

solve and to reorganize under a new constitution and unite the activities of the business under one board to be known as the British Columbia Fire Underwriters' Association. This Association will have its main office in Vancouver and will continue a branch office in Victoria for the usual purposes of making rates, examinations and inspections.

On account of the changed conditions, the control of the Association is coming under company representatives rather than as formerly under agency control. The affairs of the Association will be in the hands of twelve representatives, to be appointed by the insurance companies. Four are to be appointed by Eastern Canadian managers, four are to be appointed by San Francisco managers and four to be appointed in British Columbia by companies not represented in either of the two groups. The interests of Victoria and Vancouver Island have been amply protected in the provision that three of the twelve appointees shall come from Vancouver Island, and of the twelve monthly meetings to be held in each year three are to be convened in the City of Victoria.

With the proposed reorganization and the adoption of a constitution, all interests of the Province will be better served and the best interests of the fire insurance profession promoted.

CANADIAN INSURANCE MANAGER ON ANNUAL INSPECTIONS.

Mr. W. E. Baldwin, Canadian manager of the Continental Insurance Company, the Fidelity-Phenix Insurance Company and the Fidelity Underwriters, with headquarters at Montreal, was in the Province on his regular annual trip of inspection of Western Canada. While in Vancouver he made his headquarters with his special agent, Mr. Harry Howes, Rogers Building, Vancouver. As a guest of the luncheon of the Blue Goose on April 26th, he stated that he was pleased to be in Vancouver where he had an opportunity to thaw out after a fourteen week freeze-up which he experienced in Montreal. Mr. Baldwin was pleased with conditions and the increasing business his companies were doing in British Columbia. While on the Coast he made his inspections with Mr. Howes. Mr. Baldwin anticipated steady growth of business with the development of Canadian business and resources. He was indeed hopeful of the outlook

PROFITS EXCEED ESTIMATES

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Net Premiums in 1917..... 6,136,055.28

Total Losses paid to 31 December, 1917.....104,117,000.00

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