MINUTES OF PROCEEDINGS

OF THE

Canadian Fire Underwriters' Association

IN MONTREAL AND TORONTO

FROM

28th OCTOBER, 1896,

TO

23rd SEPTEMBER, 1897,

INCLUDING MINUTES OF FOURTEENTH ANNUAL MEETING

Officers:

President:

P. H. SIMS, (British America), Toronto.

Vice-Presidents:

E. A. LILLY, (London Assurance), Montreal.

H. M. BLACKBURN (Sun), Toronto.

Secretaries:

ALF. W. HADRILL,
Office, Board of Trade Building,
MONTREAL.

WM. ROBINS,
Office, Board of Trade Building,
TORONTO.

INDEX

FOR

MINUTES OF ASSOCIATION MEETINGS.

INDEX

FOR

MONTREAL AND TORONTO COMMITTEE MEETINGS.

Canadian Fire Underwriters' Association.

MINUTES OF PROCEEDINGS AT SPECIAL GENERAL MEETING,

Held at Montreal, P.Q., the 2nd and 3rd December, 1896.

MONTREAL, Wednesday, December 2nd, 1896.

Met this day at 11 a.m.

PRESENT:

F. W. EVANS, PRESIDENT, IN THE CHAIR.

ÆTNA	F. W. Evans, Montreal.
ALLIANCE	J. Lloyd Owens, Montreal. *P. M. Wickham, Montreal
ATLAS	M. C. Hinshaw, Montreal.
BRITISH AMERICA	P. H. Sims, Toronto. C. R. G. Johnston, Montreal
CALEDONIAN	Lansing Lewis, Montreal.
COMMERCIAL UNION	J McGregor, Montreal.
CONNECTICUT	Harold Hampson, Montreal
GUARDIAN	E. P. Heaton, Montreal. *G. A. Roberts, Montreal.
HARTFORD	P. A. McCallum, Toronto J. W. Molson, Montreal.
IMPERIAL	G. R. Kearley, Montreal.
LANCASHIRE	J. G. Thompson, Toronto.
LIV. & LON. & GLOBE	G. F. C. Smith, Montreal.
LON & LANCASHIRE	A. Wright, Toronto. F. W. Evans, Montreal.
LONDON ASSURANCE	*E. A. Lilly, Montreal.
MANCHESTER	James Boomer, Toronto.
MERCANTILE	Jas. Lockie, Waterloo.
NATIONAL	M. C. Hinshaw, Montreal.
NORTH AMERICA	Harold Hampson, Montreal.
NORTH BRIT. & MER.	Thos. Davidson, Montreal. *Randall Davidson, "
NORTHERN	R. W. Tyre, Montreal.
NORWICH UNION	J. B. Laidlaw, Toronto. W. Kavanagh, Montreal.
PHENIX OF BROOKLYN	F. Bryers, Toronto. J. C. Sinton, Montreal.
PHŒNIX OF HARTFORD	G. M. Smith, Montreal. J. W. Tatley, Montreal.
PHŒNIX OF LONDON	R. McD. Paterson, Montreal
QUEBEC	*J. H Routh, Montreal.
QUEEN / ROYAL	Geo. Simpson, Montreal. W. MacKay, Montreal.
SCOT. UNION & NAT.	W. Kavanagh, Montreal.
SUN	H. M. Blackburn, Toronto
UNION	T. L. Morrisey, Montreal.
WATERLOO	Not Represented.
WESTERN	J. J. Kenny, Toronto.

*The gentlemen with asterisks against their names were not present at the opening session.

NOTICE OF MEETING AND AGENDA.

MONTREAL, November 21st, 1896.

As ordered at last Annual Meeting, a Special General Meeting of the Association will be convened in the Association Rooms, Board of Trade Building, Montreal, on

Wednesday, the 2nd December, at 11 a.m.,

for the purpose of dealing with the following subjects and any other introduced with the consent of the Meeting :—

1.—Revised and Amended Constitution and By-laws.—Report of Committee appointed at last Annual Meeting (vide par. 100) to prepare a scheme of reorganization which shall provide that the business of the Association shall be conducted in full Meeting instead of by the Branches as at present; and to thus redraft and amend the Constitution and By-laws of the Association.

2.—Changes of Classification of Towns.—To take action on Report of Western Branch Committee on Fire Appliances, presented at Annual Meeting (vide items 49 and 58)—consideration deferred to this Meeting—recommending that the classification of some forty towns be reduced in consequence of the municipal authorities failing to comply with the requirements according to standard.

3.—Hamilton, Adoption of Stamping System in.—Report of Committee appointed at Annual Meeting (vide par. 104) thereon.

4.—Quebec Assurance Co.—Report of deputation appointed at Annual Meeting (vide par 103) to interview this Company as to the position it intends to take with regard to its obligations as member of this Association.

5.—Payment of Claims.—Report of Committee appointed to formulate a scheme to provide for witholding payment of losses, unless under discount, for a reasonable period (vide Annual Meeting Minutes par. 94).

6.—Brick Encased Dwellings in Montreal—To reconsider rates on same (vide par. 18, Eastern Branch Minutes, 11th November, 1896).

7.—Ontario Schedule Inspectorship.—Arrangements therefor (vide Eastern Branch Minutes, 11th November, 1896, par. 11).

8.—Exposure Schedule.—To adopt a schedule for exposure on places classed F (*Lancashire*) —referred from Annual Meeting (vide par. 99).

9.—Oil Well Pumping Rigs.—To reconsider rates on same (*Norwich Union*).

ALF. W. HADRILL, *Secretary.* F. W. EVANS, *President.*

Items added to the Agenda during Session with consent of the Meeting.

10.—Morrisburg.—Classification of—

11.—Fire Investigation Department.—Permanent employment of inspector for investigating suspicious fires.

12.—Steam Fire Engines.—Report of Fire Appliance Inspector.

13.—Fire Appliance.—Inspector, Salary of—

14.—Commission.—Whether a Commission exceeding 15 per cent. can be paid to Agents in Montreal, Quebec or Toronto on business located outside of these three cities, payment of commission to Agents in these cities not being limited by the General Commission Agreement.

15.—Insurance Plans for the Association.

16.—Printing Offices.—Letter from Canadian Press Association.

17.—Infraction of Tariff.—*re* Evans Bros., Hamilton—

18.—Tanneries.—The rating of Shaw, Cassils & Co.'s tanneries.

The President called the members to order, and the Secretary read the notice convening the Meeting. The items on the Agenda were thereafter taken up, discussed and dealt with in full Meeting.

19—Revised and Amended Constitution and By-Laws.—(Agenda No. 1.)—The Committee appointed at last Annual Meeting (vide par. 100) to prepare a scheme of reorganization which shall provide that the business of the Association shall be conducted in full Meeting instead of by the Branches as at present; and to thus redraft and amend the Constitution and By-Laws of the Association, presented as their report an amended Constitution and By-Laws, copies of which had been previously distributed to members. On motion, the report was received for consideration clause by clause, which was proceeded with until 1 p.m., when Meeting adjourned to 2 p m.

MONTREAL, December 2nd, 1896.

WEDNESDAY AFTERNOON SESSION.

Met pursuant to adjournment at 2 p.m.

Present:—F. W. EVANS, President; J. Lloyd Owens, P. H. Sims, Lansing Lewis, J. McGregor, Harold Hampson, E. P. Heaton, G. A. Roberts, P. A. McCallum, J. W. Molson, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. Wright, E. A. Lilly, Jas. Boomer, Randall Davidson, J. B. Laidlaw, F. Bryers, J. C. Sinton, R. McD. Paterson, J. H. Routh, Geo. Simpson, Wm. McKay, H. M. Blackburn, W. Kavanagh, T. L. Morrisey, J. J. Kenny, Jas. Lockie.

Consideration of the revised Constitution was continued until 5.30 p.m., when the Meeting adjourned to 10 a.m. the following morning.

MONTREAL, December 3rd, 1896.

THURSDAY MORNING SESSION.

Met pursuant to adjournment at 10 a.m.

Present:—F. W. EVANS, President; M. C. Hinshaw, P. M. Wickham, P. H. Sims, Lansing Lewis, J. McGregor, Harold Hampson, E. P. Heaton, P. A. McCallum, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. Wright, Thos. Davidson, R. W. Tyre, J. B. Laidlaw, F. Bryers, J. C. Sinton, R. McD. Paterson, Geo. Simpson, H. M. Blackburn, T. L. Morrisey, Jas. Lockie.

Consideration of the revised Constitution was continued, and, with amendments, it was finally adopted without dissent as follows:—

CANADIAN

Fire Underwriters' Association.

CONSTITUTION.

TITLE.

ARTICLE 1.—This Association shall be known as "THE CANADIAN FIRE UNDERWRITERS' ASSOCIATION."

OBJECTS.

ARTICLE 2.—The objects of the Association are the establishment and maintenance of Fire Insurance Rates and the promotion of the interests of Fire Insurance Business in Canada.

MEMBERS.

ARTICLE 3.—This Association shall consist of the following Companies, viz:

1. Ætna Insurance Company, of Hartford, Conn.
2. Alliance Assurance Company, of London, England.
3. Atlas Assurance Company, of London, England.
4. British America Assurance Company, of Toronto, Canada.
5. Caledonian Insurance Company, of Edinburgh, Scotland.
6. Commercial Union Assurance Company, Limited, of London, England
7. Connecticut Fire Insurance Company, of Hartford, Conn.
8. Guardian Fire and Life Assurance Company, of London, England.
9. Hartford Fire Insurance Company, of Hartford, Conn.
10. Imperial Insurance Company, Limited, of London England.
11. Insurance Company of North America, Philadelphia, U.S.
12. Lancashire Insurance Company, of Manchester, England.
13. Liverpool & London & Globe Insurance Company, of Liverpool, England.
14. London & Lancashire Fire Insurance Company, of Liverpool, England.
15. London Assurance Corporation, of London, England.
16. Manchester Fire Assurance Company, of Manchester, England.
17. Mercantile Fire Insurance Company, of Waterloo, Canada.
18. North British & Mercantile Insurance Company, of Edinburgh and London.
19. Northern Assurance Company, of Aberdeen and London.
20. Norwich Union Fire Insurance Society, of Norwich, England.
21. National Assurance Company, of Ireland.
22. Phenix Insurance Company, of Brooklyn, U.S.
23. Phœnix Insurance Company, of Hartford, Conn.
24. Phœnix Fire Assurance Company, of London, England.
25. Quebec Fire Assurance Company, of Quebec, Canada.
26. Queen Insurance Company, of America.
27. Royal Insurance Company, of Liverpool, England.
28. Scottish Union & National Insurance Company, of Edinburgh, Scotland.
29. Sun Insurance Office, of London, England.
30. Union Assurance Society, of London, England.
31. Waterloo Mutual Fire Insurance Company, of Waterloo, Canada.
32. Western Assurance Company, of Toronto, Canada.

With such other Companies as may from time to time become members.

MEMBERSHIP.

ARTICLE 4.—All existing members, or Companies becoming members, shall, *ipso facto*, be and become members of any local Board or Boards now existing or which may hereafter be established under the jurisdiction of this Association, unless such Company has no agency transacting business within the locality controlled by such Board, but in such cases the Company shall, nevertheless, be governed in regard to rates and rules within such locality by those of the local Board; and shall be required to sign a copy of the Constitution and By-Laws of the Association in a book kept by the Secretary for the purpose, and such signature shall be considered as binding such Company not to violate the said Constitution or By-Laws.

REPRESENTATION AND VOTING.

ARTICLE 5.—Companies whose Head or Chief Offices are in the Province of Ontario shall form the Western Branch; Companies whose Head or Chief Offices are in the Province of Quebec, the Eastern Branch. Each Company, member of the Association, shall be represented by its Manager or other Head Official for Canada. When a Company instead of a Manager has a Chief Agent in both Montreal and Toronto, such Chief Agents shall be entitled to attend all Meetings of the Association and be eligible for Appointment on all Committees and to all Offices. In such dual representation the vote of the Company shall (except otherwise authorized by the Company), be recorded by the Agent accredited to the Dominion Government unless the question only concerns the district of one Agent, in which case the vote of the Company shall be recorded by the representative for the district affected.—The votes shall in all Association and Committee Meetings be taken by Companies, and if the result be a tie the Chairman shall record a second and casting vote.

OFFICERS.

ARTICLE 6.—The Honorary Officers of this Association shall be a President with a Vice-President for each Province. There shall also be appointed a Secretary Treasurer and Assistant Secretary, one in Montreal and the other in Toronto (at both of which places the Association shall maintain an office) and also such Inspectors as the Association may from time to time deem necessary, whose remuneration shall be fixed by the Association.

ELECTION OF OFFICE BEARERS.

ARTICLE 7.—The Office Bearers of this Association shall be elected by ballot (unless otherwise agreed to) at the Annual Meeting of the Association; and the persons so chosen shall hold office for one year, or until their successors are elected. Any Officer is eligble for re election; and should any vacancy occur during the year from any cause, the Members present at any Meeting of the Association may elect a person to fill the vacant position for the unexpired term of his predecessor.

DUTIES OF PRESIDENT.

ARTICLE 8.—It shall be the duty of the President to call and preside at all meetings of the Association, at which he may be present. In the absence of the President, his duties shall devolve on one of the Vice-Presidents; and in the absence of all of them, the members present at the meeting may appoint a Chairman.

The President and the Vice-Presidents shall be *ex officie* members of all Committees, but they shall not vote.

DUTIES OF SECRETARIES.

ARTICLE 9.—It shall be the duty of the Secretaries to take minutes of all Meetings of the Association, and also of the Meetings of the Committees of their respective Branches. They shall conduct all correspondence and shall discharge such other duties in connection with the Association as may reasonably be required of them. Each Secretary shall keep a complete tyle of the Minutes of Meetings of the Association, and of all printed matter issued by either Branches.

GENERAL MEETINGS.

ARTICLE 10.—(*a*) Regular Meetings of the Association shall be held alternately in the cities of Montreal and Toronto on the second Wednesday in each month, except the months of July, August and September.

(*b*) The Annual Meeting of the Association shall be convened for the first Wednesday after the 15th of September, at some place to be agreed upon at the last previous Regular Meeting.

(*c*) Special Meetings shall be called to convene at place mentioned in requisition upon the written request of not less than one-third of the members.

(*d*) Notice of all General Meetings shall be sent by the Secretary to each member of the Association, stating the time and place of Meeting, which notice must be accompanied by a Statement or Agenda of the business to be transacted; and at Regular or Special Meetings, no business shall be taken up except such as is specified on the Agenda.

(*e*) All questions for the Agenda shall be sent to the Secretary not less than fifteen clear days before the date fixed for the Annual Meeting, six days for a Special Meeting and three days for a Regular Meeting, and a copy of the Agenda shall be sent by him to each member of the Association ten, five and two days before date of said respective Meetings.

APPOINTMENT OF COMMITTEES.

ARTICLE 11.—(*a*) The Association at its Annual Meeting shall yearly appoint the following six standing Committees for each Branch:

1. Classification of Places and Fire Appliances.
2. Factory Improvement
3. Electric Lighting.
4. Infractions of Tariff.
5. Incendiarism.
6. Insurance Legislation.

Additional Committees may be named should occasion arise.

The Association shall name the Chairman of each Committee.

The Association in full meeting shall be superior to all Committees and shall be a final court of appeal in all cases.

The powers and duties of the Standing Committees are as follows:

(*b*) *Classification of Places and Municipal Fire Appliances Committee.*—To maintain and carry out the present system of classifying towns according to the schedule adopted by the Association; to supervise the work of the Fire Appliance Inspector, to examine his reports, and to obtain the remedying of the deficiencies disclosed thereby; to classify, in accord with the schedule adopted by the Association, upon report of the Inspector, places heretofore not classified, upon same obtaining the requisite fire appliances, and to raise or lower the classification of any town now classified, according as improvements in appliances or deficiencies from standard are shown by the Inspector's report. The concurrence of the Association shall be required to raise a place to, or lower from, Class C and above.

(*c*) *Factory Improvement Committee.*—This Committee shall have in charge all risks equipped with automatic sprinklers, shall approve or disapprove of sprinkler devices, shall formulate rules for equipments of same, and direct the inspection of risks thus equipped, and generally indicate the lines upon which rates thereon shall be made.

(*d*) *Electrical Installation Committee.*—This Committee shall take cognizance of all matters relating to the use of Electricity, approve rules therefor, and supervise the work of the Electrical Inspector.

(*e*) *Infractions Committee.*—This Committee shall hold regular meetings, at which the Secretaries shall report all complaints, and action taken by them thereon; name of complaining Company to be withheld. Appeals from the Secretaries' decisions shall be heard and decided by the Committee. No member shall adjudicate upon a case in which he is interested, and should this reduce the number of the Committee below a quorum, the Chairman thereof shall have power to name substitutes. This Committee shall have no power to waive or modify rules.

(*f*) *Incendiarism, Committee on*—This Committee shall be empowered to receive information concerning suspected cases of incendiarism and may offer a reward not exceeding $500 for such information as shall lead to the arrest and conviction of the incendiary. Such reward shall be payable upon the certificate of the Crown Attorney. The Committee may, upon a vote of at least three-fourths of the whole of its members, incur expenditure to the extent of $500 in discovering and securing the conviction of an incendiary.

No Company interested in a case under consideration shall act on the Committee, and should this reduce the number of the Committee below a quorum, the Chairman thereof shall have power to name substitutes.

(*g*) *Legislation, Committee on.*—This Committee shall take cognizance of all matters legal or legislative, and specially watch all legislation introduced into either the Dominion or Provincial Parliaments which might affect the business of Fire Insurance or the interests of Companies, and shall take such steps as may best protect same.

(*h*) *Montreal Committee.*—For the purposes of business situate within the Tariff District of Montreal in all matters relating to rates, commission, &c., all the powers of the Association subject to appeal to a General Meeting shall be exercised by a Committee consisting of the chief representatives of each Company in Montreal; when the chief representative is unavoidably absent he may be represented by the next in command in his office. It is intended that this Committee shall be composed entirely of chief representatives of the offices in Montreal and the attendance of sub-officials shall be discouraged. The several Standing Committees of the Association for the Eastern Branch shall be Sub-Committees of the Montreal Committee for the purposes of Montreal business. The Chairman of the Committee shall be the President or Vice-President of the Association.

WITHDRAWAL FROM MEMBERSHIP.

ARTICLE 12.—Any Company may withdraw from the Association—all dues to the end of the current year having first been paid—by a written notice to the Secretary; but such withdrawal shall not take effect, or release the Company so withdrawing, from the agreement entered into under Art. 4 of this Constitution, for the period of three months from the date of such notice. On receiving such a notice from any Company the Secretary shall immediately notify all the Members of the Association, and it shall be optional with the other Companies, or any one of them, to withdraw at the same time, by giving notice to the Secretary to that effect, unless such withdrawing Company is retiring from business, it being understood that all dues to the end of the current year must first be paid.

QUORUM.

ARTICLE 13.—Fifteen Members of the Association shall constitute a quorum for the transaction of business; and a majority of the Members shall constitute a quorum of any Committee.

AMENDMENTS TO CONSTITUTION AND BY-LAWS.

ARTICLE 14.—The Constitution and By-Laws of the Association may be altered or amended by a two-thirds' vote at an Annual Meeting or at a Special Meeting called for the purpose—provided that not less than ten days' notice of such alteration or amendment be sent or given to each Member of the Association.

EXPENSES.

ARTICLE 15.—The current expenses of the Association shall be met by an annual assessment on each of the Companies belonging thereto *pro rata* to annual premium income of each Company for the period assessed upon within the Provinces of Quebec and Ontario; but an interim assessment may be made *pro rata* on the income of the previous year, (new Companies having no income for said previous year, shall be assessed not less than $25 each), and as soon as the income of the current year is ascertained, a *pro rata* adjustment shall then be made of the amount payable by each Company, based on said income.

The assessment shall be authorized by the Association, and shall be made by and paid to the Secretary, who shall submit to the June Meeting a printed statement of the previous year's expenditure and its apportionment per $1,000 of premium income, in the two Provinces for the previous year, such statement and apportionment having been previously audited by two members appointed by the President at the previous Regular Meeting. All monies received by the Secretary shall be deposited in a Chartered Bank and all payments shall be made by cheque, countersigned by the President or Vice-President.

DIVULGING BOARD PROCEEDINGS.

ARTICLE 16.—The proceedings, orders and debates of this Association, as well as the votes of its Members, shall be deemed to be strictly confidential, and shall not be divulged to any person not a Member of this Association.

BY-LAWS.

TARIFF.

SECTION 1.—The Tariff of rates adopted by the Association are for the various risks described therein, and are applicable to Renewals as well as to New Business. Except where otherwise specially allowed such risks shall not be written for a longer period than one year (unless three annual premiums at full tariff rates are paid

in advance)—for periods of less than one year, short rates must be charged as per short term rate table in the Tariff books.

RISKS NOT RATED IN THE TARIFF.

SECTION 2.—All mercantile and manufacturing risks and other risks not rated in the Tariff or specially rated by the Secretary, except railway risks and travellers' stocks and samples in transit, must be submitted to the Secretary for rating with a description of such risk, giving location and all information requisite for rating before a rate is named by any Company. Individual railroad risks (i. e. property not written under Railroad Schedules) are subject to Tariff Rates and Rules, Sprinkled textile factories are exempt from Tariff until specially rated.

COMMISSION.

SECTION 3.—The remuneration payable to any Agent, except in the Cities of Montreal, Toronto and Quebec (in which places special rules governing the appointment of Agents and the payment of commission by them have been adopted) shall be limited to fifteen per cent straight, or twelve and a-half per cent. straight and five per cent. profit, or ten per cent. straight and ten per cent. profit. No allowances for office rent, clerk hire or for other expenditures shall be permitted, except for advertising or expenses incurred in settling losses, for which vouchers shall be furnished. The commission payable on Sprinklered Risks to Agents, Brokers or Special Agents, by Head Offices or by Chief Agents of Companies for Montreal and Toronto shall be limited to five per cent.

