

NATIONAL BEN FRANKLIN INS. CO. WINS CASE.

Mr. Justice MacLennan, in a second judgment last week, found in favor of plaintiff, the National Ben Franklin Fire Insurance Company, on a claim to \$399.40 from the Montreal Tramways Company.

On November 28 last one of the defendant company's cars collided with an automobile belonging to J. Fred. Fetherston, on Sherbrooke street, near Oxford avenue. The auto was damaged, and as it was insured with the National Ben Franklin Company, Mr. Fetherston called upon it to pay \$399.40, the costs of repairing the damages. The insurance company was subrogated in the claim, and accordingly pressed it against the Tramways Company.

Justice MacLennan found, on the evidence, that the collision was caused by the negligence of the company defendant's motorman running the tram car at an excessive speed, and not taking reasonable care and precaution to avoid the collision. The amount claimed was therefore awarded to the insurance company, and the costs of the action.

NEW INSURANCE

Owing to the prevailing conditions in this country, manufacturers and others are taking advantage of the new class of insurance, known as Strike and Civil Riot Insurance. It is being increasingly written during this period of unrest, and business is glad to have this class of insurance, as a guarantee against loss during these troublesome times.

The prevalence of strikes, the high cost of living, riots and even bloodshed, have made men, who have fortunes invested in manufacturing and other large enterprises, very uneasy, and this new class of insurance comes as a boon to them, as it guarantees their property from destruction by strikes and mob violence. Insurance is keeping pace with the needs of the country, and is progressing, and wide awake, to new opportunities for serving the public, and is another argument against Government insurance, and in favour of our splendid system of insurance. These companies, both life, fire and casualty, have done more business so far this year than during the entire year of 1918.

Automobile insurance has grown wonderfully in the past two years, and more companies are covering this class of insurance than ever before. So that this year will undoubtedly be the greatest year in the history of insurance in Canada.

CANADIAN FIRE RECORD.

Fire at St. Raphael, P.Q.—On the 14th instant a fire occurred in the Village of St. Raphael resulting in the total destruction of twenty-two houses and six stores. The Quebec fire brigade were promptly in attendance, but as there was no apparatus at the start it was of little avail in preventing a conflagration. The loss entailed will probably amount to \$75,000.

Fire at Simcoe, Ont.—On the 11th instant, a fire occurred in the St. James Methodist Church. Loss about \$1,500, fully insured.

INCREMENT!

We hear a great deal of the "unearned increment" nowadays. What of the EARNED increment? The profits of Wholesalers and Retailers. Consider the lost profits when a Warehouse or Shop burns down.

The CONTINENTAL INSURANCE COMPANY's profit insurance policy will protect you from loss of net profits which you are prevented from realising by the destruction of your merchandise by Fire.

THE
CONTINENTAL INSURANCE COMPANY
HENRY EVANS, PRESIDENT
INSURANCE POLICIES COVERING LOSS OF PROFITS
FIRE - HAIL - USE AND OCCUPANCY - TORNADO - MARINE

W. E. BALDWIN, Manager

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