

MR. E. H. MINNION

Mr. E. H. Minnion, Fire Manager of the London Guarantee & Accident Company, Ltd., London, England, arrived in St. John, N.B., on the 15th instant, per S.S. Saxonian, where he was met by Mr. Hounsom, Manager for Canada of the Fire Department. After visiting some important centres in the Lower Provinces, Mr. Minnion arrived in Montreal on the 20th instant, accompanied by Mr. Hounsom. He spent a couple of days visiting the important branch of the Company in this city, under the management of Mr. W. Mayne McCombe for the past 21 years. Mr. Minnion informs us that he is paying his first visit to this side of the water. The metropolitan city, with its fine buildings and its busy industrial centres, have more than justified Mr. Minnion's expectations. While the Company's operations are world-wide, Mr. Minnion states that the Canadian branch is the most important foreign branch of the Company. Mr. Minnion proposes on leaving Montreal to take an extended tour through Western Canada under the guidance of Mr. Hounsom, who will accompany him as far as the Coast. He will afterwards return through the United States to New York, before sailing for home in December. It is well known that the London Guarantee do not operate its fire branch in the United States. The London Guarantee & Accident ranks in point of premium income as one of the largest, and also one of the oldest, of the offices more particularly identified with accident insurance, although its operations now cover practically all branches of insurance enterprise other than life.

CONCEALED SPACES ARE DANGEROUS

Hollow spaces formed by sheathing or plastering, behind which fire may spread, are most objectionable.

To prevent the spread of fire through hollow spaces they must be "stopped off" by inserting boards, by filling channels with concrete, or by bricks and mortar. The use of non-inflammable materials is, of course, preferable, as they will stop not only fire, but rats and mice.

By temporarily removing baseboards the wall channels can be readily stopped off at each floor. To stop off ceilings it is necessary to remove strips of sheathing or rows of floor boards.

Many fires start in basements, and it is most important that the open wall channels between the studding be stopped off at the sills. This prevents a fire from passing rapidly into the structure above.

CANADA SECURITY ASSURANCE COMPANY, CALGARY

The Canada Security Assurance Company, of Calgary, has just been purchased by the Norwich Union Fire Insurance Society, Limited, of Nor-

wich, England, which is maintaining the company as a separate institution, to be operated by the various departments of the Norwich Union throughout Canada.

The charter of the Canada Security permits it to do various kinds of insurance business, but until this year they had confined their operations to insurance against Hail in the North West. Their operations, however, in that very hazardous and uncertain class of business had been successful, and a good connection had been worked up, producing an annual income, varying according to the season, from \$200,000 to \$300,000. This year, notwithstanding the unfavorable experience of most companies writing Hail Insurance, this Company was able to make a small profit. They also were writing Fire Insurance, and it is intended that they shall write Fire, Hail and Automobile Insurance throughout Canada.

The former managers of the Canada Security will be still connected with it, Mr. Redding, at Calgary, and Mr. Whitley, at Winnipeg, and will also manage the business of the Norwich Union at those points.

Mr. John B. Laidlaw, Manager for Canada of the Norwich Union Fire Insurance Society, Limited, has been elected President of the Canada Security; Sir James Loughheed, of Calgary, Vice-President; and Mr. Eugene Coste, also of Calgary, and well known throughout Canada in connection with oil and gas ventures, is also a Director.

The Canada Security was a well managed company in the Western field, and has achieved a good name. Its assets on the 1st January last were as follows:—

Canadian Victory Bonds	100,000
Dominion of Canada Notes....	5,000
School Debentures	5,000
Province of Saskatchewan	
Farm Loan Debentures	10,000
Cash in Bank	30,817
Balance due from Agents.....	727
	\$151,544

DEATH OF MR. S. BRUCE HARMAN

By the death last week of Mr. S. Bruce Harman, Toronto has lost a most respected citizen, and one of its best known insurance men. Some forty years ago the deceased gentleman was connected with the head office for Canada of the London & Lancashire Life at Montreal, when he moved to Toronto to represent the Company there as its general agent. He later represented the London Assurance Corporation in addition to the London & Lancashire Life. Mr. Harman retired from business in July last, having disposed of his large business to DeWitt & Armstrong, Toronto. The deceased gentleman was an ardent military man some years ago, and served his country in the Red River Expedition and also in the Riel Rebellion.