CLASSIFICATION OF PLACES.

SECTION 4.—All cities, towns and villages shall be classified according to their fire preventive appliances, construction, situation, etc., in accordance with "Standard" adopted therefor, and the Fire Appliance Committee of each Branch shall have full power to deal with the classification of all places within its jurisdiction classed "D" and below, but the concurrence of the Association shall be required for additions to or deletions from Classes "C" and above. When the classification of any place is changed, a few days should elapse between the promulgation of the change and its coming into effect, and no change shall be made by any Company until the same shall have been promulgated by the Secretary of the Branch within whose jurisdiction the place may be. Offices shall instruct their Special Agents and Inspectors, when in towns classified by the Association, when practicable, to make enquiry as to the efficiency of the Fire Appliances, Brigade and Apparatus, and to report any deficiencies to the Secretaries of the Association.

VIOLATION OF TARIFF.

SECTION 5.—No member of this Association shall accept or renew a risk at less than Tariff rate.

Any Company or Agent violating the foregoing rule, shall be obliged to cancel the insurance, and the Company shall not be permitted to accept a risk on the same property, nor shall the Agent be permitted to place a risk thereon in any Company, for one month from the date of such cancellation, and any Company accepting the risk through said Agent within the said term shall cancel same if called upon to do so; should, however, the insurance be a renewal of a risk, not specially rated, which was renewed or accepted the previous year at the correct Tariff rate, but the rate of which has been increased by a change of occupancy, the Company shall be permitted to collect the additional premium instead of cancelling the insurance.

In all cases in which a Company is required to collect an extra, it must do so *within fifteen days after being notified of the infraction, and should a Company fail to do so within such time, they must cancel the insurance without the option of collecting the extra.* Should the infraction occur in a place in which the local agent does not reside, twenty-one days will be given to rectify the infraction before the Company forfeits the right to collect the extra. All deficiencies of rate required to be collected under this section must be for the full term, viz: from the date of renewal.

DIVIDING COMMISSION.

SECTION 6.—No member of this Association shall directly or indirectly, or through their Agent, allow any rebate or discount from Tariff rates, or divide commission with the assured or any of his employes. This being done, either by a Company or by its Agent shall be considered an infraction of the Tariff and shall necessitate the immediate cancellation of the risk by the offending Company and Agent and the Company shall not be permitted to accept a risk on the same property, nor the Agent to place a risk thereon in any Company for three months from date of cancellation.

COMPLAINTS.

SECTION 7.—When an Agent of any Company shall report to his Head Office an alleged violation of the Tariff by an Agent, or Agents of other Companies, such Head Office shall immediately report the same to the Secretary within whose jurisdiction the risk may be with all the facts respecting the same in their possession. The Secretary shall investigate the matter, and if need be, have the right of access to any books, papers, etc. When a complaint thus made to the Secretary of either Branch is against a Company whose Head Office belongs to the other Branch, the Secretary to whom the complaint is made shall, if necessary, communicate the same to the Secretary within whose jurisdiction the Head Office of the Company complained of is situate; which latter Official shall have full powers to carry out the Rules of the Association with regard to such charges of infringement of the Tariff and By-Laws. If a Company refuses to carry out such Tariff Rate or By-Laws after its attention has been drawn to the matter, the Secretary shall bring the complaint before the Infraction Committee of the Branch in whose district the offence has been committed. Should the Company then fail in having the matter rectified to the satisfaction of the Committee all the facts shall be communicated to the Association, whose decision in the matter shall be final. Should the defaulting Company neglect to comply with the decision of the Association, a Special Meeting of the Association shall be called, as provided for in Article 10 of the Constitution, to determine what action shall be taken. Furthermore, should it be proven to the satisfaction of the Association that any Company is persistently violating any of the By-Laws or Tariffs, or permitting any of its Agents so to do, a Special Meeting of the Association shall be called, as hereinbefore provided, to deal with the matter.

INFRINGEMENTS OF TARIFF TO BE PRINTED IN MINUTES.

SECTION 8.—The Secretaries shall report to their respective Infraction Committees all infractions of the tariff coming before them, which have been substantiated by them, giving the name of the Company, the name of the Agent, and Agency at which the risk has been taken, and particulars of infraction substantiated, and the Committees shall monthly report to the Association a list of such infractions, which shall be printed in the Minutes. The names of Companies not answering the Queries in the Bulletin within one week, shall be published in the Minutes.

RATING OF RISKS PECULIARLY CONSTRUCTED.

SECTION 9.—Any Risk that may possess peculiarities of construction, appliances for extinguishing fires, or other features that were not taken into account when the Minimum Rate for that class of Risk was fixed, may, by order of the Association be specially rated by the Secretaries, and the rate named by them shall be final, unless disapproved of by a two-thirds vote of the members present at the meeting at which the question is dealt with.

SPRINKLERED RISKS.

SECTION 10.—The Factory Improvement Committee sitting in Montreal shall have charge of all sprinklered risks within the jurisdiction of the Association, and no such risk shall be rated by any Local Board, but every risk shall be dealt with as hereafter provided and subject to all the conditions of this by-law.

No risk requiring less than $100,000 of insurance shall be rated unless it is, or will be, wholly insured in Companies' members of this Association. Risks requiring more than $100,000 of insurance, but less than $500,000 shall not be rated unless half the amount of insurance with a minimum of $100,000 be placed with Companies members of the Association. Risks requiring over $500,000 insurance shall require a minimum of $250,000 to be placed with Companies members of this Association.

The Factory Improvement Committee shall cause all Sprinklered risks now rated by the Association to be regularly inspected by the Sprinklered Risk Inspector, who shall furnish reports in duplicate, one to each of the Secretaries. In order to secure the inspection and rating of risks not heretofore rated, application must be made to the Factory Improvement Committee with satisfactory evidence that there is a reasonable probability of the necessary amount of insurance being placed with Companies members of this Association, should not the amount be eventually secured, the rating of the risk shall be cancelled and inspection shall cease, and the risk shall remain exempt from tariff as shall also any Sprinklered risk which has not been rated for like reason. The rating of all Sprinklered risks shall be made by the Secretary of the Association upon report of the Inspector and he shall report to the Factory Improvement Committee the ratings made, and such ratings shall be binding unless disapproved by two-thirds of the whole Committee, when the matter shall be dealt with at the next Meeting of the Association, and the rate amended by a vote of two thirds of the members present. All expenses attending the inspection of these risks shall be charged by the Secretary to a separate account and assessed upon the Companies *pro rata* to the premium income derived by each from this class of business, an annual return of which shall be made by each Company.

POWERS OF SECRETARIES AS TO RATING.

SECTION 11.—*(a) Concerning risks rated in the "Minimum Tariff"*.—The Secretaries shall, when requested, determine questions of application of same, but they shall rate no risk below such Tariff; they may, however, rate risks, so far as "Specials" or Omnibus Blocks" are concerned, above the Tariff, under such circumstances as may appear to them requisite.

(b) Concerning Risks of a class for which any Schedule for Rating has been adopted by the Association.—They shall rate such risks in accordance with Schedule, but where by reason of the construction, *or by some special feature of a risk*, or where the strict application of the Schedule extras would inflict a manifest injustice, the Secretary and Inspector of each Branch shall have power to modify the extras in the Schedule for such risk.

(c) Concerning Silent Manufacturing Risks.—The Secretaries may specially rate Silent Manufacturing Risks, except any so provided for in the Tariffs, when the circumstances of the case appear to call for any departure from the usual rule of charging working rate.

(d) All ratings, special, schedule and others, promulgated by the Secretaries, are obligatory upon Companies, and their Agents, and must in all cases be strictly adhered to; and no change in the conditions of or reduction from such rate can, under any circumstances, be made. In the event of any change being made in any such ratings such change shall not take effect until it has been duly promulgated by the Secretaries on the usual rating slips. Should any Company take objection to the correctness of any rating issued by the Secretaries, the matter shall be dealt with at the next Meeting of the Association and the rate amended by a two-thirds vote of the members present, but the rating as promulgated by the Secretaries shall remain in force and must be complied with until any amended rate that may be made shall be promulgated on the usual rating slip.

MUNICIPAL TAXATION.

SECTION 12.—In cities and towns, where taxation is imposed on Insurance Companies, such places shall have their rates increased by reducing their classification one letter, or by imposing a percentage upon the rates, as may be determined by the Fire Appliance Committee within whose jurisdiction the place may be. Provided, however, that when the municipal taxation is based on the *net income only*, and that it is a general municipal tax and not a specific tax upon Insurance Companies or mercantile corporations, no increased rates shall be charged.

LOCAL BOARDS.

SECTION 13.—Unless otherwise specially authorized by the Association, the expenses of any Local Board, working under Tariffs A, B or C, shall be limited to $200 a year, unless specially authorized by the Association, and no Local Board shall have any claim upon any Company until its organization shall have been sanctioned by this Association, which shall have jurisdiction over all such Boards or Committees, and the Minutes of their meetings shall be read at the next subsequent meeting of the Association with a view to taking action from time to time in respect to same as may be deemed necessary. The appointment and remuneration of any permanent paid official of any Board shall be vested in the Association.

OBLIGATIONS OF LOCAL AGENTS.

SECTION 14.—All Agents, whether local or general, will be held responsible for infractions of the Tariff committed by them or their employees. When any Agent of a Company is accused of numerous infractions of the Tariff or its Rules, or of dishonorable actions by which any Company, a member of this Association, suffers injury, upon complaint being made to the Association, it shall be competent for either of the Infraction Committees to consider the facts, and they shall report thereon to the next meeting of the Association, and if the charge shall be considered proven by a two thirds vote, the said Agent shall either cease to be employed as Agent to represent any Company, a member of this Association, or he shall be subject to such other discipline as may be decided upon at the time by a two-thirds majority of the Association.

COVERING RISKS WITHOUT NAMING RATE

SECTION 15.—The premium at Tariff rates must always be stated on every interim receipt, renewal receipt, or covering note, unless the insurance is on a risk which is not covered by any rating in the minimum, ordinary, or special Tariffs, or which has not been specifically or schedule rated by the Association. When covering such risks, pending submission of application for rating, the clause "at rate to be named by the Association," must be inserted on the receipt or covering note.

ASSOCIATION AS COURT OF APPEAL.

SECTION 16.—This Association, when requested in writing by any other Tariff Association in the Dominion, may act as a Court of Appeal to decide any cases submitted to it. The Court of Appeal shall be governed in all cases by the Constitution and Rules of the appealing Board.

21.—Change of Classification of Towns.—(Agenda No. 2.)—In view of the revised Constitution providing that monthly Meetings of the Association be held, consideration of the report of the Western Branch Committee, presented at last Annual Meeting, was deferred to the Meeting to be held in January.

22.—Hamilton, Adoption of Stamping System in.—(Agenda No. 3.)—The Committee appointed at last Annual Meeting on this matter, presented the following report:—

To The President and Members of,

The Canadian Fire Underwriters Association.

Your Committee recently appointed to report details for further consideration at this meeting as to the Stamping System for the City of Hamilton, beg to report:—

That on interviewing the members of the Hamilton Board and after consideration of the question, we are of the opinion that the Stamping System in Hamilton could be better provided for by combining the offices of Secretary of the Hamilton Board and Stamping Officer. The Secretary of the Hamilton Board is at present paid a salary of $400, and an aditional salary of $200 would be a fair remuneration for the increased duties entailed by stamping the rates. This would practically be all the additional expense for the introduction of the system, and we are of the opinion the benefits to be derived by Companies would well warrant this additional outlay. We understand the Secretary of the Hamilton Board, Mr. George A. Young, is willing to undertake the stamping, and were he appointed he would be thereafter in no way connected with any Company or transact any Insurance business.

We recommend that the Stamping System as now in operation in Toronto, be adopted in Hamilton and take effect on the 1st January next.

That Mr. George A. Young be appointed Secretary and Stamping Officer at a salary of $600 a year.

That a copy of Goad's plan be obtained for his guidance in checking up the business.

That a permanent Committee be appointed by your Association which shall have charge of the Hamilton Stamping System, such Committee to be empowered to procure all necessary supplies, and to make all arrangements necessary for its introduction, and to deal with all questions that may arise in the working of the system.

That the following special agreement be signed by each Company.

"The..... .....Insurance Company hereby agrees not to accept or renew any insurance on Hamilton City property, real or personal, nor to approve of any endorsement or cancellation of policy unless the application, daily report, or report of renewal, endorsement or cancelled policy, bears the stamp of the Stamping Officer as to the correctness of the rate."

In the case of Canadian Companies the signature to this agreement must be that of the chief executive officer of the Company; in the case of Companies having their head offices in the United Kingdom, the signature of the Manager for Canada; and in the case of Companies having their head offices in the United States, that of some officer at its chief office in the United States.

Hartford Fire Insurance Co. -	Peter A. McCallum, Special Agent.
Western Assurance Co., - -	C. C. Foster, Secretary.
London & Lancashire Fire Ins. Co.,	Alfred Wright, Manager.
Lancashire Insurance Company, -	J. G. Thompson, Manager.
Sun Insurance Office, - -	H. M. Blackburn, Manager.

After explanation from members of the Committee, the Report was adopted, and the Committee was continued for purposes named in the report.

The meeting then adjourned to 2 p.m.

Montreal, Dec. 3rd, 1896.

THURSDAY AFTERNOON SESSION.

Met persuant to adjournment at 2 p.m.

Present, F. W. Evans, President; M. C. Hinshaw, P. H. Sims, Lansing Lewis, Jas. McGregor, E. P. Heaton, P. A. McCallum, J. W. Molson, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. Wright, Jas. Boomer, Thos. Davidson, Randall Davidson, Robt. W. Tyre, J. B. Laidlaw, Harold Hampson, F. Bryers, J. C. Sinton, Maitland Smith, R. McD. Paterson, J. W. Simpson, H. M Blackburn, W. Kavanagh, Jas. Lockie.

23.—Quebec Assurance Co'y.—(Agenda No. 4.)—

The President and Vice-President appointed at last Annual Meeting as a deputation to interview this Company as to the position it intended to take with regard to its obligations as member of this Association, reported that they had visited Quebec City, and conferred with some of the Directors and the Secretary of this Company, and had left with the understanding that the matter would receive the consideration of the Directors, at a full Board Meeting to be held the following Wednesday. A Telegram subsequently received from the Company was read, and after full discussion, the matter was left in the hands of the Committee to continue correspondence with the Quebec Assurance Company, and to further report at next Meeting.

24.—Payment of Claims.—(Agenda No. 5.)—The Committee on this matter not being ready to report, it was left over to the next Meeting.

25.—Brick Encased Dwellings in Montreal.—(Agenda No. 6.)

The question of reconsidering rates on this class of risk was referred back to the Montreal Committee to deal with same.

26.—Ontario Schedule Inspectorship.—(Agenda No. 7.)

On motion it was resolved

That the question of the Ontario Schedule Inspectorship be considered by the Western Branch Committee on Classification of Places, and report submitted to the next Meeting recommending the best course to be adopted by the Association in regard to the permanent filling of so important an office. That until the next Meeting the Committee have full power to make such temporary arrangements as they may deem necessary.—*Carried.*

27.—Exposure Schedule.—(Agenda No. 8.)

It was moved

That the Association adopt an Exposure Schedule for places classed E and F, the details to be prepared by a Committee to be appointed, and to report at next Meeting.

Motion was put and lost by vote of ten to eleven.

28.—Oil Well Pumping Rigs.—(Agenda No. 9.)

A motion to reconsider the rates on this class of risk was lost.

29.—Morrisburg.—(Agenda No. 10.)

A motion to reconsider the action of the Fire Appliance Committee of the Western Branch in reducing the classification of this place was lost.

30.—Fire Investigation Department.—(Agenda No. 11.)

Attention was called to the fact that opportunity offered to obtain the services of a very suitable party to enquire into the origin of suspicious fires. While many of the Companies considered the matter favorably, it was agreed that this subject was one which would have to be dealt with outside of the Association.

31.—Steam Fire Engines.—(Agenda No. 12.)

A report from Mr. Howe, the Fire Appliance Inspector, was read, pointing out that it appeared that a certain firm, manufacturing a small steam fire engine, had a few years back obtained an official recognition from the Association of the sufficiency of said engine for "D" towns; the engine, however, does not meet the requirements of the present standard. The Secretary was instructed to write the said firm, stating that in future no engine would be accepted unless complying with the requirements of the standard.

32.—Fire Appliance Inspector.—(Agenda No. 13.)

On application from Mr. Howe, Fire Appliance Inspector, his salary was raised to twelve hundred dollars per annum, to date from 1st November last.

33.—Commission.—(Agenda No. 14.)—The question of limiting to 15 per cent. (in accord with the General Commission Agreement) commission payable to agents in the excepted cities of Montreal, Toronto and Quebec, on risks outside said cities was referred to next Meeting.

34.—Printing Offices.—(Agenda No. 16.)—A letter was read from the Canadian Press Association, in regard to rates on Printing Offices. Consideration was deferred to next Meeting.

35.—Insurance Plans.—(Agenda No. 15.)—A proposition from Mr. Chas. E. Goad, to supply a set of Ontario plans for the use of the Association, was not entertained, same not being considered necessary.

36.—Infractions of Tariff.—(Agenda No. 17.)—Re Evans Bros., Hamilton. Attention was called to the neglect of Companies to comply with the Western Branch's ruling in regard to this risk, and they were ordered to report compliance before next meeting of the Association.

37.—Tanneries.—(Agenda No. 18.)—The action of the Eastern Branch in approving of an average rate of $1.75 on a schedule of several tanneries, the property of Messrs. Shaw, Cassils & Co., was confirmed.

38.—Sprinklered Risk Inspectorship.—The Factory Improvement Committee reported that the appointment of Mr. Whiting had not been consummated, he having withdrawn his application, and the Committee after due enquiries and a personal visit from Mr. J. T. Naylor, had appointed him as Inspector for Sprinklered Risks, and such other duties as may reasonably be required of him, at a salary of two thousand dollars per annum payable monthly, engagement to be for one year certain from the 1st instant, and terminable on the 30th November, 1897, or thereafter on thirty days notice from either side. The appointment was approved.

The Meeting then adjourned.

ALF. W. HADRILL, } *Secretaries.*
W. ROBINS, }

F. W. EVANS,
President.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION

MINUTES OF PROCEEDINGS

AT THE

ORDINARY REGULAR MEETING

Held in TORONTO, ONT.,

13TH JANUARY, 1897.

TORONTO, Wednesday, January 13th, 1897.

Met this day at 10 a.m.

Present: F. W. EVANS, President, in the Chair.

ÆTNA ..... F. W. Evans, Montreal. Thos. R. Wood, Toronto. A. M. M. Kirkpatrick, Toronto.
ALLIANCE .....Not represented.
ATLAS..... .....Not represented.
BRITISH AMERICA...P. H. Sims, Toronto.
CALEDONIAN .....Lansing Lewis, Montreal.
COMM. UNION.... Jas. McGregor, Montreal. R. Wickens, Toronto.
CONNECTICUT.....J. E. Clement, Montreal.
GUARDIAN .....E. P. Heaton, Montreal.
HARTFORD..... P. A. McCallum, Toronto.
IMPERIAL .....G. R. Kearley, Montreal.
LANCASHIRE.....J. G. Thompson, Toronto.
L. & L. & GLOBE....G. F. C. Smith, Montreal.
LON. & LANCASH. A. Wright, Toronto. F. W. Evans, Montreal.
LONDON ASSURANCE.E. A. Lilly, Montreal.
MANCHESTER ..... James Boomer, Toronto. R. H. Templeton, Toronto.
MERCANTILE .....Not represented.
NATIONAL.....J. H. Ewart, Toronto.
NORTH AMERICA....J. E. Clement, Montreal.
N. BRIT. & MER....R. Davidson, Montreal.
NORTHERN .....Not represented.
NORWICH UNION. J. B. Laidlaw, Toronto. W. Kavanagh, Montreal.
PHEN. OF BR'KL'N. Thos. R. Wood, Toronto. A. M. M. Kirkpatrick, Toronto.
PHŒN. OF HA'TF'D J. W. Tatley, Montreal. *W. J. Brown, Toronto.
PHŒN. OF LONDON .T. R. Paterson, Toronto.
QUEBEC..... .....Geo. J. Pyke, Toronto.
QUEEN .....G. Simpson, Montreal.
ROYAL..... .....G. Simpson, Montreal.
SCOT. UN. & NAT. W. Kavanagh, Montreal. * W. A. Medland, Toronto. A. F. Jones, Toronto.
SUN..... .....H. M. Blackburn, Toronto.
UNION .....T. L. Morrisey, Montreal.
WATERLOO.....C. M. Taylor, Waterloo.
WESTERN ..... *J. J. Kenny, Toronto. C. C. Foster, Toronto.

*The gentlemen with asterisks against their names were not present at the opening session.

NOTICE OF MEETING AND AGENDA.

An ordinary Regular Meeting of the Association will be held

On Wednesday, the 13th January, at 10 a.m.,

in the Association Rooms, Toronto, for the transaction of business on the subjoined Agenda.

ALF. W. HADRILL, *Secretary.*

F. W. EVANS, *President.*

AGENDA.

Matters left over from or arising out of last Meeting.

1.—Changes of Classification of Towns.—To take action on Report of Western Branch Committee on Fire Appliances, presented at Annual Meeting (vide items 49 and 58)—consideration deferred to this Meeting—recommending that the classification of some forty towns be reduced in consequence of the municipal authorities failing to comply with the requirements according to standard.

2.—Hamilton, Stamping System in.—Report of Committee *re* establishment of same.

3.—Quebec Assurance Co.—Its relations with the Association. Report of Committee.

4.—Ontario Schedule Inspectorship.—Report of Western Fire Appliance Committee thereon.

