

repealed, because it will be possible to procure sufficient authorized insurance for all business demands. I hope you will give all assistance to this end. There is no port of entry for insurance, and we can do nothing to prevent the smuggling of it except by proper laws. I expect the present Legislature to give us something along this line.—Superintendent Hotchkiss at New York Credit Men's Association dinner.

**INSURANCE BOWLING.**—On Monday, a friendly match was played on the Canadian Club Alleys between the Northern Assurance Company, and the Phoenix Assurance Company of London, resulting in a win for the Northern by a total majority of 263 pins, the score being 2,345 to 2,082. The following are the individual scores:

<b>NORTHERN.</b>				
Boucher . . . . .	133	134	172	439
Meyers . . . . .	169	134	154	457
Sowdon . . . . .	180	112	166	458
Calrns . . . . .	190	153	156	499
Finnie . . . . .	179	135	178	492
				2,345
<b>PHOENIX OF LONDON.</b>				
Cornell . . . . .	119	145	175	439
Routh . . . . .	175	156	113	444
Brown . . . . .	138	142	129	409
Tyre . . . . .	144	117	153	414
Tremblay . . . . .	133	119	124	376
				2,082

On Tuesday night the Phoenix of London defeated the Guardian Insurance Company by 2,427 to 2,153. Individual scores:—

<b>GUARDIAN.</b>				
Brousseau . . . . .	410	Girard . . . . .	313	
Prevost . . . . .	353	Dipatrie . . . . .	403	
Baber . . . . .	324			
Evans . . . . .	350			2,153
<b>PHOENIX OF LONDON.</b>				
Brown . . . . .	411	Tyre . . . . .	429	
Tremblay . . . . .	376	Cornell . . . . .	492	
Gagnon . . . . .	315			
Routh . . . . .	404			2,427

**NEW FIRE INSURANCE LEGISLATION IN ONTARIO.**—A bill promoted by Col. Hugh Clark, in the Ontario legislature is now before a special committee. One proposal that all fire insurance losses must be paid within 10 days of adjustment instead of 60 days, as at present, was opposed by the companies. Mr. William Purvis, representing the purely mutual companies, doing business largely with farmers, said that, as these companies usually met only once a month, the result of the clause would be disastrous, as in many cases it would be necessary to pay losses on the authority of the adjusters, without the approval of the board. He thought it would never do if the companies were not allowed personally to go over the ground before paying. Mr. R. J. MacLennan, representing the Canadian Fire Underwriters' Association, said that there was great need of maintaining a standard of uniformity; 60 days was practically the stereotyped period of payment throughout Canada and the United States. He thought there had been no demand for the change, and regarded it as an uncalled for hardship on the companies. The committee eventually decided to recommend that interest should be made to run only after 15 days from proof of loss. A clause requiring companies

to send out verified statements of their affairs was held over. Another ordering that the statements should show all unearned premiums on business in force as a liability was briefly discussed and practically approved by the committee, but was held over for final decision later.

### The Canadian Fire Record.

(Specially compiled by The Chronicle.)

**MONTREAL.**—Insurance losses on Abattoirs fire, March 14, will appear next week.

**GUELPH, ONT.**—House of Lynn Lasby, near Ospringe, Erin township, burned, March 7.

**ST. THOMAS, ONT.**—House of Melville Shepherd, Payne Mills, destroyed with contents, March 13.

**CAMPBELLTON, N.B.**—One of the logging camps of Dalhousie Lumber Company on I. C. R. destroyed.

**LONDON, ONT.**—House of L. E. Murphy, Nelson Street, gutted, March 8. Origin, child playing with matches.

**DAUPHIN, MAN.**—House of Charles Cartwright, of Makinak, destroyed, March 7, with contents. Property insured.

**AYLMER, ONT.**—Dry goods and clothing store of A. J. Anderson, damaged to extent of \$1,700, March 7. Covered by insurance.

**HAMILTON, ONT.**—Small fires at Baxter's grocery store, Bold and Caroline streets, March 11, and W. J. Bell's house, 377 Cannon Street East, March 12.

**VANCOUVER, B.C.**—Residence of A. R. Kelly, on Bodwell road, destroyed with contents, March 10. Origin, supposed overheated stove. Loss \$2,500. Little insurance.

**COLERIDGE, ALTA.**—Frame house owned by J. Maille, and occupied by Mr. McMahon, destroyed, March 10, with contents. Owner had \$300 insurance in Canadian (Winnipeg).

**CAVUGA, ONT.**—Brick residence of Patrick Courish, at Deans, in township of Seneca, destroyed, March 10. Contents saved. House owned by Col. A. T. Thompson, of Ottawa, and valued at \$3,000. Courish's loss about \$200.

**WINGHAM, ONT.**—Chisholm block, including six stores and I. O. O. F. hall, destroyed, March 13. Property of Mr. Chisholm, M.P. Origin, explosion of lamp. Loss, about \$15,000, covered by insurance.

**SUSSEX, N.B.**—Depot House, a hotel conducted by A. D. Pugsley, cousin of Hon. William Pugsley, burned, March 13, with B. J. Sharpe's drug store and C.P.R. ticket agency. Total loss placed at about \$50,000 with \$24,000 insurance.

**MILLBROOK, ONT.**—Fire, March 11, starting in two-storey brick building, occupied by Walsh & Clark, general store, King Street, destroyed that building with contents, F. Lang's harness, boot and shoe store, W. Carveth's stables, and damaged J. Steele's jewellery store, and the building occupied by the Third Dragoons Armoury, H. Natrass, barber shop and pool room, F. Eakin's hardware store, R. J. Doak's office and Mr. McCorry's residence. Walsh & Clark's stock valued at \$6,500; insured for \$4,500. Lang's stock valued at \$6,500, insured for \$4,500 in Dominion Mutual. Steele's store and stock, valued at \$6,500, insured for