

companies, who had, we hope, other reasons for not attending than non-accordance with the purposes that brought about the formation of the Board. It is to be hoped that the Head Offices of all the companies doing business in London will do all in their power to encourage the good feeling and harmonious working of the Association, for without the strong support of those in power, there are times when the very existence of such a body is endangered. We must congratulate the Board on its selection of officers, all of whom are agents of experience. Mr. Beddome, the President, being one of the oldest agents west of Toronto. There is indeed plenty of work for the Board, and much good to be effected if the energy of the members does not fail under the first few crosses and trials they may have to endure.

The London *Free Press* says:

"There is every reason to believe the citizens will acquiesce in the resolutions adopted by the Underwriters' Board, and do their part in assisting to carry out any system that will tend to reduce the chance of large fires. The danger of building frame additions to brick blocks, and of having shingle roofs and adding large wooden cornices, which carry the fire from structure to structure is so palpable as to be beyond question. The old wooden boxes and inflammable rubbish in back yards will also come under the supervision of the Underwriters' Board. By doing so the chances of controlling a fire by the firemen will be greatly increased, and the rate of insurance reduced."

For our part, we don't know about the reduction of rates. We fear that daily journalists sometimes leap at conclusions. If the writer of that paragraph had been writing for a monthly periodical, and had had sufficient time to reason the thing out, he would probably have come to the conclusion that this Board would never have been formed unless the rates were altogether inadequate as they are, and that it is with the view of either reducing the hazard down to an equality with the rate, or raising the rate to an equality with the hazard, that this Association buckles on its armour and enters the lists.

The same paper continues:

"It is a notorious fact that the law-makers in this city are very frequently the worst law-breakers. A case in point:—The Fire Limits By-law stipulates that no wooden structure or addition shall be erected within certain districts—the Market Square being one of the prescribed sections. The Aldermen, in contravention of this by-law, have caused frame wings to be erected to the Covent Garden Market House, and also ordered a new frame shed to be erected between the Market House and the Masonic Temple Building—instead of having the same erected on iron pillars and covered with a corrugated iron roof. It is not improbable that a suit at law will be entered against them for contravening the municipal regulations. The idea suggested by the Underwriters in inviting persons about to build to call upon them with a view to suggesting a saving in insurance, is a good one, and should receive attention from prospective builders."

We are not at all surprised at the slight deviation from common sense that has characterized the action of the London aldermen, as stated above. Aldermen are everywhere all the world over, no differences of climate, language, manners and customs, can avert the eternal stupidity that governs and guides the councils of

assembled civic obesity. The London Board of Underwriters can make up its mind to that. They can also make up their minds that the people to whom they give hints about building, won't take them, and will afterwards grumble loudly because they can't have first-class rates on second-class buildings. But all this cannot effect the success of the Board. Even if it should not quite succeed in regenerating London as a whole, it can regenerate enough to make it profitable to do business there. So we say, go on and prosper.

SOCIETY NOTES AND ITEMS.

Mr. M. H. Gault, M.P., has returned from England, looking all the better for his trip across the Atlantic, and his visit to the tight little Isle, where at present Insurance vegetation is particularly active.

Mr. John H. McLaren, General Manager of the Royal Insurance Company, has paid this country a visit. But a small portion of his time on this continent has been spent in Canada, the larger field of the United States occupying his attention.

The Guarantee Company of North America and the Accident Insurance Company have both made application to enter the State of Minnesota. Mr. Rawlings is pushing his Companies out into the Western States, where there is a large and increasing field for his operations.

Mr. Ira Cornwall, Jr., Superintendent of Agents for the Royal Insurance Company in England, and well known to Insurance men in this country, has been laid up lately for thirteen weeks with a sprained knee. We see by a communication in *The Police and Fire Journal* of London that he was insured against accident in the Citizens Insurance Company of Canada.

The Fire Underwriters Association of the North-West held their twelfth annual meeting at the Grand Pacific Hotel, Chicago, on the 14th and 15th inst. We have not had a report of the proceedings as yet, but we doubt not that in such an assemblage of Insurance talent, much has been said and done that will be well worth repeating and storing up for practical use.

Mr. W. H. Rintoul, of the Imperial Insurance Company, and Mr. Frederick Stancliffe, of the Lion Life, accompanied by Mr. Alfred W. Smith, of Toronto, made a trip to Manitoba last month, where they met with success in their operations. The Imperial has for some time been doing a good business in that Province, and the Lion is about commencing there.

Some changes are being made in the staff of the Northern and Scottish Imperial Insurance Companies. Mr. Brazier, who has for some time been performing the duties of Chief Clerk and Inspector, has received from England his appointment as Inspector of these Companies, and Mr. William Jackson, Chief Clerk of the Liverpool & London & Globe Insurance Company in Montreal, has accepted the position of managing clerk or secretary for the above Companies, under the general agency of Messrs. Taylor Bros. Mr. Brazier has worked hard for and deserves his appointment, and in securing the services of Mr. Jackson, Messrs. Taylor Bros. have got the right man in the right place.