5.—Commission.—Whether a Commission exceeding 15 per cent. can be paid to Agents in Montreal, Quebec or Toronto on business located outside of these three cities, payment of commission to Agents in these cities not being limited by the General Commission Rule.

6.—Payment of Losses.—Report of Committee.

7.—Printing Offices.—Communication from Canadian Press Association.

Minutes of Local Boards and Reports of Committees.

8.—Minutes of Montreal Committee.

9.—Minutes of Toronto Board, 2nd, 9th, 16th, 23rd and 30th November, 7th and 14th December.

10.—Minutes of Hamilton Board of 2nd, 16th, 23rd and 30th November, 2nd, 7th, 21st, 28th December, and 4th January.

11.—Legislation—Report from Committee on.

12.—Infractions— " "

13.—Classification of Places—Report from Committee on.

14.—Incendiarism—Report from Committee on.

New Business.

15.—Cheese in Transit.—That it is a violation of the Tariff to extend the Insurance on stock in Cheese Factory, while in transit to local railway stations.

16.—Lumber—The observance of the following rule particularly in relation to the Chaudiere District. "That when Lumber is separated by alleys, streets or other clear spaces of 50 feet and upwards, into two or more "different bodies, division of amounts or the insertion of the distribution clause is required in the Policy, unless "the insurance is with full co-insurance."

17.—Commission Limitation.—Is it permissable under Section 3 of the By-Laws to pay an Agent a commission of five per cent. straight and twenty per cent. contingent.

18.—Sprinklered Risks.—To reconsider the whole question of Sprinklered Risks.

19.—Gasoline.—To modify the extra for use of Gasoline in type setting machines.

20.—Acetylene Gas.—To provide Regulations for its use.

The minutes of meeting of 2nd and 3rd ult. were read and confirmed.

39.—Changes of Classification of Towns.—(Ag. No. 1). A motion was made to adopt the report of the Western Branch Committee on Fire Appliances presented at last Annual Meeting, recommending that the classification of some forty towns be reduced in consequence of the municipalities failing to comply with the requirements of the standard.

It was moved in amendment

That the towns coming up to the *old* standard for appliances be not lowered at present, but that those places falling short of said standard be dealt with on their merits one by one by this meeting.

It was moved in further amendment :—

That the Fire Appliance Committee of the Western Branch have full power to lower the classification of the places named at the foot of page 5 of the Minutes of Annual Meeting, from Class C to D and below, but that they may, in their discretion, postpone the date of such alteration of class if they find reasonable disposition on the part of the various municipalities to remedy the deficiencies rendering such change necessary.

The last amendment was carried.

With regard to the remaining places dealt with in the report, it was moved :—

That the remainder of the report be referred back to the Committee to further consider the classification of places named in A and B, and report at future Meetings.

It was moved in amendment :—

That each town referred to in the report, now classed A and B, be considered separately at this Meeting.—*Carried.*

In accord with the resolution just adopted, the places in question were then taken up as follows :—

BRANTFORD.—It was moved :

That action be deferred regarding the classification of Brantford for the present.

Moved in amendment :—

That the classification of Brantford be referred to the Western Branch Fire Appliance Committee to report at next Meeting.—*Carried.*

GUELPH.—It was moved :—

That Guelph be put in Class "D" from 1st February, unless the authorities, in meantime, advise they are prepared to improve appliances at once.

Moved in amendment:—

That the classification of Guelph be referred to the Western Branch Fire Appliance Committee to report at next Meeting.—*Carried.*

HAMILTON.—It was moved

That the rates at Hamilton be not interfered with.

Moved in amendment

That Hamilton be referred to the Fire Appliance Committee with a request that they communicate with the authorities, and report at next meeting exactly what the City is prepared to do in the way of bringing their fire appliances and water pressure up to "A" standard—action to be taken upon receipt of the Committee's report.—*Carried.*

BROCKVILLE, BELLEVILLE, NAPANEE AND SARNIA.—It was moved

That the classification of the remaining four places in the Committee's Report, be referred back to the Western Branch Fire Appliance Committee, to report at next meeting.—*Carried.*

40.—Hamilton Stamping System.—(Agenda No. 2.)—The following report was presented and ordered to be printed in minutes for consideration at next meeting:—

To the President and Members of the

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

Your Committee beg to report that the Stamping System was inaugurated in the City of Hamilton on the 2nd Jan. inst., and that, as far as can be ascertained, the operation of the same is progressing favourably. Mr. Young as provided for in his appointment, has resigned the Insurance Agency which he held, and now devotes all his time to the duties of Secretary of the Board and Stamping Officer. The Committee desire to call the attention of the Board to the present unsatisfactory condition of ratings in the City of Hamilton. The specific ratings adopted in 1893, stand practically without revision, and considerable confusion exists in the opinion of Companies and agents as to the correct application of ratings between that tariff and the ordinary "A" tariff. So many occupancy changes have occurred since the adoption of the specific rates, that the tariff is really of no service, and in the opinion of your Committee, it would be much better to do away with this tariff altogether, and make tariff "A" the basis of mercantile rates in Hamilton. At present the higher of the two tariffs is supposed to govern, but in view of the incorrectness of the specific rates, this rule is to a very great extent a dead letter. By adopting the "A" tariff a definite basis of rates would be obtained, and confusion would be avoided in the quoting of rates by agents; and the abolition of the specific tariff would have comparatively little effect either on the assured or to the Companies. Later on we hope the Association will take up the question of rating on somewhat different lines from that at present in use in the business part of that City, but in the meantime we would suggest allowing matters to go on there with the change already referred to. If this change is agreeable to your Board, we would suggest it going into effect on the 1st February. We would point out to your Board that with two exceptions all the Companies have signed and filed the agreement with reference to the stamping in Hamilton—one Company does so conditionally for one year; the other Company declines to file the printed agreement, but has written a letter which is practically to the same effect.

H. M. BLACKBURN,
Chairman.

41.—Quebec Assurance Co.—Its relations with the Association (Agenda No. 3).

The President reported that the "Quebec" had signed the Toronto Stamping Agreement for one year from the 10th December last. After some explanations and assurances from Mr. Pyke, the matter was dropped, with the hope that the future relations of the "Quebec" would be in harmony with its membership in the Association.

The Meeting then adjourned at 1.15 to 2.15.

AFTERNOON SESSION.

WEDNESDAY, 13th January, 1897.

Met pursuant to adjournment at 2.15 p.m.

Present:—F. W. EVANS, President; T. R. Wood, A. M. M. Kirkpatrick, P. H. Sims, Lansing Lewis, J. G. McGregor, R. Wickens, J. E. Clement, E. P. Heaton, P. A. McCallum, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. Wright, E. A. Lilly, James Boomer, R. H. Templeton, J. H. Ewart, R. Davidson, W. Kavanagh, W. G. Brown, J. W. Tatley, T. R. Paterson, Geo. J. Pyke, G. Simpson, W. A. Medland, H. M. Blackburn, T. L. Morrisey, C. M. Taylor, J. J. Kenny, C. C. Foster.

42.—Legislation.—(Agenda No. 11).—The Chairman of the Western Branch Committee on Legislation reported the result of an interview with the Superintendent of Insurance for Ontario. The Committee was asked to continue its efforts with full powers to take any measures it may deem necessary.

43.—Ontario Schedule Inspectorship.—(Agenda No. 4).—The following report from the Western Branch Fire Appliance Committee was presented:

Your Committee beg to report that during the illness of the late Inspector, two substitutes were engaged at different times, but did not prove satisfactory and their services were accordingly dispensed with, and for the last three weeks no one has been engaged on this work, but in view of Mr. Forsythe's death, and the necessity of a permanent filling of the position, the Committee decided not to engage any further temporary assistance. The fact of this Inspectorship being vacant, was so well known in insurance circles that the Committee did not deem it necessary to advertise, and confined themselves to the applications received, which numbered eleven. After a careful consideration of the capabilities of the applicants, three were selected as being the most eligible, and after personal interviews, the Committee beg to recommend the appointment of Mr. John Calder, at a salary of $1,200 per annum, his services to be available at as early a date as possible.

In making this recommendation, your Committee beg to say that, in addition to Mr. Calder's evident fitness for the position, the fact of his being at present engaged in somewhat similar work in the Association Offices in Montreal, should be considered, it being thought that everything being equal promotion should follow to an Association employee.

Respectfully submitted,

P. A. McCALLUM, Convener.

The Report was adopted on condition that Mr. John Calder can accept the appointment from the 1st February next, failing his acceptance, the appointment be given to Mr. F. C. Dingle, of Oshawa.

44.—Commission.—Whether a Commission exceeding 15 per cent. can be paid to Agents in Montreal, Quebec or Toronto on business located outside of these three cities, payment of commisston to Agents in these cities not being limited by the General Commission Rule. (Agenda No. 5).

On motion, the question was referred to the following Committee to report at next meeting: British America, Liverpool & London & Globe, Guardian, Royal, Union, and Norwich Union.

45.—Payment of Claims.—(Agenda No. 6). The following report was presented, and, on motion, adopted:—

Your Committee beg to report that they generally coincide with the following report of a Committee made to and adopted at the Annual Meeting in 1884, and would suggest, as a means of carrying out the last clause of the report, that adjusters be instructed when settling any loss in which more than one Company is interested, to arrange with the Company or Companies having the largest interest, the date upon which the claim should be paid, and to attach to the loss papers furnished by them to the Companies, a slip naming such date.

"The Committee, while admitting that the payment of losses with undue haste is not conducive to the best "interests of Insurance Companies, must record their opinion that it would be an interference with the interior man-"agement of Companies to enact that losses exceeding $100 should not be paid until the expiry of the period named "in the policy conditions, and that if paid sooner interest should be exacted."

"In the opinion of the Committee, no strict rule can be laid down in regard to the settlement of losses—but they "would recommend that in the case of losses exceeding $500.00, where more than one company is interested, a day "should be mutually agreed upon for simultaneous payment."

HAROLD HAMPSON,
Chairman.

MONTREAL, 8th January, 1896.

46.—Printing Offices.—(Agenda No. 7). After some discussion as to the rates on Printing Offices, the Factory Improvement Committee was asked to prepare a schedule for rating such risks, and to submit same to next meeting.

47.—Local Board Minutes.—(Ag. Nos. 8, 9, 10). The following Minutes were submitted and ordered to be fyled:—

Of Montreal Committee, 23rd December.—Of Toronto Board, 2nd, 9th, 16th, 23rd and 30th November, 7th and 14th December—Of Hamilton Board of 2nd, 16th, 23rd and 30th November, 2nd, 7th, 21st, 28th December, and 4th January.

48.—Infractions.—(Ag. No. 12). The following report was received and adopted:—

The Committee on Infractions beg to report that the Secretary has submitted a list of infractions substantiated since list of November the 4th, which will be published in Minutes of this meeting. He also reported his instructions given, all of which were approved.

In regard to the McMillan & Haynes' risk, St Catharines, as referred to this Committee by last Annual Meeting, copies of the interim receipts were submitted, and it was found that same were issued at the then full tariff rate, and the former ruling of the Committee was confirmed.

In the matter of Evans Brothers' Seed Warehouse, Hamilton, your Committee find that only two of the five Companies interested have reported compliance with the order of the Association, as recorded in paragraph 36 of last General Meeting.

The Committee would also beg to call the special attention of the Association to the delay of some of the members in replying promptly to the Bulletins and Query Sheets issued by the Secretaries, thereby practically rendering impossible a satisfactory correction of infractions, and herewith submit a list of Companies who have, since last Annual Meeting, failed to reply to the Bulletins within a week from date of issue.

Bulletin No. 242, issued 19-10-96, Royal and Queen,—not yet replied.

Bulletin No. 246, issued 23-11-96, North America and Quebec.

49.—Classification of Places.—(Agenda No. 13). The following report from the Western Branch Committee was received and adopted:

Your Committee beg to report that they have held nine meetings since last Annual Meeting, and herewith submit a detail of business done.—The following changes in classification of places have been made, viz:—Morrisburg lowered from "D" to "E," which action was approved at the last General Meeting, and Tweed raised from "F" to "E," change to come into effect 1st February next.

Special communications were considered in regard to Berlin, Peterboro', Stratford, Millbrook, Ottawa, Orangeville, Windsor, Acton, Oshawa and Kingston, and below will be found a summary of actions taken:—

Berlin.—Complaint received that water mains did not afford proper protection to certain large manufacturing risks. Corporation communicated with, and reports compliance with Association requirements in regard to completion of circuit of mains.

Peterboro.—Special inspection made in regard to fire in the Dickson Co's Mill.—Now in correspondence with Corporation re defective alarm system.

Stratford.—Special re-inspection made at request of corporation. Inspector's report shows two deficiencies for the present class "C," and two further deficiencies for class "B." Committee would recommend that if deficiencies Nos. 1, 2 and 3 are remedied, that the present arrangements re hoses be accepted as satisfactory, and City be advanced to "B," but in any case correction of deficiency No. 2 re Electric Alarm be insisted upon to retain present classification.

Ottawa.—Special inspection made re "Hartley Fire."—Inspector's report on same together with report of Ottawa civic investigation, your Committee beg to refer to the Association.

Windsor.—Special re-inspection made on representations of Chairman of the Windsor Fire and Light Committee, in regard to the inefficiency of the Brigade.—Inspector's report shows that there is no foundation for the changes, but points out 6 deficiencies in their equipment which your Committee think should be corrected.

Attention is called to the recommendations of this Committee as embodied in their report in last Annual Meeting Minutes, no action having been taken in regard to the places mentioned therein, pending decision of the Association.

Your Committee would request a definite ruling from the Association as to the powers of the Committee in waiving any of the standard requirements, to retain the present classification of a place classed above "D."

Respectfully submitted,

P. A. McCALLUM,
Convenor.

50.—Incendiarism.—(Agenda No. 14.) The following report was received and adopted :—

The Committee on Incendiarism beg to report that they have held eight meetings since last Annual Meeting, and herewith submit a detail of business transacted:

Rewards have been offered in five places, viz., St. Catharines, Watford, Todmorden, Ottawa and Lucknow, but so far no claim has been made in any of the cases.

In the matter of Incendiary Fires in Aurora, it was decided to offer a reward of $500, but on representations from the Mayor of that place, the reward was withheld, and the Committee agreed in the event of conviction being obtained, to share the expenses of an investigation to be conducted by the corporation of Aurora, on the understanding that such expenses would not exceed $250. The investigation is still in progress, and nothing can be said at the present time as to outcome.

Re Toronto Fires.—In view of the large number of fires occurring on the 5th of November of the year before last, it was considered expedient to interview the civic authorities in this matter. A sub-committee accordingly waited on the Police authorities and the Mayor, and on their representations one hundred and fifty special constables were engaged to patrol the city on that evening, and your Committee are glad to report that this resulted in a large decrease in the number of alarms recorded.

Re Osgoodby Fire Reward.—This matter is still in abeyance,

The attention of your Committee was drawn to the report of the prevalence of fires of supposed incendiary origin in the Township of Caistor, County of Lincoln, and from evidence produced it appeared that a regularly organized gang of incendiaries was operating in that locality. To obtain full information on the matter, and not to have the name of the Association appear, it was decided to engage a Barrister to watch the trial of two of the suspected parties, and accordingly Barrister Marquis of St. Catherines, was requested to attend and report privately. Notice of this matter was issued to Companies on Bulletin, and report of trial is on file for reference.

A. M. M. KIRKPATRICK,
Chairman.

51.—Cheese in Transit.—That it is a violation of the Tariff to extend the Insurance on stock in Cheese Factory, while in transit to local railway stations. (Agenda No. 15.)

Ruled that such privilege is a violation of the Tariff unless the policy is made subject to full co-insurance.

52.—Lumber.—The observance of the following rule particularly in relation to the Chaudiere District :—

"That when Lumber is separated by alleys, streets or other clear spaces of 50 feet and upwards, into two or "more different bodies, division of amounts or the insertion of the distribution clause is required in the Policy, unless "the insurance is with full co-insurance. (Agenda No. 16.)

The Secretary was instructed to issue a notice on next Bulletin, requiring compliance with this rule with regard to the Fraserfield Yard, Ottawa, in relation to which the question arose.

53.—Commission Limitation.—(Agenda No. 17.)—Is it permissable under Section 3 of the By-Laws, to pay an Agent a commission of five per cent. straight and twenty per cent. contingent.

Ruled that such rates of Commission are within the spirit of the By-Law *re* Commission.

54.—Gasoline.—To modify the extra for use of Gasoline in type setting machines. (Agenda No. 19)

This question was referred with the schedule for printers to the Factory Improvement Committee.

55.—Acetylene Gas.—To provide regulations for same (Agenda No. 20.)—Action deferred pending full report from Inspector Howe. Companies in the meantime, are cautioned against giving permission for the introduction of this gas, the experimental use of which has already been attended with serious accidents.

56.—Sprinklered Risks.—(Agenda No. 20.)—This question had been placed on the Agenda chiefly owing to some difficulty which had arisen with regard to the limitation of Commission. On motion it was

Resolved: That the Factory Improvement Committee be instructed to prepare at least two standards for Sprinklered Risks. That the first class shall be limited to risks presently insured in or generally eligible for New England Mutual Insurance, and upon risks placed in such class commission shall be limited to five per cent.

That risks not eligible for the first class, but placed in the second class, and correspondingly rated, shall not be subject to the limited commission.

That the Inspection reports be printed and distributed to all Companies whether writing sprinklered risks or not, and that the expenses of such printing be included in the general expenses of the Association.

57.—Walker & Sons, Distillery.—It was ordered that Mr. Naylor do inspect and report on this risk.

The Meeting then adjourned,

ALF. W. HADRILL, } *Secretaries.*
W. ROBINS, }

F. W. EVANS,
President.

INFRACTIONS BROUGHT FORWARD FROM PREVIOUS MINUTES.

Infractions preceded by an Asterisk have been rectified according to Instructions.

North America.—Seed Warehouse, Hamilton. Bulletined (8-6-'96). Name of Agent not given.

North America.—Farm Property, Saltfleet Township. Bulletined (28-9-'96). Taken through W. A. Spratt, Hamilton.

Phœnix of London.—Hardware Store, Kingston. Bulletined (13-7-'96). Taken through G. A. Kirkpatrick.

Quebec.—Seed Warehouse, Hamilton. Bulletined (26-8-'95). Name of agent not given.

Quebec.—Wine Factory, Sandwich. Bulletined (13-1-'96). Name of agent not given.

Queen.—Seed Warehouse, Hamilton. Bulletined (8-6-'96). Name of agent not given.

Royal.—Hardware Store, Hamilton. Bulletined (29-6-'96). Taken through F. W. Gates.

***Royal.**—Wine Factory, Sandwich. Bulletined (12-1-'96). Cancellation reported (19-12-'96). Taken through R. A. Reynolds, Windsor.

INFRACTIONS SUBSTANTIATED SINCE LAST MINUTES.

Ætna.—Lumber, Callendar. Collection ordered (28-12-'96).

Ætna.—Lumber, French River. Collection ordered (28-12-'96).

***Alliance.**—Block of Stores, Tilbury Centre. Cancellation ordered (21-11-'96). Cancellation reported (7-12-'96). Taken through A. A. Wilson.

Atlas.—Lumber, Rat Portage. Correction ordered (28-12-'96).

Atlas.—Lumber, French River. Collection ordered (28-12-'96).

***British America.**—Wholesale Manufacturing Drug Store, Hamilton. Cancellation ordered (28-12-'96). Cancellation reported (9-1-'97). Routh & Payne.

British America.—Lumber, French River. Collection ordered (28-12-'96).

Caledonian.—Lumber, French River. Collection ordered (28-12-'96).

Commercial Union.—Hardware Store, Owen Sound. Queried (19-10-'96). Cancellation ordered (13-1-'97).

Commercial Union.—Lumber, Callendar. Collection ordered (28-12-'96).

Guardian.—Lumber, French River. Collection ordered (28-12-96).

Hartford.—Lumber, Callendar. Collection ordered (28-12-'96.)

Hartford.—Lumber, French River. Collection ordered (28-12-'96.)

Imperial.—Wholesale Manufacturing Drug Store, Hamilton. Cancellation ordered (28-12-'96). Taken through Rutherford & Lester.

Imperial.—Lumber, Rat Portage. Correction ordered (28-12-'96).

Lancashire.—Lodge Furniture, Peterboro. Cancellation ordered (28-12-'96). Taken through Cox & Davis.

Lancashire.—Lumber, Callendar. Collection ordered (28-12-'96).

Lancashire.—Lumber, Rat Portage. Correction ordered (28-12-'96).

Liverpool & London & Globe.—Lumber, French River. Collection ordered (28-12-'96).

London Assurance.—Wholesale Manufacturing Drug Store, Hamilton. Cancellation ordered (28-12-'96). Taken through F. W. Gates.

Manchester.—Lumber, Callendar. Collection ordered (28-12-'96)

Manchester.—Lumber, French River. Collection ordered (28-12-'96.)

***Manchester.**—Hedleyville, Dwelling. Taken through W. J. Fraser. Requested to cancel December 30. Complied with 16th January.

***Mercantile.**—Scale Works, Hamilton. Cancellation ordered (21-11-'96.) Cancellation reported (23-11-'96.) Taken through Routh & Payne.

Mercantile.—Lumber, French River. Collection ordered (28-12-'96.)

National.—Tinsmiths Shop, St. Mary's. Cancellation ordered (28-12-'96.) Taken through W. Moyes.

***National.**—Lumber, Callendar. Collection ordered (28-12-'96.) Collection reported (13-1-'97.)

***National.**—Lumber, French River. Collection ordered (28-12-'96.) Collection reported (13-1-'97.)

North America—Stables, Hamilton. Cancellation ordered (28-12-'96.) Taken through W. A. Spratt.

