show holdings of \$13,840,150 as against \$11,354,187 last year. This is in line with growing reserves. Some idea of the increasing business transacted last year is evidenced by the expansion of assets and liabilities from \$18,603,453 to \$24,175,425.