MANUFACTURERS' FIRE COMPANIES WILL APPLY FOR CHARTER AMENDMENTS.

The Central Canada Manufacturers' Mutual Fire Insurance Company and the Eastern Canada Manufacturers' Mutual Fire Insurance Company will apply to the next session of the Dominion Parliament for the two following amendments to their charters:—

1. Providing that the company may insure manufacturers and others upon the mutual system; changing the mutual system, authorizing the company to fix the amount of mutual premium to be collected in cash or notes absolutely payable, and to fix the contingent mutual liability of its members for payment of losses and expenses not provided for by its funds; authorizing the company to effect insurance on the cash plan; authorizing the company to separate its business into branches or departments, with separate tariffs and risks, and with power to the directors to provide that members insuring in one branch shall not be liable for claims in any other branch; giving to the company the power to reinsure against any risks it has undertaken.

2. By providing that the company may make and effect contracts of insurance against loss or damage by fire or lightning, in or to any house, dwelling, store or other building whatsoever, and to any goods, chattels bridges, railway plant or personal estate whatsoever, for such time and for such premiums or considerations and under such modifications and restrictions and upon such conditions as are agreed upon between the company and the insured; and the company may generally carry on the business of fire insurance in all its branches, including the right to cause itself to be reinsured against any risk it may have undertaken, and to reinsure any other person against risks that such person may have undertaken.

STORY OF THE LIGHTED POCKET.

29th Oct., 1909.

Editor Monetary Times:

Sir,—Your note in the Fire and Marine column of the 18th October as to a lady's hat being set ablaze by a lighted match thrown from the top of a car reminds me that some time ago a city merchant returning home had been smoking, and carelessly put his pipe into his pocket while yet alight. A minute later, when close to a fire station, he sniffed the strong smell of something burning, and so popped into the station, remarking to the officer on duty: "There is a fire somewhere." "Not far away, sir, either," said the officer. "Your overcoat pocket is well ablaze." Next day the merchant told the joke to a friend, who in the course of conversation quietly extracted the name of the office where the merchant's residence was insured, and it happened to be the Phœnix. The friend wrote the company, and to the amazement, as well as the amusement of both, he received a letter next day assessing the loss, with a postal order to cover the damage.

Edward Johnstone.

Cheapside, London, E.C.

The Protectorate Life Insurance Company of Canada will apply at the next session of Parliament for a Dominion charter. It will have its head office at Ottawa, Ont.