North America.—Wholesale Drug Store, Hamilton. Cancellation ordered (28,12-'96.) Taken through W. A. Spratt.

North America.—Lumber, Callendar. Collection ordered (28-12-'96.)

North America.—Lumber, French River. Collection ordered (28-12-'96.)

North British & Mercantile.—Hardware Store, Kingston. Cancellation ordered (23-12-'96.)

North British & Mercantile.—Lumber, Rat Portage. Bulletined, Correction ordered (28-12-'96.)

***Northern.**—Cote St. Paul, General Store. Taken direct. Requested to cancel November 25. Complied with December 11.

Northern.—Flour Store, London. Cancellation ordered (28-12-96.) Taken through A. Wallace.

***Northern.**—Lumber, French River. Collection ordered (28-12-'96.) Collection reported (5-1-'97.)

***Northern.**—Lumber, Rat Portage. Correction ordered (28-12-'96.) Correction of Pol. reported (9-1-'97.)

Norwich Union.—Oil Rig, Petrolia. Cancellation ordered (11-12-'96).

Norwich Union.—Lumber, French River. Collection ordered (28-12-'96.)

Phenix of Brooklyn.—Lumber, Calendar. Collection ordered (28-12-'96.)

Phenix of Brooklyn.—Lumber, French River. Collection ordered (28-12-'96.)

Phœnix of Hartford.—Lumber, French River. Collection ordered (28-12-'96.)

Phœnix of London.—Whol. Drug Store, Hamilton. Cancellation ordered (28-12-'96.)

Quebec.—Dwelling, St. Catharines. Cancellation ordered (13-11-96.)

Quebec.—Tailor Store, Rat Portage. Cancellation ordered (7-11-'96.) Taken through W. R. Allan, Winnipeg.

***Royal.**—General Store, Essex. Cancellation ordered (3-11-'96.) Cancellation reported (18-12-96.) Taken through F. W. Gates.

Scot. Union & National.—Baker's Stable, London. Cancellation ordered (28-12-'96.)

Scot. Union & National.—Lumber, Calendar. Collection ordered (28-12-'96.)

Scot. Union & National.—Lumber, French River. Collection ordered (28-12-'96.)

Union.—Lumber, Calendar. Collection ordered (28-12-'96.)

Union.—Lumber, French River. Collection ordered (28-12-'96.)

Union.—Lumber, Rat Portage. Correction ordered (28-12-'96.)

***Western.**—Turcotte, Dwelling. Taken direct. Requested to cancel November 25. Complied with December 1.

***Western.**—St. Isidore, Church. Taken through J. Chevalier. Requested to cancel December 11. Complied with January 11.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

ORDINARY REGULAR MEETING

Held in MONTREAL, Que.,

10TH FEBRUARY, 1897.

MONTREAL, Wednesday, February 10th, 1897.

Met this day at 10 a.m.

Present: F. W. EVANS, President, in the Chair.

ÆTNA .....F. W. Evans, Montreal.
ALLIANCE .....P. M. Wickham, Montreal.
ATLAS.....M. C. Hinshaw, Montreal.
BRITISH AMERICA...P. H. Sims, Toronto.
CALEDONIAN .....Lansing Lewis, Montreal.
COMM. UNION.....Jas. McGregor, Montreal.
CONNECTICUT.....Harold Hampson, Montreal.
GUARDIAN ..... { E. P. Heaton, Montreal. / G. A. Roberts, "
HARTFORD.....P. A. McCallum, Toronto.
IMPERIAL .....G. R. Kearley, Montreal.
LANCASHIRE.....J. G. Thompson, Toronto.
L. & L. & GLOBE....Not represented.
LON. & LANCASH. { A. Wright, Toronto. / F. W. Evans, Montreal.
LONDON ASSURANCE.E. A. Lilly, Montreal.
MANCHESTER .....James Boomer, Toronto.
MERCANTILE .....Not represented.
NATIONAL.....M. C. Hinshaw, Montreal.
NORTH AMERICA....Harold Hampson, Montreal.
N. BRIT. & MER....Randall Davidson. Montreal.
NORTHERN .....R. W. Tyre, Montreal.
NORWICH UNION....J. B. Laidlaw, Toronto.
PHEN. OF BR'KL'N....J. C. Sinton, Montreal.
PHŒN. OF HA'TF'D { Maitland Smith, Montreal. / *J. W. Tatley, Montreal.
PHŒN. OF LONDON .Not represented.
QUEBEC.....Not represented.
QUEEN .....G. Simpson, Montreal.
ROYAL.....G. Simpson, Montreal.
SCOT. UN. & NAT....Not represented.
SUN .....H. M. Blackburn, Toronto.
UNION .....T. L. Morrisey, Montreal.
WATERLOO.....Not represented.
WESTERN .....Not represented.

*The gentlemen with asterisks against their names were not present at the opening session.

NOTICE OF MEETING AND AGENDA.

MONTREAL, 6th February, 1897.

An ordinary Regular Meeting of the Association will be held

On Wednesday, the 10th February, at 10 a.m.,

in the Association Rooms, Montreal, for the transaction of business on the subjoined Agenda.

ALF. W. HADRILL, *Secretary.*

F. W. EVANS, *President.*

AGENDA.

Minutes of Local Boards and Reports of Committees.

1.—Minutes of Montreal Committee, 27th January.

2.—Minutes of Toronto Board, 28th December, 11th, 14th (Annual), 18th January and 1st February.

3.—Minutes of Hamilton Board of 11th, 25th January and 1st February.

4.—Fire Appliance Committee.—Report *re* Brantford, Guelph, Hamilton, Brockville, Belleville, Napanee and Sarnia.

5.—Electric Lighting.—Report from Committee on.

6.—Infractions of Tariff.—Report from Committee on.

7.—Hamilton Stamping System.—Report of Special Committee printed in Minutes of last Meeting for consideration at this.

8.—Commission on Sprinklered Risks.—Report of Factory Improvement Committee on.

9.—Printing Offices.—Schedule for Rating, Report of Factory Improvement Committee on.

10.—Gasoline Typesetting Machines.—Report of Factory Improvement Committee on.

11.—Commission.—Report of Special Committee as to payment of Commission in excepted cities on risks situated outside thereof.

New Business.

12.—Secretaries to distribute Ratings direct to Agents.—"In order to avoid unnecessary printing and waste of supplies, it shall be optional for Companies to file with the Secretaries lists of their agents in the districts under their respective jurisdictions, such lists to be furnished prior to March 1st, after which date the Secretaries will supply the individual agents and Companies with copies of all tariff amendments and special ratings."

13.—Registration of Agents by Provincial Government.—"That the Toronto Board respectfully ask the Canadian Fire Underwriters' Association to communicate with the Inspector of Insurance for Ontario in order that Fire Insurance Agents be required to be registered in the same manner as the Life and Accidents Agents are now registered, and that the present Insurance Act be so amended."

14.—Grain Insurance.—Is not the granting of the following clause in grain policies a violation of the rules regarding "short period rates," and contrary to the spirit and intent of the tariff?

"It is hereby understood that at the expiration of the within policy the premium is to be adjusted on the average weekly amount of grain held in the elevator on the average weekly prices paid for same, as per Assured's Local Wheat Book of Purchases, and a refund made to the assured of the unearned premium, if any."

15.—Walkerville Distillery.—Rates thereon.

16.—Saw Mills, to Specifically Rate.—"That a Committee be appointed with power to arrange for the inspection of the larger Saw Mills and Lumber Yards in Ontario and Quebec and to publish the tariff rates thereon, the intention being to confine such inspection to risks where the combined value of Mill and Lumber exceeds $50,000.

The Committee to be empowered to refrain from having risks inspected which are so remotely situated as to make the cost of such inspection too excessive."

17.—Hotels, Standpipe in.—To make allowance for same.

18.—Hardware.—To consider Tariff items Nos. 181 to 184 of the Tariff.

19.—Rates on Three-year Risks "Distant Points."—That the rates on non-hazardous property situate at all points North of the Georgian Bay and West of Parry Sound (but exclusive of that town) be the same as those for Western Ontario, plus 50 per cent. additional for distant points. Non-hazardous rates for Muskoka and Parry Sound remaining the same as at present, viz:—subject to the Eastern Ontario Tariff."

The minutes of meeting of 13th January were taken as read and confirmed.

20.—Local Board Minutes.—(Ag. Nos. 1, 2, 3). The following minutes were submitted and ordered to be fyled:—

Of Montreal Committee, 27th January.—Of Toronto Board 28th December, 11th, 14th (Annual), 18th January and 1st February.—Of Hamilton Board, 11th, 25th January and 1st February.

21.—Fire Appliances and Classification of Places.—(Ag. No. 4). The following report was presented, and, on motion, adopted.

Your Committee beg to report that in accordance with the instructions given at the last Regular Meeting, the Corporations of Belleville, Brockville, Guelph, Sarnia, Hamilton, Brantford and Napanee were written to. In the case of Hamilton it was decided to ask for an interview with the Corporation, as it was thought that a stronger representation of the serious nature of the defects in their fire appliances could be made by a personal interview rather than by correspondence. This was accordingly done, but so far a meeting has not been arranged. The Fire and Water Committee of Hamilton promised to consider the request of the Committee at their meeting on the 17th inst. Communications have been received from Belleville, Guelph and Sarnia stating that matters of deficiencies would be dealt with at subsequent meetings of their Councils, reports of which have not yet been received.

Brockville, Brantford and Napanee have not yet acknowledged the Association letters.

In addition to the above, correspondence has been opened with towns with defective appliances re-inspected in 1896, to the number of 86, but no definite report as to the out come can be made at present, the only definite action taken by the Committee being the placing of Acton in class "E" that town having satisfactorily complied with the Association requirements, such change to take effect on the 1st of March next.

P. A. McCALLUM, *Chairman.*

22.—Acetylene Gas.—The Western Fire Appliance Committee presented the following report, which was adopted.

Your Committee, after considering an interim report from Mr. Howe in this matter, beg to recommend that in view of the lack of accurate knowledge of Acetylene gas, it is not advisable at present to formulate any set of rules for its use, and before any permit is granted for the use of this gas, or the storage of calcium carbide, the plant be inspected by Mr. Howe, expense of such inspection to be paid by the assured.

P. A. McCALLUM, *Chairman.*

23.—Electric Lighting.—(Agenda No. 5). The following report from the Western Committee was presented, and, on motion, adopted.

Our Inspector, Mr. Smith, has represented to your Committee that owing to the great increase in the number of electric installations, both for lighting and power, not merely in Toronto but throughout the whole of Ontario, the work incident to his position has grown to such proportions that he is unable to handle it properly under the present arrangements. Mr. Smith has now local Inspectors as follows:—

Mr. Geo. Black at Hamilton, Mr. A. T. Smith at Kingston, and Mr. Alexander Murray at London, while Mr. Smith looks after the inspections at Toronto and has directly under him, Mr. Duckworth, who is the Inspector of Agencies of the G. N. W. Telegraph Co, and Mr. Smith arranges that when inspecting the offices of the G. N. W. Telegraph Co, he will also inspect the installations of the towns which he visits in connection with his Telegraph business.

The inspection work in Toronto is now so great that Mr. Smith cannot very well leave the city for more than one day at a time, and the outside work is more than Mr. Duckworth can do while also acting for the G. N. W., so that Mr. Smith proposes that arrangements be made that Mr. Alex. Murray of London, in addition to his London inspections, shall take all the inspections South and West of the Buffalo & Goderich Railway line which runs through Goderich, Stratford, Brantford and Dunnville to Buffalo. To do this will require a further sum of $400 per year. Mr. Smith now receives $1300, out of which he pays all the expenses and fees of his sub-inspectors. Of the present $1300, $800 is provided by the C. F. U. A. and $500 by the Toronto Board, of which latter sum the Toronto Electric Light Company pays $300.

It is represented to your Committee that there is a steady and large increase in the number of installations, both for lighting and power, not merely in Toronto, but throughout the various towns of Ontario, while in many places arrangements are being made for Electric Companies where none now exist. In Toronto the reinspection of old plants or the repairs or alterations to existing installations, keeps Mr. Smith very busy, while the very extensive installations, in the new municipal buildings and the Foresters' building, will demand almost daily attention from him for some months. In addition to this, the Toronto Electric Light Company have offered to reduce their rates in the city and it is expected that an increasing number of buildings will use electric light.

Your Committee feel that this inspection work is very necessary and that it is now conducted in a very efficient manner and at a very low cost to the Association, and they, therefore, recommend that Mr. Smith be allowed a further sum of $400 to carry on the work in the manner which he suggests.

JOHN B. LAIDLAW,
Acting Chairman.

24.—Infractions of Tariff.—(Ag. No. 6). The following report from the Western Committee on Infractions was presented :—

Your Committee beg to report that at the regular meeting of the Committee, a letter was read from a Company appealing from the ruling of the Secretary in the matter of the collection of extra premium on the risk of the Ontario Lumber Co's Lumber, French River, and it was decided that in view of the majority of the members of the Committee being interested and the question of the application of the extras in the lumber tariff being of such general interest, the matter be referred to this meeting.

(Signed,) H. M. BLACKBURN,
Chairman.

The question involved in the above matter is whether when collection of an extra necessary to make correct rate is ordered, such extra can be collected from date of order or from date of acceptance or renewal of the insurance. The President being asked to rule on the point, he ruled that the extra must be collected for the full term as provided by the concluding clause of sec. 5 of the constitution, viz. :—All deficiciencies of rate required to be collected under this section must be for the full term, viz., from the date of renewal.

Attention was called to list of infractions printed with last minutes and the Infraction Committees were ordered to report at each meeting on all infractions that had appeared on the minutes of the previous meeting and which had not since been rectified.

25.—Hamilton. Stamping System in.—(Agenda No. 7.)—The report on this matter printed in last minutes was taken up, and, on motion, it was moved and carried :—

"That the Committee be instructed to report upon the probable cost of specifically re-rating the business portion of Hamilton, and such other matters as may arise in connection with a consideration of the subject; report to be made next meeting."

26.—Commission on Sprinklered Risks.—(Agenda No. 8.)—
27.—Printing Offices.—Schedule for Rating.—(Ag. No. 9.)— } The Factory Improvement Committee which has these matters in hand made some explanations and reported progress.

28.—Inspection Reports on Sprinklered Risks.—The following report from the Factory Improvement Committee was received and adopted :—

At the last meeting of the Association it was decided that the inspections report be printed and distributed to all Companies.

Your Committee before carrying out such instruction deems it proper to represent that it has considered the matter and believes that to print the reports as furnished by the Inspector, would be to give a mass of technical detail not readily apprehended, but that a short resumé of the reports, bringing out the salient features of the risk, would prove more readily useful to Companies and could be provided at much less cost for printing, &c. Any Company desiring details could always see the original or copy of the report at the Association offices in Montreal or Toronto.

29.—Gasoline Typesetting Machines.—(Agenda No. 10.)—The Factory Improvement Committee to which this subject was referred, presented the following report, which was adopted :

Your Committee view with disfavor the introduction of a machine, the operation of which necessitates the use of gasoline, and recommend that the use of the typesetting machine in question be not permitted except upon an extra charge of ½ per cent.

30.—Commission to Agents in Excepted Cities on Risks Situate outside thereof.—(Agenda No. 11.)—The Special Committee to which this matter was referred presented the following report :—

Your Committee have examined into the question of payment of commission to agents in the excepted cities of Montreal, Toronto and Quebec, on risks situated outside thereof, and find that under existing regulations the payment of commission on such risks is not limited by the general 15 per cent. commission rule, as set forth in section 3 of the By-laws of the Association, as the rule in question is based on the location of the agency and not on that of the risk and therefore there is no restriction regarding the rate of commission on such risks when taken through commissioned agents in the three excepted cities, notwithstanding that when such risks are placed by the agents of the district in which the risks are located, the commission is limited to 15 per cent.

Your Committee are of opinion that such an anomaly should not be allowed to continue, and while recognizing that some difficulty may arise in prohibiting the payment of commission in excess of 15 per cent. on such risks when placed through agencies in the excepted cities, they would recommend that the By-law be changed, so that its application shall be governed by the location of the risk and not by that of the agency through which the risk may be placed, and that the Montreal Committee and Toronto Board be instructed to amend their local rules accordingly.

After some discussion as to the difficulties in dealing with the matter, the report was referred back to the Committee to endeavor to meet the objections raised.

31.—Secretaries to distribute Tariffs and Ratings direct to Agents.—(Agenda No. 12.) It was moved

"In order to avoid unnecessary printing and waste of supplies, it shall be optional for Companies to file with the Secretaries lists of their agents in the districts under their respective jurisdictions, such lists to be furnished prior to March 1st, after which date the Secretaries will supply the individual agents and Companies with copies of all tariffs and its amendments and special ratings."

It was moved in amendment to strike out the words "special ratings." The amendment was lost and also the main motion.

32.—Registration of Agents by Provincial Government.—(Agenda No. 13):—

"That the Toronto Board respectfully ask the Canadian Fire Underwriters Association to communicate with the Inspector of Insurance for Ontario, in order that Fire Insurance Agents be required to be registered in the same manner as the Life and Accidents Agents are now registered, and that the present Insurance Act be so amended."

The proposition not being favorably entertained, it was dropped.

33.—Grain Insurance.—(Agenda No. 14):—

Is not the granting of the following clause in grain policies, a violation of the rules regarding "short period rates," and contrary to the spirit and intent of the tariff?

"It is hereby understood that at the expiration of the within policy, the premium is to be adjusted on the average weekly amount of grain held in the elevator on the average weekly prices paid for same, as per Assured's Local Wheat Book of Purchases, and a refund made to the Assured of the unearned premium, if any."

After some discussion on the above, the general question involved was referred to the Eastern Infraction Committee, to report at next Meeting.

34.—Walkerville Distillery, Rates thereon.—(Agenda No. 15).—As ordered at last Meeting this risk had been specially inspected and the report thereon printed and distributed. On motion, the matter was referred to the following Committee to report at the afternoon session: British America, Royal, Imperial, London & Lancashire, and Hartford.

The Meeting adjourned at 1.15 to 3.00 p.m.

AFTERNOON SESSION.

MONTREAL, 10th February, 1897.

Met pursuant to adjournment at 3.00 p.m.

Present: P. H. SIMS, Vice-President, in the Chair; P. M. Wickham, Lansing Lewis, J. McGregor, Harold Hampson, E. P. Heaton, P. A. McCallum, G. R. Kearley, J. G. Thompson, A. Wright, E. A. Lilly, Jas. Boomer, Robt. W. Tyre, J. B. Laidlaw, J. C. Sinton, J. W. Tatley, G. Simpson, T. L. Morrisey, and F. W. Evans.

35.—Walkerville Distillery.—The Committee appointed at the Morning Session on this question reported, recommending that in view of the improvements made and shortly to be completed, the rate on Rack Warehouses Nos. 11, 12, 13, 14 and 15, be reduced from 85c. to 75c. The recommendation of the Committee was adopted.

36.—Saw Mills and Lumber, to inspect and rate.—(Agenda No. 16).—After discussing the notice given in the Agenda, it was ordered that the Schedule Rating Inspectors do inspect and report on all Saw Mills and Lumber Yards in places on their usual route, and that on such reports the Secretaries do rate said risks in accordance with the Tariff, and duly promulgate the ratings with the necessary warranties.

37.—Hotels, Standpipe in, to make allowance for same.—(Agenda No. 17).—It was decided that this was not generally desirable.

38.—Hardware.—To consider Tariff Items No. 180 to 184 of the Tariff. (Agenda No. 18.) After some discussion as to the correct application of these items, the matter was referred to the following Committee to report at next meeting—Alliance, Hartford, Caledonian, Com. Union, Sun.

39.—Rates on Three-Year Risks "Distant Points."—(Ag. No. 19). In accordance with notice, it was moved—

That the rates on non-hazardous property situate at all points North of the Georgian Bay and West of Parry Sound (but exclusive of that town) be the same as those for Western Ontario, plus 50 per cent. additional for distant points. Non-hazardous rates for Muskoka and Parry Sound remaining the same as at present, viz.—subject to the Eastern Ontario Tariff.

The motion was not favorably received and in order to prevent any misapprehension as to rates governing in said district, it was ordered that the Secretary, do issue a special slip showing the actual rates now in force in the said distant point territory.

The meeting then adjourned.

F. W. EVANS, *Pres.*

P. H. SIMS, *Vice-Pres.*

ALF. W. HADRILL,
Secretary.

INFRACTIONS BROUGHT FORWARD FROM PREVIOUS MINUTES.

Infractions preceded by an Asterisk have been rectified according to Instructions.

Ætna.—Lumber, French River. Collection ordered (28-12-'96).

Atlas.—Lumber, Rat Portage. Collection ordered (4-2-97).

Atlas.—Lumber, French River. Collection ordered (28-12-'96).

British America.—Lumber, French River. Collection ordered (28-12-'96).

Caledonian.—Lumber, French River. Collection ordered (28-12-'96).

Guardian.—Lumber, French River. Collection ordered (28-12-96).

Imperial.—Wholesale Manufacturing Drug Store, Hamilton. Cancellation ordered (28-12-'96). Taken through Rutherford & Lester.

Imperial.—Lumber, Rat Portage. Collection ordered (4-2-97).

Lancashire.—Lumber, Rat Portage. Collection ordered (4-2-97).

Liverpool & London & Globe.—Lumber, French River. Collection ordered (28-12-'96).

Manchester.—Lumber, French River. Collection ordered (28-12-'96).

Mercantile.—Lumber, French River. Collection ordered (28-12-'96).

National.—Tinsmiths Shop, St. Mary's. Cancellation ordered (28-12-'96). Taken through W. Moyes.

National.—Lumber, French River. Collection ordered (28-12-'96).

North America.—Seed Warehouse, Hamilton. Bulletined (8-6-'96). Name of Agent not given.

