



INSURANCE SOCIETY

"Still achieving, still pursuing,
Learn to labour and to wait."

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Canadian underwriters are showing signs of union and of strength in their manner of dealing with the Western metropolis, Winnipeg.

The conflagrations of last winter were the means of driving the City Council into enlarging the limits within which the erection of wooden buildings is prohibited, and all through the spring they manfully held to their by-law, though few or no bricks were obtainable for much needed erections within that limit.

But at last they gave way, and that just as bricks were becoming less scarce, and when having fought the fight they only needed staying powers to win the victory. However, the by-law was rescinded, and the only prohibitory law was that which came into force in October last, the limits of which are shown on last year's insurance plan.

Here the insurance companies step in and say, "We write policies in good faith, from our knowledge of your efforts to provide adequate appliances, and your decision to create an unflammable business centre as far as can be possibly enacted. Now that you fail to carry out your promises and intentions, we on our part, for our own protection, and as our past experience tells us for your own future benefit, we demand the continuance of your wise restrictions regarding construction of buildings; and until you comply with our just and wise demands, we will charge you 50 per cent. more for our protection within the 'abandoned district,' and if these demands are not complied with by 1st October next, we will charge 25 per cent. more for our protection within the original fire limits, now very much endangered by the wooden buildings that you wrongfully allow to be erected around it."

This is a manly step, and if only the companies hold firm, they will deserve the thanks of the City Council. 'Tis from no selfish motive of pecuniary gain that this demand is made, as it is a well-known fact that Insurance Companies make profits only in those cities where careful building laws, properly enforced, hinder conflagrations, and to help the more conservative citizens of Winnipeg to make their capital such a city, by the only means available, is a wise and manly act.

Quebec by way of a change, is having a few "hundred thousand dollar" fires, instead of the septennial "millionaires" that she is used to. Perhaps frequent repetition of small knocks will prove more efficacious than occasional heavy blows.

Many propositions are being made, but as yet there is no

improvement commenced, though from indications that constantly appear, it would seem certain that combined action by the majority of insurance companies, if taken at once, would at last compel Quebec to secure proper protection.

Shall the opportunity be seized to show that union is not impossible by the conservative majority if not by all?

The Thirteenth Annual Meeting of the Fire Underwriters Association of the North West, of which we presented the Programme in our August number, was carried out as successfully as the previous meetings of that Association.

The addresses and discussions are reported on at length in the Insurance Journals of the United States, and are worthy of careful perusal by every underwriter.

As most if not all of our subscribers read one or more of these journals (or should do so if they don't), and as we find ample scope this month for matters more specially pertaining to Canadian matters, which should be our special field, we do not reprint any of the proceedings.

It is as well that we do not, for from so many papers, each so excellent, it were not possible to select the best without giving the whole. So we ask members of Canadian Insurance Society to read them all, and to emulate them and the Association, by striving to establish a similar means of social intercourse in the Dominion.

In our last number we noted that a committee from the Association of Fire Underwriters of Montreal were requested by the Fire Committee of the City Council to advise them on the requisite additions to insure efficiency in the Fire Department.

We have been favored with a sight of the rough draft of the report on this matter, but as the varying times of the summer vacation of the various members of the committee have delayed the final meeting for the adoption of the report, it has not yet been completed and presented.

Care has been taken to point out all feasible improvements, and also not to offend by harsh criticism. The report will be presented in a few days, and we hope to be able to chronicle that the City Council have favorably received and have promptly acted on its recommendations.

Much stir has been made during the past three months in London, Ontario, by a trying episode in the history of the Local Board of Underwriters recently established there.

The occasion was on renewal of risks on the Ontario Car Company's works, the manager of which, considering that justice was not being done that company in the matter of rates, after a recent thorough equipment of water service, hydrants and hose as protection of their works.

A difference existed in the newly formed Board on the proper rate to be asked, and some members were credited with trying to lessen the rate and secure the lion's share of the risk as a reward for their services in so doing.

However, the manager of the Car Works strove to cu the