

granting \$5,000 to the sufferers by fire at Campbelltown; cabstands; right of joint-stock companies to vote; redistribution of electoral districts and of municipal representation; limitation of the valuation of cultivated lands in Saint Denis ward; expropriations; annexations; sale of properties for taxes and advertisements in connection therewith; recorder's court; jurisdiction with regard to the recovery of taxes due in annexed wards; federation of municipal councils on the Island of Montreal; matters to be considered at adjourned meetings of the council; referendum; modification or repeal of resolutions of council; procedure in connection with the issuing of loans, proceeds thereof, how to be applied, and adoption of by-laws in this connection; power of the council to adopt, in certain cases, resolutions involving any expenditure of money; sale of properties by mutual agreement; erection of poles on Ontario avenue; change of name of Longue Pointe ward; exemption of the commissioners from acting as jurors; expropriation, acquisition or commutation of turnpike roads; amalgamation of the charters of the different electric car companies; assessment and apportionment rolls; taxes and licenses; establishment of a municipal pawnshop; regulation of traffic of automobiles.

Abolition of Toll-gates.

The Montreal Turnpike Trust has been formally notified that the city will take over all its roads within the new city limits and pay for them at the rate of \$4,000 a mile and six per cent. interest on the bonds. The Trust is also notified to cease collecting tolls and to abolish the nine toll gates still existing within the city limits. This action is taken under an old agreement which gives the city the right of expropriation upon the terms mentioned.

Proposed Civic Redistribution.

The Citizens Association is sending a memorial to the City Council recommending five electoral divisions for the municipal elections with five representatives from each. The wards included in each division respectively to be as follows:

North—St. Denis, Ahuntsic, Bordeaux, Mount Royal, Cote des Neiges, Delorimier, Laurier.

South—West, St. Ann's, St. Gabriel, Ste. Cunegonde, St. Henry, St. Paul, Emard.

East—St. Mary, Hochelaga, Rosemount, Longue Pointe, Papineau.

West—St. Lawrence, St. George, St. Andrew, St. Joseph, Notre Dame de Grace.

Centre—St. Louis, East, St. James, Lafontaine, St. Jean Baptiste, Duvernay, Centre.

Fire Insurance in Canada, 1910.

Although several large fires occurred in Canada during the past year, including those at Campbellton, N.B., Victoria, B.C., Brandon Asylum, Winnipeg, Montreal, Gana-

noque, Ont., with, additionally, large lumber losses in the Rainy River district, at Arnprior, Ont., Tomiko, Ont., Golden, B.C., and Ruskin, B.C., we estimate the average loss ratio at about 55 per cent. The volume of risks written has been considerably increased, but owing to reductions in the premium rate the total income derived from premiums will show little change from 1909, when the premium income was \$17,049,474.

Fire Commissioners Report.

The report of the Fire Commissioners shows that there were 1,666 fires in Montreal as against 1,451 in 1909. Of these 436 were investigated by the Commissioners as against 402 in 1909. They recommend the appointment of an expert to examine the premises after every fire and report upon the apparent cause, probable losses insurance and other circumstances. They express the opinion that the expenditure of a little money in this way, would be recouped many times over by the saving in fire losses. They say there is enough evidence to show that much petty incendiarism is going on, which might be checked by adequate inspection. Only five suspects were committed to the Court of King's Bench for trial and these were all acquitted.

Fire Mutuals in New York State.

It was announced at the State Insurance Department at Albany this week, that certificates of authority had been issued by the department to 169 co-operative fire insurance companies, entitling them to transact the business of fire insurance on the co-operative or assessment plan after January 1, 1911, and also to one similar company insuring against the larceny of domestic animals. This is the final act in an effort, begun in the summer of 1909, to bring these companies within the supervision of the insurance department and make them subject to examination and reasonable regulation. The efforts of the department to this end have been actively assisted by the central associations representing these companies. The companies thus certified are of two general classes: (1) those doing business on the advance premium plan, i.e., those which collect in advance the estimated cost of insurance, and (2) those doing business on the assessment plan, i.e., those which collect the actual cost of insurance by assessments on members each year. The total amount of insurance in force in such companies is upwards of \$452,000,000, and their estimated annual premium and assessment income is \$1,661,100.

Subscribers who bind their copies of The Chronicle for purposes of reference are informed that the index to Volume XXX (January-December, 1910) will accompany next week's issue.