North America.—Farm Property, Saltfleet Township. Bulletined (28-9-'96). Taken through W. A. Sprat. Hamilton

North America.—Wholesale Drug Store, Hamilton. Cancellation ordered (28-12-'96). Taken through W. A. Spratt.

North America.—Lumber, French River. Collection ordered (28-12-'96).

North British & Mercantile.—Lumber, Rat Portage. Bulletined. Collection ordered (4-2-97).

Northern.—Lumber, French River. Collection ordered (28-12-'96).

Northern.—Lumber, Rat Portage. Collection ordered (4-2-97).

Norwich Union.—Lumber, French River. Collection ordered (28-12-'96).

Phenix of Brooklyn.—Lumber, French River. Collection ordered (28-12-'96).

Phœnix of Hartford.—Lumber, French River. Collection ordered (28-12-'96).

Phœnix of London.—Whol. Drug Store, Hamilton. Cancellation ordered (28-12-'96).

Quebec.—Seed Warehouse, Hamilton. Bulletined (26-8-'95). Name of Agent not given.

Quebec.—Wine Factory, Sandwich. Bulletined (13-1-'96). Name of Agent not given.

Quebec.—Dwelling, St. Catharines. Cancellation ordered (13-11-'96).

Queen.—Seed Warehouse, Hamilton. Bulletined (8-6-'95). Name of Agent not given.

Royal.—Hardware Store, Hamilton. Bulletined (29-6-'96). Taken through F. W. Gates.

Scott Union & National.—Lumber, French River. Collection ordered (28-12-'96).

Union.—Lumber, French River. Collection ordered (28-12-'96).

Union.—Lumber, Rat Portage. Collection ordered (4-2-97).

INFRACTIONS SUBSTANTIATED SINCE LAST MINUTES.

British America.—Printing Office, Hamilton. Bulletined (23-11-97.) Cancellation ordered (19-1-97.)

British America.—Town Hall, Paisley. Bulletined (11-1-97.) Cancellation ordered (27-1-97.)

Guardian.—Dwelling, Montreal. Cancellation ordered (5-2-97.) Taken direct.

Commercial Union.—Block, Barriefield. Bulletined (11-1-97.) Cancellation ordered (26-1-97). Taken through J. B. White.

* **Insurance Company of North America**.—Saloon, Montreal. Cancellation reported (6-2-97.) Taken direct.

Lancashire.—Printing Office, Hamilton. Bulletined (23-11-96.) Cancellation ordered (19-1-97.). Taken through W. A. Spratt.

Lancashire.—Hardware Store, Whitby. Bulletined (4-1-97.) Collection ordered (28-1-97.) Taken through W. B Pringle.

Lancashire.—Egg Storehouse, Seaforth. Bulletined (4-1-97.) Collection ordered (18-1-97.) Taken through J. Watson.

London & Lancashire.—Printing Office, Hamilton. Bulletined (23-11-96) Cancellation ordered (19-1-97.)

* **London Assurance**—Clothing Store, Chatham. Queried (13-1-97.) Cancellation reported (19-1-97.) Taken through J. R. R. Cathcart

Manchester.—Hardware Store, Whitby. Bulletined (4-1-97.) Cancellation ordered (28-1-97.) Taken through W. B. Pringle.

***Mercantile**.—Harness Shop, Dunnville. Queried (25-1-97). Cancellation reported (1-2-97). Taken through L. Massicar.

North British & M.—Dwelling, Nicolet. Cancellation ordered (20-1-97). Taken through N. Beauchemin.

Royal.—Printing Office, Hamilton. Bulletined (23-11-96) Cancellation ordered (19-1-97).

Royal.—Leather Warehouse, London. Bulletined (19-10-96). Cancellation ordered (29-1-97). Taken through Beddom & Brown.

Queen.—Leather Warehouse, London. Bulletined (19-10-96). Cancellation ordered (29-1-97). Taken through G. McPherson.

Scottish Union & National.—Store, Hedleyville. Cancellation ordered (January 14-96). Taken through T. H. Mahoney.

Western.—Storehouse, Gore Bay. Queried (30-11-96). Cancellation ordered (28-12-96). Taken through W. R. Abury, Gore Bay.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

ORDINARY REGULAR MEETING

Held in TORONTO, Ont.,

10TH MARCH, 1897.

TORONTO, Wednesday, March 10th, 1897.

Met this day at 10 a.m.

Present: P. H. SIMS, Vice-President, in the Chair.

ÆTNA ..... T. R. Wood, Toronto. A. M. M. Kirkpatrick, Toronto.
ALLIANCE .....P. M. Wickham, Montreal.
ATLAS..... .....Not represented.
BRITISH AMERICA...P. H. Sims, Toronto.
CALEDONIAN .....A. M. Nairn, Montreal.
COMM. UNION.....R. Wickens, Toronto.
CONNECTICUT.....E. P. Pearson, Toronto.
GUARDIAN .....E. P. Heaton, Montreal.
HARTFORD.....P. A. McCallum, Toronto.
IMPERIAL .....T. F. Dobbin, Montreal.
LANCASHIRE.....J. G. Thompson, Toronto.
L. & L. & GLOBE. G. F. C. Smith, Montreal. James Saulter, Toronto.
LON. & LANCASH....A. Wright, Toronto.
LONDON ASSURANCE.E. A. Lilly, Montreal.
MANCHESTER .....*James Boomer, Toronto.
MERCANTILE .....Jas. Lockie, Waterloo.
NATIONAL.....*J. H. Ewart, Toronto.
NORTH AMERICA....Not represented.
N. BRIT. & MER....Not represented.
NORTHERN .....Not represented.
NORWICH UNION....J. B. Laidlaw, Toronto.
PHEN. OF BR'KL'N. T. R. Wood, Toronto. A. M. M. Kirkpatrick, Toronto
PHŒN. OF HA'TF'D...Not represented.
PHŒN. OF LONDON .T. C. Paterson, Toronto.
QUEBEC.....Geo. J. Pyke, Toronto.
QUEEN .....W. McKay, Montreal.
ROYAL..... .....W. McKay, Montreal.
SCOT. UN. & NAT....W. A. Medland, Toronto.
SUN..... .....H. M. Blackburn, Toronto.
UNION .....T. L. Morrisey, Montreal.
WATERLOO.....C M. Taylor, Waterloo.
WESTERN .....C. C. Foster, Toronto.

*The gentlemen with asterisks against their names were not present at the opening session.

NOTICE OF MEETING AND AGENDA.

MONTREAL, 6th March, 1897.

An ordinary Regular Meeting of the Association will be held

On Wednesday, the 10th March, at 10 a.m.,

in the Association Rooms, Toronto, for the transaction of business on the subjoined Agenda.

ALF. W. HADRILL, *Secretary.*

F. W. EVANS, *President.*

AGENDA.

Minutes of Local Boards and Reports of Committees.

1.—Minutes of Montreal Committee, 24th February.

2.—Minutes of Toronto Board, 15th February and 1st March.

3.—Minutes of Hamilton Board, 8th, 15th and 22nd February.

4.—Infractions.—Report from Committee on.

5.—Hamilton Stamping System.—Report of Special Committee printed in Minutes of 13th January, and Supplementary Report as to cost of Specific Rating.

6.—Commission on Sprinklered Risks.—Report of Factory Improvement Committee recommending that the rule limiting commission to 5 per cent. on these risks be suspended for one year.

7.—Inspection of Large Factory Risks.—Report of Factory Improvement Committee recommending that large Factory risks be included with the inspection of Sprinklered risks.

8.—Printing Offices.—Schedule for Rating, Report of Factory Improvement Committee on.

9.—Commission.—Report of Special Committee as to payment of Commission in excepted cities on risks situated outside thereof printed in Minutes of last Meeting and following Supplementary Report :—

"Such limitation of commission, however, shall not apply to arrangements between a Company and its chief "representative in the Cities of Montreal and Toronto."

10.—Hardware (with or without Oils).—Report of Special Committee to simplify application of Tariff to these risks.

11.—Grain Insurance, Short Period.—Report of Special Committee appointed at last Meeting as follows :—

"That the clause as printed in Minutes of 10th ultimo, or any clause which permits the consolidation of several "short periods so as to be charged as one short period is contrary to Tariff."

New Business.

12.—Co-Insurance on Buildings.—Report from Montreal Committee.

"That the Committee approve of the principle of making concessions on rates for the introduction of co-insur-"ance on buildings, and that it do report to the Association, recommending that a rule providing for same be adopted "at next Meeting."

13.—Cigar and Tobacco Factories and Stocks.—To increase rates thereon.

To enable the Secretary to report total general experience, will all Companies kindly hand to him, at *Toronto*, their respective premiums and losses on both classes during last five years.

14.—Waterloo Mutual.—Its contribution to expenses of the Toronto Board.

15.—Ottawa.—To increase rates therein.

16.—Un-Licensed Companies.—To restrain same from doing business in Canada.

17.—Extension of Membership.—To extend invitation of membership to Companies at present not members of the Association.

18.—Joint Tariff and Non-Tariff Agencies.—To deal with same.

19.—Lumber.—Booth's Fraserfield Yard, Ottawa.

The Minutes of Meeting of 10th February were taken as read and confirmed.

20.—Local Board Minutes.—The following Minutes were submitted :—Minutes of Montreal Committee, 24th February ; Minutes of Toronto Board, 15th February and 1st March ; Minutes of Hamilton Board, 8th, 15th and 22nd February. They were ordered to be fyled, action being taken on two items as recorded in the next two paragraphs.

21.—Expenses.—The recommendation of the Montreal Committee in Minutes of 24th ult. to increase the salary of Mr. Mussen, the Secretary's Assistant, to $1,000 per annum was adopted.

22.—Statutory Declarations.—With regard to Item No. 34, Toronto Board Minutes of 15th Feb., and Item No. 40, in Minutes of 1st March, *re* the non compliance of certain Companies with the ruling of the Toronto Board in the matter of furnishing statutory declarations, the Toronto Board was requested to present a full report on the whole question to the next Meeting of the Association.

23.—Infractions.—(Agenda No. 4).—The following report from the Western Branch Committee was read and received :—

Your Committee beg to report that the Secretary has submitted a list of infractions substantiated and instructions given, which were approved. In regard to the infractions recorded in last Minutes, it was found that a number of same had been corrected, and in the matter of those retained, as per list published in these Minutes, it is submitted that in the case of the Rat Portage Lumber Co. it was found that owing to a misunderstanding, Companies had not carried out the Secretary's instructions, and consequently a date has been named for concurrent action, and no doubt the infractions will be corrected before next Meeting.

Re Wholesale Drug Store, Hamilton.—Companies recorded as being on this risk at less than tariff, complain that other Companies are similarly interested, and request that risk be re-bulletined, and all Companies so interested be notified to take concurrent action. This matter is in process.

The National have been instructed to cancel policy on Tinsmith Shop, St. Marys.

The attention of the Association is called to the infractions registered against the Insurance Company of North America on Seed Warehouse, Hamilton, and Farm Risk, Saltfleet Township; against Quebec on Seed Warehouse, Hamilton, and Wine Factory, Sandwich, and against the Queen on Seed Warehouse, Hamilton. Immediate correction has been promised on the part of the Quebec, but the other Companies have not yet reported.

The infractions registered against the Lancashire and Manchester on the risk of Hardware Store, Whitby, have been eliminated, it being found that rates at which risk was held were authorized by the late Secretary, and instructions have been given to re-publish rate, applying tariff according to nature of risk.

No action has been reported by the Lancashire, London & Lancashire, and Royal in the matter of Printing Office, Hamilton, although three requests for report have been made. The Royal have not yet definitely reported in the matter of Leather Warehouse, London, pending inquiry from agent.

The Committee would further submit correspondence from the Secretary of the Hamilton Board *re* overtime extra on Eagle Knitting Co, and ask for instructions.

H. M. BLACKBURN,
Chairman.

On motion, the report of the Committee was adopted, and the question of overtime extra on the Eagle Knitting Company was referred to the Secretary with power to modify said extra, if only a small portion of the machinery be worked after usual hours.

24.—Hamilton. Stamping System in.—(Ag. No. 5.)—The following report from the Special Committee in this matter was received and adopted.

Your Committee beg to report that from information obtained by Secretary and members of Committee, the Stamping System is apparently operating very successfully and harmoniously in Hamilton, and while the Committee consider that the specific rating of that City would be advantageous, they would recommend that in view of the revision of the Hamilton Specific Tariff being now in process by the Stamping Officer, the system in force be continued for the present. The Committee would like to be empowered to take the matter up when the revision is completed.

P. A. McCALLUM,
Chairman H.S.C.

25.—Fire Appliance Committees.—The following report from the Western Committee was received:—

Your Committee beg to report that they have held four Meetings during the past month, and have interviewed deputations from Brockville, Orangeville, Milton and Richmond Hill.

In the matter of the places specially mentioned in last report, they would submit for consideration correspondence with Hamilton and Guelph. The Corporations of Belleville and Sarnia promise immediate attention to deficiencies in their appliances, while no acknowledgment of Association letters has been received from Brantford or Napanee. Brockville has satisfactorily corrected all their deficiencies with the exception of salvage equipment, which is partly complied with by an extra hose waggon and six rubber covers, and the Committee, in view of the great improvements which have been made since last inspection, would recommend that the present "A" classification of this place be retained.

Orillia.—This town now classed "D," specially inspected at request of Corporation with a view of obtaining "C" classification, is reported to be defective in two respects, viz:—1. Pumping station and electric light plant are in one undivided room in brick building. 2. Chief of fire brigade is not fully paid.

In regard to the latter deficiency, the driver of the hose waggon is fully paid and on constant duty, and, in addition, two horses owned by the town are stabled in fire hall, which is in excess for standard requirement for Class "C," and your Committee would recommend that Orillia be placed in Class "C," providing that the floor of pumping station and electric light plant be made cement and that roof of building be changed to iron on iron girders, or failing which, pumping plant be placed in separate brick building. They would further recommend that the arrangement in regard to chief of fire brigade, as detailed above, be accepted in lieu of standard requirement.

The following changes in classification have been decided upon.

Watford to be lowered to Class "F" on the 1st of June, unless steam fire engine and other appliances are provided.

Exeter to be lowered to Class "F" on the 1st of June unless steam fire engine and other appliances are provided.

Sandwich to be lowered to Class "E" on the 1st of May, the Corporation of that Town having decided to do nothing towards correcting their deficiences.

Gravenhurst to be lowered to Class "F" on the 1st of May, owing to the total inadequacy of their fire appliances.

P. A. McCALLUM,
Chairman.

The report was considered and adopted with the following accessory resolutions:—

Re **Hamilton.**—*Resolved*, That upon hearing read the report of the Fire Appliance Committee, setting forth the present condition of the fire protection in the City of Hamilton, and the unwillingness of the Civic authorities to take action, the question of dealing with the present unsatisfactory condition of fire protection in the City of Hamilton be referred to the Fire Appliance Committee with a view to increasing rates to meet the hazard in that City, and to report to next monthly meeting.

Re **Guelph.**—That consideration of the classification of Guelph be deferred to next meeting, and that a special item be placed on the Agenda to this effect.

26.—Acetylene Gas.—The following report was presented and adopted:—

The Committee having considered reports from Mr. Howe on certain Acytelene gas machines, and also having had an interview with Mr. Wilson, the inventor of Calcium Carbide, who fully explained the nature and possibilities of Acetylene gas, would recommend the adoption of the following provisional regulations for the installation of Acetylene gas plants, viz: that no gas generating machine or Calcium Carbide be allowed in any building insured, and permit for the use of Acetylene gas be given only when the generator is placed in a standard fire and damp-proof building located at least 10 feet from a first-class building, and 20 feet from a building of any other construction; the storage of Carbide to be allowed only in generator building, and to be limited to 300 lbs.

P. A. McCALLUM,
Chairman.

27.—Electric Lighting.—The Western Branch Committee referring to three recent fires which it was alleged had been caused by electricity, reported on the circumstances, from which it would appear that the allegation was not well founded. With regard to one of them, the Murray fire in Toronto, Mr. Smith, the Electrical Inspector, was subsequently heard thereon, and a Committee to investigate was appointed as follows:—Sun, Western, Ætna, Phœnix of London, Norwich Union.

28.—Factory Improvement Committee.—The following report was presented:—

Your Committee beg to report that the Inspector for Sprinklered Risks has inspected some sixty of these risks, 37 in the Province of Quebec and 23 in the Province of Ontario.

These risks comprise all those, so far as known, in which Companies are interested; in fact, the lack of definite information on this point, particularly with regard to risks in Ontario, has prevented action being taken upon the Inspector's reports. With a view of remedying this deficiency, a circular has been issued to Companies asking for information.

29.—Inspection of Large Factory Risks.—(Ag. No. 7.)—As it is evident that the number of Sprinklered Risks will not give sufficient work to occupy the whole time of the Sprinkler Inspector, your Committee are of opinion that his services might be profitably utilized in inspecting and reporting on the larger manufacturing establishments throughout the country, and should the suggestion meet with the approval of the Association, the Committee would ask that it be referred back to them to establish a basis upon which such risks should be selected for special inspection.

The cost of inspection of these risks should, of course, be assessed in the same manner as that of the Sprinklered Risks, i e., the total cost of inspection of all risks examined by Mr. Naylor would be assessed pro rata on the premium income derived from all such risks.

30.—Limitation of Commission on Sprinklered Risks to 5 per cent.—(Ag. No. 6)—Your Committee, in view of the seeming impossibility of securing any unanimity of opinion on this matter, would recommend that the rule be suspended for one year, during which time it is possible that some of the existing difficulties will be overcome

31.—Printing Offices.—(Agenda No 8.)—With regard to adopting a schedule of rates for these risks, your Committee are not yet ready to report but have the matter under consideration.

On motion the recommendations in the foregoing report were adopted.

The Meeting adjourned at 1 p.m. to 2 o'clock.

AFTERNOON SESSION.

TORONTO, Wednesday 10th March, 1897.

Met pursuant to adjournment at 2 p.m.

Present: P. H. Sims, Vice-President in the Chair, T. R. Wood, A. M. M. Kirkpatrick, P. M. Wickham, A. M. Nairn, E. P. Pearson, E. P. Heaton, P. A. McCallum, T. F. Dobbin, J. G. Thompson, G. F. C. Smith, Jas. Saulter, A. Wright, E. A. Lilly, Jas. Boomer, Jas. Lockie, J. H. Ewart, W. A. Medland, J. B. Laidlaw, T. C. Paterson, Geo. J. Pyke, W. McKay, H. M. Blackburn, T. L. Morrisey, C. M. Taylor and C. C. Foster.

32.—Hardware.—(Ag. No. 10.)—The following report from the Special Committee appointed at last Meeting was received and referred to next Meeting for consideration along with the question of increasing the rates on these risks :—

Your Committee beg to report that they have examined the various Ratings for Hardware with or without Oils, and would recommend that the present divisions of the class with their respective Ratings be confirmed, but as the wording in the Quebec and Ontario Tariffs are not exactly alike and open to some misconstruction, that the description of the risks be revised to read as follows :—

181.—Hardware, Wholesale.—No Oils, Paints or Varnishes kept, except in hermetically closed tins, no packages to be broken.

182.—Hardware, Retail.—No Oils, Paints or Varnishes kept, except in hermetically closed tins, no packages to be broken.

183.—Hardware, Wholesale.—With not exceeding 25 bbls. of Oil or Varnish, bulk may be broken.

184.—Hardware, Retail.—With not exceeding in all 400 gallons of Turpentine, Oils and Varnish.

185.—Hardware, Wholesale or Retail.—With Oils otherwise than above, charge Oil and Color Rates, Item 226.

That the Secretaries do prepare amendment slips for pasting over the present items in the Tariff Book, with a note calling attention to Tariff Rule, No. 5, which requires a risk to be described in the application and policy in accordance with the wording of the Tariff.

33.—Short Period Insurances.—(Agenda No. 11.)—The Special Committee appointed at last Meeting to consider certain practices alleged to be in contravention of the rule governing short period insurances, presented the following report :—

"That the clause as printed in Minutes of 10th ult., or any clause which permits the consolidation of several "short periods so as to be charged as one short period is contrary to Tariff."

After considerable discussion, the report was referred back for enlargement and further consideration.

34.—Toronto Board Assessment.—(Agenda No. 14.)—The application of the Waterloo Mutual, noted in the Agenda for special consideration in the matter of its contribution to the expenses of the Toronto Board, raised the question of the correctness of the present basis of the assessment, but as no notice had been given to consider same, both subjects were deferred for notice to be placed on the Agenda for the next Meeting due in Toronto.

35.—Commission.—(Agenda No. 9.)—The Special Committee on the limitation of Commission to Agents in excepted cities, on risks situate outside of same, presented the following supplementary report to that submitted at last Meeting :—

"Such limitation of commission, however, shall not apply to arrangements between a Company and its chief "representative in the Cities of Montreal and Toronto."

On motion, the original and supplementary reports were adopted.

36.—Co-Insurance on Buildings.—(Agenda No. 12.)—The general recommendation of the Montreal Committee to extend the principle of co-insurance to buildings generally was not approved, but it was moved and carried

That the Montreal Committee be given power to make reduction in rates for co-insurance on Churches, Academies, Day Schools, Colleges, Convents, Nunneries, Charitable or Religious Institutions, Houses of Refuge, City and Town Halls used as Municipal Offices, within their jurisdiction,

37.—Cigar and Tobacco Factories and Stocks.—(Ag. No. 13.)—Only a few Companies having complied with the request made in the Agenda to furnish the Secretary with their premiums and losses on these risks during the past five years, consideration of the proposition to increase rates was deferred to next Meeting, the Secretary in the meantime to endeavor to obtain the necessary information.

38.—Ottawa, to Increase Rates therein.—(Ag. No. 15.)—Reference was made to the unsatisfactory condition of the fire preventive appliances in the City of Ottawa as demonstrated by recent fires, and it was moved and

Resolved—That the present classification of Ottawa be allowed to stand in the event of the City providing, without unnecessary delay, the additional appliances called for in the report of the Fire and Light Committee of the City Council, failing which an increase in rate proportionate to any deficiencies from the required appliances be ordered, and that the Committee on Fire Appliances be requested to communicate this decision to the Chairman of the Fire and Light Committee, Ottawa.

39.—Un-Licensed Companies.—(Ag. No. 16.)—On motion it was

Resolved—That to prevent the incursions of un licensed Companies, the Committee on Legislation be empowered to adopt such measures as may appear necessary to restrain such Companies from doing business in Canada contrary to law, as provided for in Section 22 of the Insurance Act.

40.—Extension of Membership.—(Agenda No. 17.)—The notice was withdrawn.

41.—Joint Tariff and Non-Tariff Agencies.—(Agenda No 18.)—As this question had arisen in connection with Hamilton Agencies, it was referred to the Hamilton Board.

42.—Lumber, Booth's Fraserfield Yard, Ottawa.—(Ag. No. 19.)—The Secretary was instructed to endeavour to arrange the difficulty of division of amounts on this yard, by interviewing the assured.

The Meeting then adjourned.

ALF. W. HADRILL, W. ROBINS, } *Secretaries.*

P. H. SIMS, *Vice-President.*

INFRACTIONS BROUGHT FORWARD FROM PREVIOUS MINUTES.

Infractions preceded by an Asterisk have been rectified according to Instructions.

Atlas—Lumber, Rat Portage. Collection ordered (4-2-97).

* **Guardian.**—Dwelling, Montreal. Cancellation ordered (5-2-97), complied with (15-2-97.) Taken direct.

Imperial.—Wholesale Manufacturing Drug Store, Hamilton. Cancellation ordered (28-12-'96). Taken through Rutherford & Lester.

Imperial—Lumber, Rat Portage. Collection ordered (4-2-97).

Lancashire.—Lumber, Rat Portage. Collection ordered (4-2-97).

Lancashire.—Printing Office, Hamilton. Bulletined (23-11-96.) Cancellation ordered (19-1-97.). Taken through W. A. Spratt.

London & Lancashire.—Printing Office, Hamilton. Bulletined (23-11-96) Cancellation ordered (19-1-97.)

National.—Tinsmiths Shop, St. Mary's. Cancellation ordered (28 12-'96). Taken through W. Moyes.

North America.—Seed Warehouse, Hamilton. Bulletined (8-6-'96). Name of Agent not given.

North America.—Farm Property, Saltfleet Township. Bulletined (28-9-'96). Taken through W. A. Spratt, Hamilton.

North America.—Wholesale Drug Store, Hamilton. Cancellation ordered (28-12-'96). Taken through W. A. Spratt.

* **North British & Mercantile.**—Dwelling, Nicolet. Cancellation ordered (20-1-'97), complied with (20-2-'97.) Taken through N. Beauchemin.

North British & Mercantile.—Lumber, Rat Portage. Bulletined. Collection ordered (4-2-97).

Northern.—Lumber, Rat Portage. Collection ordered (4-2-97).

Phœnix of London.—Whol. Drug Store, Hamilton. Cancellation ordered (28-12-'96).

Quebec—Seed Warehouse, Hamilton. Bulletined (26-8-'95). Name of Agent not given.

Quebec.—Wine Factory, Sandwich. Bulletined (13-1-'96). Name of Agent not given.

Queen.—Seed Warehouse, Hamilton. Bulletined (8-5-'96). Name of Agent not given.

Royal—Printing Office, Hamilton. Bulletined (23 11-96) Cancellation ordered (19-1-97).

Royal.—Leather Warehouse, London. Bulletined (19-10-96). Cancellation ordered (29-1-97). Taken through Beddom & Brown.

* **Scottish Union & National.**—Store, Hedleyville. Cancellation ordered (14-1-97), complied with (18-2-97.) Taken through T. H. Mahoney.

Union.—Lumber, Rat Portage. Collection ordered (4-2-97).

INFRACTIONS SUBSTANTIATED SINCE LAST MINUTES.

* **Guardian.**—Gent's Furnishing Store, Ingersoll. Queried (11-2-97.) Cancellation reported (3-3-97.) Agent, W. K. Summer.

Imperial.—Stores and Dwellings, Montreal. Cancellation ordered (2-3-97.) Taken through J. A. Laurin.

Liverpool & London & Globe.—Drug Store, Brighton. Bulletined (25-1-97.) Collection requested (23-2-97.) Agent, J. H. Morrow.

Liverpool & London & Globe.—Hotel, Frankford. Queried (22 2-97.) Taken through W. P. Hudson.

London & Lancashire.—Drug Store, Brighton. Bulletined (25 1-97.) Collection requested (23-2-97.) Agent, N. W. Porte.

Phœnix of Hartford.—General Store, Deseronto. Bulletined (15-2-97.) Cancellation requested (1-3-97.)

* **Phœnix of Hartford.**—Dwelling, Quebec. Cancellation ordered (13-2-97), complied with (22 2-97.) Taken through J. G. Bruneau.

Quebec.—Drug Store, Windsor. Bulletined (25-2-97.) Requested to cancel (6-3-97.) Agent, J. G. Gagnier.

Quebec—Dry Goods Stock, London. Bulletined (18-2-97.) Requested to cancel (6-3-97.) Agent, M. Powell.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

ORDINARY REGULAR MEETING

Held in MONTREAL, Que.,

14TH APRIL, 1897.

MONTREAL, Wednesday, April 14th, 1897.

Met this day at 10 a.m.

Present: F. W. EVANS, President, in the Chair.

ÆTNA .....F. W. Evans, Montreal.
ALLIANCE .....P. M. Wickham, Montreal.
ATLAS.....M. C. Hinshaw, Montreal.
BRITISH AMERICA...P. H. Sims, Toronto.
CALEDONIAN .....Lansing Lewis, Montreal.
COMM. UNION.....Jas. McGregor, Montreal.
CONNECTICUT.....Harold Hampson, Montreal.
GUARDIAN .....{ E. P. Heaton, Montreal. / G. A. Roberts. "
HARTFORD.....Not represented.
IMPERIAL .....G. R. Kearley, Montreal
LANCASHIRE.....J. G. Thompson, Toronto.
LIV. & L. & GLOBE..G. F. C. Smith, Montreal.
LON. & LANCASH. { A. Wright, Toronto. / F. W. Evans, Montreal.
LONDON ASSURANCE.E. A. Lilly, Montreal.
MANCHESTER .....James Boomer, Toronto.
MERCANTILE .....Not represented.
NATIONAL.....M. C. Hinshaw, Montreal.
NORTH AMERICA....Harold Hampson, Montreal.
N. BRIT. & MER....Randall Davidson, Montreal.
NORTHERN .....Robt W. Tyre, Montreal.
NORWICH UNION....J. B. Laidlaw, Toronto.
PHEN. OF BR'KL'N....J. C. Sinton, Montreal.
PHŒN. OF HA'TF'D...Maitland Smith, Montreal.
PHŒN. OF LONDON . R. McD. Paterson, Montreal.
QUEBEC.....Not represented.
QUEEN .....W. McKay, Montreal.
ROYAL.....W. McKay, Montreal.
SCOT. UN. & NAT....Not represented.
SUN.....Not represented.
UNION .....T. L. Morrisey, Montreal.
WATERLOO.....Not represented.
WESTERN .....Not represented.

NOTICE OF MEETING AND AGENDA.

MONTREAL, 10th April, 1897.

An ordinary Regular Meeting of the Association will be held

On Wednesday, the 14th April, at 10 a.m.,

in the Association Rooms, Montreal, for the transaction of business on the subjoined Agenda.

ALF. W. HADRILL, *Secretary.*

F. W. EVANS, *President.*

AGENDA.

Minutes of Local Boards and Reports of Committees.

1.—Minutes of Montreal Committee, 24th March, and 7th April.

2.—Minutes of Toronto Board, March 15th, 23rd and 29th.

3.—Minutes of Hamilton Board of 15th, 22nd and 29th March.

4.—Legislation.—Report from Western Committee thereon.

5.—Infractions.—Report from Western Committee thereon.

6.—Fire Appliance Committee.—Report therefrom.

7.—Guelph.—To take action on recent reports of Fire Appliance Committee *re* failure of this town to bring its fire preventive appliances up to standard of its present classification A.

8.—Hamilton.—Special report from Fire Appliance Committee as to increasing rates in this city in view of the unsatisfactory condition of its fire preventive appliances.

9.—Belleville.—Report from Fire Appliance Committee as to this city's classification.

10.—Short Period Insurance.—To consider the following enlarged report from the Special Committee on this subject (vide par. 33, Minutes 10th March):—

That it is advisable to add the following additional section to item 26 (the Cancellation of Policies,) of Instructions to Agents:—

Section B—It is contrary to Tariff rules to permit the refund of any premium at the close of or during the currency of the insurance term for any unearned premium arising from an alleged excess of insurance held during the existence of such policy, whether such refund be paid in cash, deducted from the renewal premium, or allowed in any other way. Any policy issued under an expressed or implied agreement or understanding with the assured to allow such a refund as herein provided against shall be considered a violation of the Tariff, and be subject to the conditions of Section 5 of the By-Laws.

11.—Statutory Declaration.—Report from Toronto Board as to the interpretation of its rules requiring Companies to furnish statutory declarations in answer to complaints.

12.—Hamilton Stamping System.—Further report of Special Committee thereon.

13.—Hamilton.—Report from Hamilton Board re agents of Board Companies representing Non-Board Companies.

14.—Toronto, Murray Fire.—Report of Special Committee of Investigation.

15.—Factory Improvement Committee.—Report from Committee as to utilizing the Sprinkler Risk Inspector for other work.

16.—Hardware Stocks.—To consider Report of Special Committee, presented at last Meeting (par. 32) and in conjunction therewith the question of increasing rates on such stocks.

17.—Treasurer's Report.—To appoint auditors and authorize assessment to meet expenses for ensuing year.

18.—Cigar and Tobacco Factories and Stocks.—To increase rates thereon.

New Notices of Motion.

19.—Steamboats.—Inspection of Electrical Installations therein.

20.—Frame Additions to Brick Buildings.—The covering of same and contents therein under one sum and at first class rate.

21.—Uniform Policy Conditions.—To adopt same for Province of Quebec.

22.—Bark on Line of Railway.—To increase rate for same.

23.—Dry Goods, Retail Stocks.—To increase rates on same.

24.—Wood Lined Buildings.—To provide for additional rates on buildings in whole or any part lined with wood and varnished.

25.—Appeal from decision of Infraction Committee.—By the National.

26.—Belleville.—(*a.*) That rates in this city be increased 33⅓ per cent. in view of its bad record. (*b.*) That Belleville be lowered to class C.

27.—Classification of places to be reduced for bad record.—That the Association approve the principle of adding to the rates of any town which has previously had a bad record by a definite percentage of advance on current rates, and that it be an instruction to the Fire Appliance Committee of the respective branches to order such an advance when a request to do so in writing is presented to them, signed by two-thirds of the associated companies doing business in the place.

28.—Quebec Chimney Fires.—Adjustment of losses therefrom.

NOTE.—At the close of the Association Meeting, a meeting of Head Offices will be held to consider

GRAIN RATES IN MANITOBA.

The Minutes of Meeting of 10th ultimo were taken as read and confirmed.

29—Local Board Minutes—The Minutes of the Montreal Committee of 24th March and 7th April were submitted and confirmed, and also those of the Toronto Board of 15th, 23rd and 29th March, with the exception of Items 45 and 53, regarding the registration of Agents, against which the Commercial Union and National protested and would take objection to such action at next Meeting of the Toronto Board.

The Minutes of the Hamilton Board of 15th, 22nd and 29th March were confirmed, with the exception of Item *re* Eagle Knitting Company, regarding which the ruling of the Ontario Secretary requiring the full extra for night work to be charged was approved. The Item concerning dual Board and Non-Board Agencies is dealt with under Item No. 13 of the present Agenda.

30—Lumber, Booth's Fraserfield Yard—It was pointed out that this matter referred to Secretary at last Meeting did not appear on the Agenda. The Secretary stated that he was not ready to report, but would do so at next Meeting.

31—Legislation—(Ag. No. 4)—The Chairman of the Western Committee orally reported as to the efforts of the Committee to obtain amendments in the Ontario Insurance Act under revision, which he regretted to state had little result.

32—Infractions—(Ag. No. 5)—The following Report from the Western Committee on Infractions was presented:—

Your Committee beg to report in regard to infractions recorded in last Minutes that in the case of the Rat Portage Lumber Co., Companies have reported endorsement of policies in lieu of collection of extra, and have been instructed that collection of extra must be made from date of policy to date of endorsement.

In the matter of Wholesale Drug store, Hamilton, action has been delayed by the failure of the Quebec Assurance Company to reply to the Bulletin on which this risk was queried. This Company has now replied, and instructions have been given for concurrent action in cancelling policies held below tariff.

The Royal advise having issued instructions for cancellation of their policy on Leather Warehouse, London, while the Insurance Company of North America have not yet reported cancellation of policy on Farm Property, Saltfleet Township, as referred to in last month's report.

The Quebec Assurance Company have failed to reply to Bulletin No. 256, issued 22nd February, and only replied yesterday to Bulletin No. 257, issued 1st March.

The attention of the Association is called to the position taken by a Company, member of the Association, who claim that they are unable to cancel a risk held under tariff, on account of an agreement with a Loan Company.

The Report of the Committee was adopted with the exception of the last clause, which, after explanations from members interested, was referred back to the Committee for further report.

33—Acetylene Gas.—The following Report from the Fire Appliance Committee was received and adopted :—

Your Committee would recommend the adoption of the following short specification for standard generator building, viz. :—

"*WALLS* to be solid brick or stone, not less than nine inches thick. *ROOF* to be entirely of iron or other fireproof material. *FLOOR* of cement or concrete with slight upward slope from door. *ENTRANCE* to be by an iron or standard fireproof door, no windows or other openings except for *ventilation*, which shall be through an iron pipe, not less than six inches diameter, projected sufficiently through the roof and turned down at the outlet."

It was also decided to recommend that double rates for use of acetylene gas be charged where the regulations adopted by the Association are not complied with.

34—Fire Appliance Committee Reports.—(Ag. No. 6.)—Reports as follows on various places were presented and dealt with as hereafter recorded :—

Ottawa.—In reply to letter to the Corporation of that City, embodying resolution as passed at last Meeting, they have, under date of April 7th, received a letter enclosing copies of reports of the Waterworks and Fire Appliance Committees of Ottawa, as adopted by their City Council. These reports provide for an expenditure of $75,000 on extension and improvements of waterworks system, and $49,500 on fire appliances, which, if carried out, will, in the opinion of your Committee, provide all that can reasonably be asked for at the present time. In this connection, the attention of the Association is asked to the terms of a By-Law, which the Council of Ottawa propose to pass on the 19th instant, which provides that 100 lbs. of gunpowder may be stored in any one building. The Corporation has been notified that such a step would jeopardize the insurance standing of the City, and your Committee would recommend that if such action is persisted in, the classification of Ottawa be lowered to "B."—*Report adopted.*

Sarnia.—Communication received from the Chairman of the Fire and Water Committee of Sarnia, to whom the Association letters had been referred by the Town Council, states that they consider their present appliances sufficient, and your Committee, in view of the serious inadequacy of the pumping power, and other deficiencies in brigade and appliances, would recommend that the classification of Sarnia be lowered to "C" on and after the 1st of May next.—*Report adopted.*

Napanee.—In view of several important corrections of the deficiencies in the fire appliances, and an agreement that further improvements will be made, your Committee would recommend that the present classification be retained until re-inspection.—*Report adopted.*

Oshawa.—This town having failed to comply with the correction of deficiencies, as agreed to by its Corporation, they have been notified that the town will be lowered to "E" on and after the 1st June. *Report adopted.*

Cannington, Fenelon Falls, Hastings.—In view of the total inadequacy of the Fire Appliances and refusal of the Corporation of these places to amend same, the classification of these places has been reduced from "E" to "F," to take effect from 1st May next. *Action approved.*

Thorald, Point Edward.—That the classification of these places has been reduced from "D" to "E" for same reasons, and to take effect on same date. *Action approved.*

35—Guelph.—(Agenda No. 7)—The recent reports of the Fire Appliance Committee no this town were considered and, on motion, it was moved and carried—

Resolved,—That, whereas the Fire Appliances in the City of Guelph are very deficient from the requirements of its present classification "A," and the municipal authorities, notwithstanding repeated and long continued representations, having declined to take any steps to rectify deficiencies, be it resolved, that Guelph be reduced to class "C" on the 1st May next.

The meeting then adjourned to 2 p.m.

MONTREAL, 14th April, 1897.

AFTERNOON SESSION.

Met according to adjournment at 2.00 p.m.

Present :—F. W. FVANS, President, P. M. Wickham, M. C. Hinshaw, P. H. Sims, Lansing Lewis, J. McGregor, E. P. Heaton, G. A. Roberts, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. Wright, E. A. Lilly, Jas. Boomer, R. Davidson, R. W. Tyre, J. B. Laidlaw, H. Hampson, J. C. Sinton, R. McD. Paterson, W. Mackay, T. L. Morrisey.

36—Toronto, Murray Fire.—(Ag. No. 14)—The following majority and minority Reports from Special Committee appointed at last meeting, were received :—

A majority of your Committee beg to report that they have held three meetings in this matter, also inspected the premises in question, and after obtaining all the information available, find :

1. That the evidence points to the conclusion that the Fire could not have been caused by the electric light wires.

2. That the probable cause was in connection with the furnace, though there is no direct evidence pointing in that direction beyond the fact that the fire originated in the furnace room.

H. M. BLACKBURN.
JAMES PATTERSON.
C. C. FOSTER.
JOHN B. LAIDLAW.

Neither personal inspection, which was not until after repairs had been made, nor the evidence submitted were in my opinion sufficient to determine the origin of the fire.

THOS. R. WOOD.

37—Treasurer's Report—(Agenda No. 17).—The Secretary-Treasurer submitted Statement of Expenditure of both Branches of the Association for the last two years and asked authority to make a provisional assessment of ½ per cent. on the premium income of Companies in the provinces of Ontario and Quebec for the year 1896, such assessment to be subsequently adjusted on the actual premium income for the present year.

Messrs. Laidlaw and Wickham were appointed to audit the statement and the Treasurer was authorized to make the required assessment; the statement of expenditure to be printed with the assessment notice.

38—Hamilton.—(Ag. No. 8)—The following Report from the Fire Appliance Committee was received:

In pursuance of the resolution of last meeting, your Committee have fully considered this matter and have had a report prepared by Mr. Howe, copies of which have been distributed to Companies, and in view of the condition of the Fire Appliances and inadequate water pressure in Hamilton, would recommend that the rates on Office, Mercantile and Manufacturing Risks in the district named by Mr. Howe be increased 25c. on all buildings and contents, with an additional 5c. for each story above three, such increase to go into effect on Monday, the 19th inst.

On motion the report of the Committee was adopted.

39—Belleville.—(Ag. Nos. 9 and 26)—The Fire Appliance Committee presented the following report:—

Your Committee beg to report that they have been in correspondence with the Corporation of Belleville since January last, but it will be observed from copies of the correspondence annexed that they have failed to receive any definite statement of their intentions in the matter of correcting the deficiencies in the fire appliances. The Association will no doubt recall that the Committee had previously recommended the lowering of Belleville to Class "C."

On motion, it was moved and carried: That Belleville be reduced to Class "C." on the 19th inst.

40—Short Period Insurances—(Ag. No. 10)—The following enlarged report from the Special Committee (vide par. 33, Minutes 10th March), was presented and, on motion, adopted:—

That it is advisable to add the following additional section to Item 26 (the Cancellation of Policies), of Instructions to Agents:—

Section B—It is contrary to Tariff rules to permit the refund of any premium at the close of or during the currency of the insurance term for any unearned premium arising from an alleged or actual excess of insurance held during the existence of such policy, whether such refund be paid in cash, deducted from the renewal premium, or allowed in any other way. Any policy issued under an expressed or implied agreement or understanding with the assured to allow such a refund as herein provided against shall be considered a violation of the Tariff, and be subject to the conditions of Section 5 of the By-Laws.

41—Statutory Declarations—(Ag. No. 11)—*Re* Rules of the Toronto Board thereon. The Secretary laid on the table some correspondence with the Toronto Secretary. On motion it was

Resolved—That the Toronto Board be requested to have a deputation from their number, meet the Association at its next Meeting in Toronto with the report asked for at last meeting.

42—Hamilton Stamping System—(Ag. No. 12)—The Committee having this matter in hand presented the following report which was adopted:—

Your Committee beg to report that the Stamping System progresses satisfactorily, and recent interviews with the Hamilton Agents show that the method is approved by those, who were at first doubtful of its usefulness. No complaints have reached your Committee of the System as it is at present in use. The Hamilton Secretary continues to revise the present ratings, and hopes to report the completion of revision by next Meeting.

43.—Hamilton, Dual Agencies of Tariff and Non-Tariff Offices.—(Ag. No. 13.) A communication from the Hamilton Board, enclosing a list of such agencies, was received and laid on the table.

44.—Factory Improvement Committee.—(Ag. No. 15.)—The following report from the Committee was received and adopted:—

With regard to the further utilization of the Sprinkler Inspector's services, your Committee are of opinion that it would not be advisable to lay down any limitations as to the risks he should inspect when not employed on sprinkler work, but believe it would be in the best interests of the Association to utilize his services in such work as circumstances may from time to time require. It is also recommended that his salary and expenses be merged with the general expenditure of the Association, to allocate any portion of the expenses of his services on the premium income derived from the risks inspected, would be inconvenient in detail, both to Companies and the Association, and it is doubtful if such allocation would afford any fairer distribution than including his expenses in the general assessment, as the premium income derived from a risk bears no relation to the expenses of inspecting same. It is believed that the benefit of any work undertaken by the inspector will probably be as fully shared by all members as any other work carried on by the Association.

Your Committee would suggest that Mr. Naylor make a special inspection and report of all the larger Saw Mills and Lumber yards (exclusive of the Chaudiere District.) No systematic inspection has been made of these risks, and besides the advantage of Companies having a full inspection report, the various mills and yards could be specifically rated by the Association, which would ensure extras being charged that are now omitted, either through imperfect descriptions or lax interpretation of the Tariff, and would also secure that conditions for which reductions in rates are made, be duly maintained and carried out.

45—Hardware Stocks—(Ag. No. 16).
46—Cigar and Tobacco Factories and Stocks—(Ag. No. 18).
47—Dry Goods, Retail Stocks—(Ag. No. 23).
48—Bark on Line of Railway—(Ag. No. 22).
49—Wood-Lined Buildings—(Ag. No. 24).

It was pointed out that making changes in the general tariffs of the Association at its monthly Meetings would be to subject it to continual alteration, likely to cause confusion and mistakes besides involving considerable trouble to Offices in keeping their Agents throughout the country advised of such changes. It was suggested that except for very special reasons, no change be made in general tariff rates except at the Annual Meeting. This view being generally concurred in, the adjoining items were referred to the following Committee with instruction to prepare a report for the printed Agenda of the Annual Meeting.—Committee: Alliance, Hartford, Caledonian, Imperial, Royal, Commercial Union, Sun, Lancashire.

50—Unfinished Business—The hour being late and the Offices desiring to discuss "Manitoba Grain Business," consideration of the remaining items on the Agenda, Nos. 19, 20, 21, 25, 27 and 28, was deferred to next meeting.

The Meeting then adjourned.

ALF. W. HADRILL, W. ROBINS, } *Secretaries.*

F. W. EVANS, *President.*

INFRACTIONS BROUGHT FORWARD FROM PREVIOUS MINUTES.

Infractions preceded by an Asterisk have been rectified according to Instructions.

Atlas—Lumber, Rat Portage. Collection ordered (4-2-97).

Imperial.—Wholesale Manufacturing Drug Store, Hamilton. Cancellation ordered (28-12-'96). Taken through Rutherford & Lester.

Imperial—Lumber, Rat Portage. Collection ordered (4-2-97).

Lancashire.—Lumber, Rat Portage. Collection ordered (4-2-97).

National.—Tinsmiths Shop, St. Mary's. Cancellation ordered (28-12-'96). Taken through W. Moyes.

North America.—Farm Property, Saltfleet Township. Bulletined (28-9-'96). Taken through W. A. Spratt, Hamilton.

North America.—Wholesale Drug Store, Hamilton. Cancellation ordered (28-12-'96). Taken through W. A. Spratt.

North British & Mercantile.—Lumber, Rat Portage. Bulletined. Collection ordered (4-2-97).

Northern.—Lumber, Rat Portage. Collection ordered (4-2-97).

Phœnix of London.—Whol. Drug Store, Hamilton. Cancellation ordered (28-12-'96).

Quebec.—Drug Store, Windsor. Bulletined (25-2-97.) Requested to cancel (6-3-97.) Agent, J. G. Gagnier.

Quebec.—Dry Goods Stock, London. Bulletined (18-2-97.) Requested to cancel (6-3-97.) Agent, M. Powell.

Royal.—Leather Warehouse, London. Bulletined (19-10-96). Cancellation ordered (29-1-97). Taken through Beddom & Brown.

Union.—Lumber, Rat Portage. Collection ordered (4-2-97).

INFRACTIONS SUBSTANTIATED SINCE LAST MINUTES.

Ætna.—Printing Office, London. Queried (15-3-97.) Correction requested (23-3-97.)

* **British America.**—Printing Office, London. Queried (15-3-97. Correction requested (23-3-97.). Complied with (29-3-97.)

* **Caledonian.**—Store and Dwelling, Somerset. Agents' name, E. T. Taylor & Son. Cancellation ordered (1-4-97.) Complied with (5-4-97.)

Connecticut.—Wholesale Drug Store, Hamilton. Bulletined (1-3-97.) Cancellation ordered (13-4-97.) Agents' name, Routh & Payne.

* **Commercial Union.**—Stores and Dwellings, Montreal. Agents name, J. Marios. Cancellation requested (12-3-97.) Complied with (15-3-97.)

London & Lancashire.—Printing Office, London. Queried (15-3-97) Correction requested (23-3-97.)

* **Manchester.**—Printing Office, London. Queried (15-3-97.) Correction requested (23-3-97.) Complied with (9-4-97.)

* **Manchester.**—Dwelling at Hull, taken through D. C. Simon. Cancellation ordered (25-3-97.) Complied with (12-4-97.)

North America—Printing Office, London. Queried (15-3-97.) Correction requested (23-3-97.)

North America.—Gents' Furnishing Store, Ingersoll. Queried (8-3-97.) Cancellation requested (2-4-97.)

North British & Mercantile.—Furniture Warehouse, Berlin. Queried (8-3-97.) Cancellation reported (8-4-97.) Agents name, C. Kranz, Berlin.

***North British & Mercantile.**—Saw Mill at St. Jerome, Agents name, J. Fauteux. Collection requested (13-4-97.) Collection reported (17-4-97).

North British & Mercantile.—Whol. Drug Store, Hamilton. Bulletined (1-3-97.) Cancellation ordered (13-4-97.) Agents' name, Routh & Payne.

Northern.—Printing Office, London. Queried (15-3-97.) Correction requested (23-3-97.)

Northern.—Church, Oakville. Queried (26-1-97.) Cancellation requested (18-2-97.) Taken through E. P. Pearson, Toronto.

* **Phœnix of London.**—Printing Office, London. Queried (15-3-97.) Correction requested (23-3-97.) Complied with (5-4-97.)

* **Quebec.**—Dwelling, Ottawa. Queried (3-3-97.) Cancellation reported (11-3-97.)

Quebec.—Wholesale Drug Store, Hamilton. Bulletined (1-3-97.) Cancellation ordered (13-4-97.) Agents' name, Routh & Payne.

Scottish Union & National.—Montreal, Stationery Stock. Cancellation requested (14-4-97.)

* **Union.**—Church at Isle Verte. Agents name, A. Prieur. Cancellation ordered (18-3-97.) Cancellation reported (18-3-97.)

Waterloo.—Whol. Drug Store, Hamilton. Bulletined (1-3-97.) Cancellation ordered (13-4-97.) Agents name, S. Jones.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

ORDINARY REGULAR MEETING

Held in TORONTO, Ont.,

12TH MAY, 1897.

TORONTO, Wednesday, May 12th, 1897.

Met this day at 10 a.m.

Present: F. W. EVANS, President, in the Chair.

ÆTNA ..... T. R. Wood, Toronto. A. M. M. Kirkpatrick, Toronto. F. W. Evans, Montreal.
ALLIANCE .....Not represented.
ATLAS.....Not represented.
BRITISH AMERICA...P. H. Sims, Toronto.
CALEDONIAN .....Not represented.
COMM. UNION.....W. S. Jopling.
CONNECTICUT..... Harold Hampson, Montreal. E. P. Pearson, Toronto.
GUARDIAN .....G. A. Roberts Montreal.
HARTFORD.....P. A. McCallum, Toronto.
IMPERIAL .....Not represented.
LANCASHIRE.....J. G. Thompson, Toronto.
LIV. & L. & GLOBE..G. F. C. Smith, Montreal.
LON. & LANCASH. A. Wright, Toronto. F. W. Evans, Montreal.
LONDON ASSURANCE.Not represented.
MANCHESTER .....James Boomer, Toronto.
MERCANTILE .....Jas. Lockie, Waterloo.
NATIONAL.....J. H. Ewart, Toronto.
NORTH AMERICA....Harold Hampson, Montreal.
N. BRIT. & MER....Thomas Davidson, Montreal.
NORTHERN .....Not represented.
NORWICH UNION....Alexander Dixon, Toronto.
PHEN. OF BR'KL'N. T. R. Wood, Toronto. A. M. M. Kirkpatrick, Toronto.
PHŒN. OF HA'TF'D...Not represented.
PHŒN. OF LONDON . R. McD. Paterson, Montreal.
QUEBEC..... Geo. J. Pyke, Toronto.
QUEEN .....Geo. Simpson, Montreal.
ROYAL..... .....Geo. Simpson, Montreal.
SCOT. UN. & NAT....A. F. Jones, Toronto.
SUN..... .....H. M. Blackburn, Toronto.
UNION ..... J. E. E. Dickson, Montreal.
WATERLOO..... C. M. Taylor, Waterloo. J. Killar, Waterloo.
WESTERN .....J. J. Kenny.

NOTICE OF MEETING AND AGENDA.

MONTREAL, 8th May, 1897.

An ordinary Regular Meeting of the Association will be held

On Wednesday, the 12th May, at 10 a.m.,

in the Association Rooms, Toronto, for the transaction of business on the subjoined Agenda.

ALF. W. HADRILL, *Secretary.*

F. W. EVANS, *President.*

AGENDA.

Minutes of Local Boards and Reports of Committees.

1.—Minutes of Montreal Committee, 21st and 26th April.

2.—Minutes of Toronto Board, 12th and 26th April.

3.—Minutes of Hamilton Board, 12th, 19th and 26th April.

4.—Infractions.—Report from Committee thereon.

5.—Fire Appliance Committee.—Report therefrom.

6.—Statutory Declaration.—Report and deputation from Toronto Board as to the interpretation of its rules requiring Companies to furnish statutory declarations in answer to complaints.

7.—Hamilton Stamping System.—Further report of Special Committee thereon.

8—Toronto Board Assessment.—To consider the present system of assessing the expenses of the Toronto Board and the application of the Waterloo Mutual in regard to its contribution vide paragraph 34, Minutes 10th March, 1897.

Unfinished Business.

9.—Steamboats.—Inspection of Electrical Installations therein.

10.—Frame Additions to Brick Buildings.—The covering of same and contents therein under one sum and at first class rates.

11.—Uniform Policy Conditions.—To adopt same for Province of Quebec.

12.—Appeal from Decision of Infraction Committee.—By the National.

13.—Classification of places to be reduced for bad record.—That the Association approve the principle of adding to the rates of any town which has previously had a bad record by a definite percentage of advance on current rates, and that it be an instruction to the Fire Appliance Committee of the respective branches to order such an advance when a request to do so in writing is presented to them, signed by two thirds of the associated companies doing business in the place.

14—Quebec Chimney Fires.—Adjustment of losses therefrom.

15—Booth's Fraserfield Lumber Yard, Ottawa.—Re division of amounts.

New Notices of Motion.

16—Observance of Tariff.—"Whether this Board affirms the principle enunciated in the letter of a manager to the Manitoba Board of Fire Underwriters disclaiming responsibility for observance of tariff."

17—Underground Insurance.—"To consider the desirability of managers and other officials of Companies pledging themselves not to trade with houses or firms who go past the Companies regularly licensed to do business in Canada, and place their insurance underground in foreign unlicensed Companies."

18—Hamilton.—To reconsider increased rates.

19—Sault Ste. Marie Pulp Mill—To reconsider rate thereon, sprinkler equipment not yet being installed.

20—Waterous Engine Co., Brantford.—Application for reduced rates.

21—W. W. Ogilvie.—Application for pro rata term rates on open policies for grain.

22—Reconsiderations, (Rule to Govern).—That a resolution passed at one meeting may be reconsidered at a subsequent meeting by a majority vote, but no modification shall be passed, nor shall the motion be rescinded unless such modification or rescinding be carried by a two-thirds vote of the members present and then only providing the total vote cast shall not be less than the total vote upon the original motion.

It is further resolved that only one reconsideration of any motion be allowed at meetings other than the regular Annual Meetings of the Association.

That this resolution be an integral part of the constitution of all Committees and Local Boards under the jurisdiction of the C. F. U. A.

23—Cold Storage.—To revise clause excluding loss from damage to refrigerating plant.

24—Specification Forms.—To ensure proper descriptions in policy wordings.

NOTE.—At the close of the Association Meeting, a meeting of Head Offices will be held to receive report on agreement re-establishing

GRAIN RATES IN MANITOBA.

Letters from the chief representatives of the Commercial Union, Norwich Union and Union were read respectively appointing W. S. Jopling, Alex. Dixon and J. E. E. Dickson to act and vote on their behalf.

The Minutes of last meeting were taken as read and confirmed.

25—Local Board Minutes.—The Minutes of the Montreal Committee of 21st and 26th April, of the Toronto Board of 12th and 26th idem, and of the Hamilton Board of 12th, 19th and 26th idem were laid on the table.

26—Infractions—Report of Committees.—(Ag. No. 4).—The following reports were received and adopted, the Western Committee being asked to further report on the complaint against the North America in view of certain statements made by the representative of that Company:—

The Infraction Committee of the Western Branch beg to report that in the matter of the Presbyterian Church, Oakville, which was referred to them by the last Association meeting, the Company complained against having reported cancellation of their policy, with the request that their letter, together with the letter of the Loan Company interested, be read at this meeting.

In regard to the infractions recorded in last Minutes not yet rectified, the Companies interested on the Rat Portage Lumber Co.'s risk have instructed their agents to make necessary collection but report of same has not yet been received.

The North America have as yet failed to report cancellation of their policy on farm risk, Saltfleet Township, although again requested to do so.

The Quebec has not yet reported cancellation of policies on drug store, Windsor, and dry goods stock, London, although attention has been promised.

The attention of the Association is called to the failure of Companies to reply promptly to Bulletins, by which the satisfactory correction of infractions is rendered impossible.

The Quebec has not yet replied to Bulletins Nos. 256 and 262 issued 22nd February and 19th April respectively, while the Atlas has not yet replied to Bulletin No. 260 issued 29th March.

[Since the above report was formulated, the replies of the Quebec to Bulletin No. 256 and that of the Atlas to Bulletin No. 260 have been received.]

The Infraction Committee of the Eastern Branch, in submitting the list of infractions substantiated since last meeting, feel called upon to take the unusual course of directing the attention of the Association to one committed by the Scottish Union & National, through its Montreal Representative, Mr. Kavanagh, deeming it their duty to do so as the infraction was a direct cut in rate and deliberately done. Mr. Kavanagh, in explanation, writes that "it would be easy to show that we only followed other Companies on the risk," and on being asked to substantiate this statement, replied: "The remark I made I believe to be quite justified, but I don't propose entering in lengthy discussion thereon." Your Committee had brought before them statements by the other Companies on the risk and by the Broker, who has, with the exception of the line in the Scottish, placed the whole of the insurance for some few years; the latter statement is endorsed by the assured, showing that the full tariff rate has been otherwise paid. Your Committee are therefore compelled to declare that Mr. Kavanagh's statement is without any foundation.

The risk in question is a Retail Book and Stationery Stock, on which the tariff rate is $1.17½, while the Scottish Union issued its policy of $5,000 for a premium $50, instead of $58.75. The Scottish Union cancelled the risk on notification from the Secretary, and your Committee have therefore no further jurisdiction. The whole of the correspondence is submitted herewith.

27—Fire Appliance Committee.—(Ag. No. 5)—The following report was presented :—

Your Committee beg to report that the following changes in classification have been decided upon, viz. :—

Mount Forest } To be lowered from "E" to "F," on the 1st of June, in view of the total inadequacy of their
Ailsa Craig } fire appliances and failure of their Corporations to amend same.

Orona—Raised to Class "E," that place having satisfactorily complied with the Association requirements for that grade. Notices of the above changes have been sent to Companies.

Seaforth—This place has fully complied with the Association requirements for their present class "C."

Orangeville—This place, now classed "D," has installed a first-class system of waterworks, and have made satisfactory provision for some of the deficiencies as enumerated by our Inspector, and your Committee would recommend that a "C" classification be granted, providing that the further improvements, as promised by their Corporation, be supplied, viz., standard electric alarm system, chemical extinguishers, men to sleep in fire hall, 300 ft. of hose (with 200 ft. additional to be purchased next year), and hook and ladder truck to be constructed as required by our Inspector, change to take effect when appliances are completed.

Guelph—Your Committee, in company with the Managers and Representatives of the Companies, not members of the Committee, received a deputation from the above place, consisting of the Mayor, Chairman of Fire and Water Committee, and another member of the Council, together with the President, Vice-President and two members of the Board of Trade. From representations made by the members of the deputation it would appear that the present condition of the Guelph fire appliances had never received the serious consideration of the business men of the city, and that now, when the gravity of the situation was presented to them, a strong desire was manifested to comply with the Association requirements. Although the deputation were not empowered to state to what lengths the municipal authorities of Guelph would go in this matter, they pledged themselves to use their every influence to have the needed reforms instituted at once. It was frankly admitted that the Association had received but scant courtesy from the Guelph Corporation, and a promise was made that any future request of the Association would be given prompt and serious attention. It was further stated that the Council, previous to the notice of the lowering of the classification being received, had under consideration the providing of a standard hook and ladder truck, chemical extinguishers, and an addition to fire hall, which would supply the proper storage of hook and ladder truck and hose reels, and also sleeping accommodation for the five men as required, but that owing to the action of the Association in lowering the classification the improvements mentioned had been deferred. After a full explanation of the position had been given, a request was made that in view of the likelihood of immediate steps being taken to provide satisfactory protection, the classification of Guelph be restored to "A," and if by the 1st of January next the condition of the fire appliances is not satisfactory, the Association could then deal with them as they see fit. Advice has since been received from the Mayor that their Committee on Fire and Water had decided to recommend to the City Council, on Monday Evening next, that an addition be put to the present fire hall to provide extra accommodation for the hook and ladder truck and other appliances, and sleeping accommodation for about five men, the purchase of a new hook and ladder truck and chemical extinguishers. The Committee will also rectify the grievances complained of in Clauses 11, 12 and 13 of the Inspector's Report of January 6th, 1897. They will also suggest to the Council the advisability of submitting a by-law to the ratepayers, either building a duplicate main or stand-pipe, as suggested in Clause 9 of Inspector's Report.

If the appliances are provided as proposed above, it will still leave the following deficiencies unrectified, viz.: electric alarm, chemical engine or salvage equipment, horses for all appliances, employment of four additional fully paid men, the chief to be one, and a duplicate main from pump house to point of distribution, or the building of a standpipe or reservoir to provide supply of water in case of breakage in main referred to.

It will be seen that the Association are asked to replace Guelph in Class "A" on the promise that the improvements will be made, although at this time the condition of the appliances remains just as at the date of inspection.

In view of the lowering of the classification of Guelph having been dealt with by the General Meeting, your Committee submit the circumstances for consideration.

On motion, the report was adopted.

Guelph.—The following resolution was passed with regard to this city :—

That whereas, a deputation from the City of Guelph consisting of the Mayor, the Chairman of the Fire and Water Committee, the President and Vice-President of the Board of Trade and other members of both bodies, in an interview on the 4th instant with the Fire Appliance Committee of this Association, pledged itself to use every influence to have the needed improvements made in the fire preventive appliances of Guelph, and, further, that the Mayor under date 11th instant writes that the Fire and Water Committees will recommend to the Council at its next meeting to put an addition to the fire hall, and provide extra accommodation for the hook and ladder truck and other appliances, and supply sleeping accommodation for five men and the purchase of a new hook and ladder truck with fire extinguishers, and will also suggest to the Council the advisability of submitting a by law to rate payers, for either building a duplicate new main or a standpipe, *Be it Resolved*, "that pending the presentation of foregoing recommendations to the Council of the City of Guelph and with the hope that it will take favourable action thereon,—the order of the Association reducing the classification of that city from A to C be suspended for future report from the Fire Appliance Committee, the place to be restored to Class A in the meantime."

28—Statutory Declaration.—(Ag. No. 6)—In accordance with request made at last meeting, a deputation from the Toronto Board attended and reported on the non-compliance of certain Companies with the ruling of the Toronto Board in the matter of furnishing statutory declarations. After full explanation and reference to the Constitution and Rules of the Toronto Board, the following decision was given :

That all agents and employees, responsible under the Constitution and Rules of the Board, of all Companies specifically included in any charge may be called upon to make a statutory declaration, and that the only agents or employees provided for under the Board Rules are those registered with the Secretary under the "Rules respecting Toronto City and Special Agents," and under Article 15 of the Constitution.

29—Hamilton Stamping System.—(Ag. No. 7)—Item placed on the Agenda under a misapprehension, as the Committee had nothing special to report.

30—Toronto Board Assessment.—(Ag. No. 8)—After some discussion the matter was dropped, it being held that the Local Board had primary jurisdiction thereon.

31—Steamboats, Inspection of Electrical Installations therein—(Ag. No. 9)—It was ordered that Electrical Inspections of Boats be made as opportunity may afford.

32—Frame Additions to Brick Buildings—(Ag. No. 10)—It was ruled that Rule 10 of the Tariff fully provided how such buildings and their contents should be rated and written.

33—Uniform Policy Conditions for the Province of Quebec.—(Ag. No. 11)—Withdrawn.

34—Appeal from Decision of Infraction Committee.—(Ag. No. 12)—In the absence of the appealing Company (the National) no action was taken.

35—Classification of places to be reduced for bad record.—(Ag. No. 13).—Withdrawn.

36—Quebec Chimney Fires.—(Ag. No. 14.)—After some interchange of views on the matter, the item was withdrawn as being one for individual action of Companies.

37—Booths Fraserfield Lumber Yard, Ottawa.—(Ag. No. 15.)—The Secretary reported the result of his interview with the assured, and it was agreed to allow the question of division of amount on the yard to remain in abeyance pending statements to be furnished every three months of insurance carried and amount at risk.

The Meeting then adjourned to 2.30 p.m., to then reassemble as a Meeting of Head Offices re Grain Rates in Manitoba

AFTERNOON SESSION.

TORONTO, Wednesday, 12th May, 1897.

Met at 2.30 p.m

Present:—F. W. EVANS, President, T. R, Wood, A. M. M. Kirkpatrick, P. H. Sims, W. S. Jopling, G. A. Roberts, P. A. McCallum, J. G. Thompson, G. F. C. Smith, A. Wright, Jas. Boomer, Jas. Lockie, J. H. Ewart, H. Hampson, Thos. Davidson, R. McD. Paterson, Geo. J. Pyke, Geo. Simpson, A. F. Jones, H. M. Blackburn, J. E. E. Dickson, C. M. Taylor, J. Killer, J. J. Kenny.

Pursuant to adjournment those present came to order as a Meeting of Head Offices to receive report on agreement re-establishing Grain rates in Manitoba.

38—Manitoba Grain Rates.—Mr. F. W, Evans, through whose kind services the agreement had been placed before the Head Offices in the United States, reported that it had been signed by all Companies excepting the North British & Mercantile, Northern, Phœnix of London, Quebec, Mercantile, and Phenix of Brooklyn. The first three Companies had expressed adverse views, but had not definitely declined to sign. With regard to the latter three Offices the agreement had not yet been presented to them. After a statement from the representatives of the North British & Mercantile and the Phœnix of London of the reasons for their demurring to the agreement, and remarks from other members, the agreement was signed in behalf of these two Offices, the representative of the Mercantile being present also attached his signature. The agreement was handed to Mr. Kenny of the Western, who, then leaving for Chicago, kindly undertook to present the agreement to the western manager of the Phenix of Brooklyn.

The Meeting then resumed as an Association session.

39—Observance of Tariff.—(Ag. No. 16.)—
40—Underground Assurance.—(Ag. No. 17.)— } These items were withdrawn.

41—Hamilton.—(Ag. No. 18.)—On motion, a reconsideration of the action taken at last Meeting imposing an extra on certain congested districts in Hamilton for deficient fire preventive appliances, was agreed to. After considerable discussion it was moved and carried :—

It having been brought to the knowledge of this Association that the citizens of Hamilton had not hitherto been in possession of full information in regard to the deficiencies in their fire protective appliances and of this Association's long-continued representations to their municipal authorities thereon, and further, in view of statements made by the insuring public that efforts will be made to provide adequate appliances,—*It is resolved* :—

That the conflagration and height extras, ordered on the 19th ult., be revoked from that date, pending a re-inspection to be made October 1st.

Adjournment was then moved and carried to enable the Montreal members to return that night, and the remaining items on the Agenda were ordered to be carried forward to next Monthly Meeting.

ALF. W. HADRILL,
W. ROBINS, } *Secretaries.*

F. W. EVANS,
President.

INFRACTIONS BROUGHT FORWARD FROM PREVIOUS MINUTES.

Infractions preceded by an Asterisk have been rectified according to Instructions.

Atlas.—Lumber, Rat Portage. Collection ordered (4-2-97).

Lancashire.—Lumber, Rat Portage. Collection ordered (4-2-97).

National.—Tinsmiths Shop, St. Mary's. Cancellation ordered (28-12-'96). Taken through W. Moyes.

North America.—Farm Property, Saltfleet Township. Cancellation ordered (28-9-'96). Agent, W. Spratt.

North British & Mercantile.—Lumber, Rat Portage. Collection ordered (4-2-97).

Northern.—Lumber, Rat Portage. Collection ordered (4-2-97).

Quebec.—Drug Store, Windsor. Cancellation ordered (6-3-97.) Agent, J. G. Gagnier.

Quebec.—Dry Goods Store, London. Cancellation ordered (6-3-97.) Agent, M. Powell.

***Scottish Union & National**.—Stationery Stock, Montreal. Cancellation ordered (14-4-97.) Direct. Cancellation reported (20-4-97.)

Union.—Lumber, Rat Portage. Collection ordered (4-2-97).

Waterloo.—Whol. Drug Store, Hamilton. Cancellation ordered (13-4-97.) Agent, S. Jones.

INFRACTIONS SUBSTANTIATED SINCE LAST MINUTES.

* **British America**.—Concert Hall, Gananoque. Collection requested (13-4-97.) Reported (17-4-97.)

* **Caledonian**.—Concert Hall, Gananoque. Collection requested (13-4-97.) Reported (3-5-97.)

* **Caledonian**.—Laundry, Trenton. Cancellation requested (24-4-97.) Reported (4-5-97.) Agent, W. Miller.

* **Hartford**.—Concert Hall, Gananoque. Collection requested (13-4-97.) Reported (1-5-97.)

* **Imperial**.—Dwelling, Montreal. Cancellation requested (24-4-97.) Cancellation reported (4-5-97.) Agent, C. Laurin.

Lancashire.—Concert Hall, Gananoque. Collection requested (13-4-97.)

Lancashire.—Picture Framer, Quebec. Cancellation requested (20-4-97.) Agent, J. B. Morissette.

London & Lancashire.—Hotel, Cornwall. Cancellation requested (3-5-97.)

London & Lancashire.—Store, Fort William. Cancellation requested (28-4-97.) Agent, W. Morton.

Manchester.—Store, Fort William. Cancellation requested (28-4-97.) Agent, G. Mitchell.

* **Mercantile**.—Concert Hall, Gananoque. Collection requested. Reported (22-3-97.)

* **Mercantile**.—Oil Storehouse, Hamilton. Queried (5-4-97.) Cancellation reported (20-4-97.) Agent, C. Eagan.

* **Mercantile**.—Oil Storehouse, Kingston. Queried (5-4-97.) Collection reported (20-4-97.) Agent, C. Eagan.

* **North America**.—Concert Hall, Gananoque. Collection requested (13-4-97.) Reported (7-5-97.)

* **North America**.—Laundry, Trenton. Cancellation requested (24-4-97.) Reported (6-5-97.) Agent, J. B. Young.

* **Norwich Union**.—Concert Hall, Gananoque. Collection requested (13-4-97.) Policy cancelled (14-4-97.)

* **Phœnix of Hartford**.—Laundry, Trenton. Cancellation requested (24-4-97.) Reported (4-5-97.)

* **Queen**.—Concert Hall, Gananoque. Collection requested (15-4-97.) Reported (19-4-97.)

Royal.—Concert Hall, Gananoque. Collection requested (15-4-97.)

* **Western**.—Store, Fort William. Cancellation requested (28-4-97.) Reported (1-5-97.)

Western.—Greenhouse, Township of Ops. Cancellation requested (10-5-97.)

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

ORDINARY REGULAR MEETING

Held in MONTREAL, Que.,

9TH AND 10TH JUNE, 1897.

MONTREAL, Wednesday, June 9th, 1897.

Met this day at 10 a.m.

Present: F. W. EVANS, President, in the Chair.

ÆTNA .....F. W. Evans, Montreal.
ALLIANCE .....Not represented.
ATLAS.....M. C. Hinshaw, Montreal.
BRITISH AMERICA...P. H. Sims, Toronto.
CALEDONIAN .....Lansing Lewis, Montreal.
COMM. UNION.....Jas. McGregor, Montreal.
CONNECTICUT.....Harold Hampson, Montreal.
GUARDIAN .....E. P. Heaton, Montreal. / G. A. Roberts, Montreal.
HARTFORD.....P. A. McCallum, Toronto. / J. W. Molson, Montreal.
IMPERIAL .....G. R. Kearley, Montreal
LANCASHIRE.....J. G. Thompson, Toronto.
LIV. & L. & GLOBE..G. F. C. Smith, Montreal.
LON. & LANCASH. A. Wright, Toronto. / F. W. Evans, Montreal.
LONDON ASSURANCE.E. A. Lilly, Montreal.
MANCHESTER .....James Boomer, Toronto. / J. W. Molson, Montreal.
MERCANTILE .....Not represented.
NATIONAL.....M. C. Hinshaw, Montreal.
NORTH AMERICA....Harold Hampson, Montreal.
N. BRIT. & MER....Randall Davidson, Montreal.
NORTHERN .....Robt W. Tyre, Montreal.
NORWICH UNION....Not represented.
PHEN. OF BR'KL'N....Harold Hampson, Montreal.
PHŒN. OF HA'TF'D...J. W. Tatley, Montreal.
PHŒN. OF LONDON .R. McD. Paterson, Montreal.
QUEBEC.....Not represented.
QUEEN ..... / ROYAL .....Geo. Simpson, Montreal.
SCOT. UN. & NAT....Not represented.
SUN.....H. M. Blackburn, Toronto.
UNION .....T. L. Morrisey, Montreal.
WATERLOO.....Not represented.
WESTERN .....J. J. Kenny, Toronto.

NOTICE OF MEETING AND AGENDA.

MONTREAL, 5th June, 1897.

An ordinary Regular Meeting of the Association will be held

On Wednesday, the 9th June, at 10 a.m.,

in the Association Rooms, Montreal, for the transaction of business on the subjoined Agenda.

ALF. W. HADRILL,
Secretary.

F. W. EVANS,
President.

AGENDA.

Minutes of Local Boards and Reports of Committees.

1.—Minutes of Montreal Committee, 26th May.

2.—Minutes of Toronto Board, 10th, 12th, 21st, 28th and 31st May.

3.—Minutes of Hamilton Board, 3rd, 10th and 17th May.

4.—Infractions.—Report from Committee thereon.

5.—Fire Appliance Committee.—Report therefrom *re* Hamilton, Collingwood and Brampton.

6.—Incendiarism Committee.—Report therefrom.

Unfinished Business.

7.—Appeal from Decision of Infraction Committee.—By the National.

8.—Sault Ste. Marie Pulp Mill.—To reconsider rate thereon, sprinkler equipment not yet being installed.

9.—Waterous Engine Co., Brantford.—Application for reduced rates.

10.—W. W. Ogilvie.—Application for pro rata term rates on open policies for grain.

11.—Reconsiderations (Rule to Govern).—That a resolution passed at one meeting may be reconsidered at a subsequent meeting by a majority vote, but no modification shall be passed, nor shall the motion be rescinded unless such modification or rescinding be carried by a two-thirds vote of the members present, and then only providing the total vote cast shall not be less than the total vote upon the original motion.

It is further resolved that only one reconsideration of any motion be allowed at meetings other than the regular Annual Meetings of the Association.

That this resolution be an integral part of the constitution of all Committees and Local Boards under the jurisdiction of the C. F. U. A.

12—Specification Forms.—To ensure proper descriptions in policy wordings.

New Business.

13.—Commission Agreement.—To enquire as to its observance on certain points.

14.—Departmental Stores.—To rate same.

15.—Annual Meeting.—Section B, Article 10, of the Constitution, provides that the Annual Meeting shall be convened for the first Wednesday after the 15th September at some place to be agreed upon at the last Regular Meeting. The date, this year, will therefore be 22nd September, and the place as this meeting shall determine.

During the Session a meeting of Head Offices will be held

Re Manitoba Grain Business.

The minutes of last Meeting held 12th ultimo, were taken as read and confirmed.

16—Hamilton.—The representative of the Commercial Union, as a matter of privilege, made certain statements and submitted correspondence in rebuttal of some remarks which he understood were made at last Meeting which he was unable to attend, imputing irregularities to his Company in the matter of passing antedated applications in order to avoid increased rates in Hamilton.

17—Local Board Minutes.—The following were submitted: Montreal Committee, 26th May, Toronto Board, 10th, 12th, 21st, 28th and 31st May, Hamilton Board, 3rd, 10th and 17th May. Attention was called to certain items and the following record ordered to be made:—

Exception is taken by some members to the minutes of Toronto Board of 31st May, as they refer to certain transactions alleged to have transpired at Meeting of 10th idem, which are not recorded in minutes thereof.

Exception was also taken to any proceedings having been taken at Meeting held 12th May, it having been previously distinctly understood and arranged at a Meeting of the C.F.U.A. in session at Toronto on the same day, that nothing should be done at such Meeting, but that it should be adjourned until 10.30 a.m the following day.

Re TORONTO PUBLIC SCHOOLS.—On motion it was resolved:—

That the resolution adopted by the Toronto Board, at its Meeting of 31st May, fixing a differential rate upon the public schools of Toronto on condition that the insurance be distributed in a certain way, be not concurred in, but that the same be referred back to the Toronto Board, with instructions to delete from the said resolution all the words prior to the clause "That the rate on the school properties be 75c. for three years, etc.

18—Infractions.—The following report from the Western Branch Committee was presented:—

Your Committee beg to report in regard to the infractions listed in last Minutes not yet rectified, that in the matter of the Rat Portage Lumber Company, owing to the failure of some of the Companies interested to act promptly, correction has been delayed. To avoid further trouble, a date has been named for concurrent action, and it is expected that the matter will be put in order at once. The infraction registered against the National, on the Tinsmith Shop, St. Marys, still stands, that Company's appeal not having been dealt with. As to the infraction recorded against the Insurance Company of North America, *re* Farm Property, Saltfleet Township, referred back to this Committee for further examination, this has been done, and your Committee can only re-affirm its previous decision requiring the cancellation of the risk as the risk was first accepted with the mortgage clause but without the extra therefor, though it was subsequently collected. The Quebec has not yet reported cancellation of infractions on Drug Stock, Windsor, and Dry Goods Stock, London, although requested to do so, and have failed to reply to Bulletin No. 262, issued 19th April last. In this connection your Committee would call the attention of the Association to a matter which has been reported on several times, namely, the delay of some of the members in replying to Bulletins and queries, by which a satisfactory correction of infractions, where more than one Company is interested, is rendered impossible. The other infractions recorded are in process and will be corrected immediately.

A Company has declined to comply with the ruling of your Committee in the matter of cancellation of a policy on a Printing Office in Belleville, and the facts are submitted for consideration. The risk in question is a first class printing office operated by water motor power. The Secretary ruled that as printing offices with power were specially provided for in tariff, and as water power is coupled with gas engine and electric motor under Item 251 of tariff, the risk in question should rate uder No. 254. This ruling was confirmed by your Committee, but the Company interested declines to cancel, claiming that risk should rate under hand power printing office tariff, plus 10c. for water power, as water power is not mentioned in Item 254.

Your Committee has also been called upon to rule in the matter of application of tariff on an Egg Storehouse, Seaforth. The Secretary had ruled that as building was occupied as stable for ten horses, cartage stable rate should apply. A Company interested objected to this rate, claiming that risk could be taken under Item 229 of tariff, which provides a rate for stables in connection with mercantile risks. This objection your Committee sustains, and the Company previously interested now enter protest against this ruling.

The attention of your Committee has been called to the position assumed by a Company, a member of this Association, in regard to their Hamilton business, and from information received it would appear that it is the intention of that Company to appoint the assured as agent in any case where a risk is placed, allowing the customary 15 p.c. commission. It is considered that this is a direct violation of Rule No. 18, regarding division of commission, but in view of the general interest of the question, your Committee request that consideration be given to the matter by this Meeting.

The items in the foregoing report were discussed seriatim, and the rulings of the Committee in all confirmed. With regard to the last paragraph, it not covering a specific complaint, no action was taken.

19—Fire Appliances and Classification of Places.—The Western Branch Committee presented the following report which was considered, and the Committee asked to continue its efforts to secure the necessary improvements in Collingwood and Brampton.

Hamilton.—In view of the President of the Hamilton Board of Trade having made a request to the Secretary of the Hamilton Board of Underwriters for a meeting with a representation from the Association, it was decided to extend an invitation to that body asking them to meet the Committee in the Association rooms in Toronto, but on the representations of their President, that it was desirable that the whole Council of their Board should hear a statement of the position, a sub Committee, composed of Messrs. P. H. Sims and J. G. Thompson, together with Inspector Howe and the Secretary, waited on the Council of the Hamilton Board of Trade on Wednesday, the 26th ult., and were accorded a very satisfactory hearing. The weakness of the city water pressure and the consequent danger of a conflagration were fully explained, and a very representative Committee of the leading business men of Hamilton was appointed to go thoroughly into the matter. It was plainly stated that if the water pressure was found to be defective, as represented by the Association Inspector, the Board of Trade would pledge themselves to use every influence to have the city authorities provide adequate protection. Your Committee feel confident that good results will follow this conference, and that steps will be taken at an early date to remedy the defects now existing.

In the matter of the classification of Collingwood and Brampton, your Committee would beg to submit the following statement of the condition of the appliances in these places for your consideration:—

Collingwood.—This town is now classed "B," and since re-inspection on February 2nd, 1897, the following improvements have been made, viz:—By-law restricting the storage of gunpowder has been passed, hook and ladder truck put in order and inconvenient exit for appliances at town hall corrected. This leaves the following deficiencies, viz:—No proper fire hall to provide sleeping accommodation for men and stabling for horses, no proper hose tower, no fully paid men (standard requires chief and four others), only one man in fire hall at night (standard requires five), brigade only fifteen strong (should be twenty), the pumping station and electric light plant communicate by unprotected doors, no chemical extinguishers (two required), no horses owned by town, no general alarm bell. There is, however, a chemical engine on wheels, which is not required by the standard. The corporation have agreed to provide an alarm bell, but states that it is impossible that the other deficiencies can at present be remedied.

Brampton.—This town is now classed "C," and since re-inspection on February 5th, 1897, has made the following improvements, viz:—By-law restricting the storage of coal oil and gunpowder has been passed, chief of police has been made chief of fire brigade, two chemical extinguishers, two hydrant gates, one play pipe and 250 feet of hose have been provided, leaving the following deficiencies, viz:—No hose tower, no electric alarm, no men in fire hall at night (standard requires three), 250 feet of hose to make up standard quantity of 2,000, and one more play pipe.

20—Incendiarism.—The Western Committee presented the following report which was considered, and the matters referred to therein were left in the hands of the Committee to deal with at its discretion.

Your Committee beg to report that their attention having been called to a fire of undoubtedly incendiary origin, which occurred in Sault Ste. Marie on the evening of May the 9th, decided to offer a reward of $250.00 for the apprehension and conviction of the guilty parties. Reward notices have been sent to the Corporation of Sault Ste. Marie for posting.

Application has been made through a Company, a member of the Association, for a monetary recognition of the services of Mr. George Forsythe, in connection with the trial and conviction of the Melancthon incendiaries. It is stated that he has been put to a large expense and lost a lot of time, and the only recompense he can claim is the ordinary witness fees, which, it is claimed, will not in any way adequately remunerate him for the valuable services rendered.

Another request, although coming indirectly to the Committee, has been made for the recognition of the services of Mr. Riddell, of the firm of Beatty, Blackstock & Co., of Toronto, who, at the request of Mr. MacKay, County Crown Attorney of Orangeville, assisted Mr. O'Leary, the Prosecutor for the Crown, at the above trials, and, it is claimed, aided materially in obtaining the convictions and sentences impos d.

Your Committee do not feel called upon to make any recommendation in the above matters, and beg to refer them to this Meeting.

A suggestion that when parties are convicted of arson or incendiarism, placards giving location, crime and punishment, should be printed and circulated among agents for display in their offices and other suitable places was agreed to and referred to the Committee on Incendiarism. The Eastern Branch Committee was asked to take cognizance of a petition to release a party undergoing sentence for incendiarism.

The Meeting adjourned at 1 p.m. to 2.30 p.m.

AFTERNOON SESSION.

MONTREAL, Wednesday, 9th June, 1897.

Met persuant to adjournment at 2.30 p.m.

Present:—F. W. EVANS, President; M. C. Hinshaw, P. H. Sims, Lansing Lewis, J. McGregor, E. P. Heaton, G. A. Roberts, P. A. McCallum, J. W. Molson, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. Wright, E. A. Lilly, Jas. Boomer, R. Davidson, R. W. Tyre, J. W. Tatley, R. McD. Paterson, G. Simpson, H. M. Blackburn, T. L. Morrisey and J. J. Kenny.

21.—Appeal from Decision of Infraction Committee by the National.—(Ag. No. 7.)—The representative of the "National" said that he had appealed not for the purpose of disputing the ruling of the Committee, but to bring before the members the manner in which he considered the rules discriminated against his Company in prohibiting it from writing the risk in question for a month from date of cancellation, whilst the Company whose policy his agent had followed, could now go on the risk, a month having passed since its policy expired. The ruling of the Committee requiring cancellation of the risk, was confirmed; the question placing both Companies under the same disability, could only be dealt with by a notice of motion to amend present rules.

22.—Sault Ste. Marie Pulp Mill.—(Ag. No. 8.)—The rating on this risk having been made upon the understanding that the mill would be protected by Automatic Sprinklers, and such protection not having been afforded, the Secretary was instructed to rerate same in its present condition.

23.—Saw Mills, Sprinklered.—The Secretary asked whether the recent action of the Association with regard to Sprinklered Risks did not apply to Saw Mills irrespective of any previous legislation. Answered, Yes.

24.—Waterous Engine Co., Brantford.—(Ag. No. 9)—A request for reduced rates on works of this company was not entertained, unless for improvements which had been suggested.

25.—Grain, Short Period Rates on.—(Ag. No. 10.)—The consideration of this question came up on an application from the Ogilvie Milling Company for some concession in carrying grain in their numerous elevators, and stating they were prepared to take out annual policies for an amount sufficient to cover the full capacity of each elevator, provided the premium was adjusted at the close of the year at pro rata rates.

The question was discussed at some length, it being recognized that any privilege given could not be limited to this firm. In view of the importance of the subject and the principle involved, the question was, on motion, referred to the following Committee to report the next morning to when the meeting at the close of to-day's session shall stand adjourned: Liverpool & London & Globe, Guardian, North British & Mercantile, Union, Hartford, London, Sun, Imperial and British America.

26—Reconsiderations, Rules to Govern.—(Ag. No. 11.)—The notice of motion on this subject being an amendment to the Constitution, which can only be made at an Annual Meeting, it was to the next such meeting referred.

27.—Specification Forms.—(Ag. No. 12.)—This subject was referred to the Annual Meeting.

28.—Commission Agreement.—(Ag. No. 13.)—The Secretary was instructed to address a circular letter to each Company, asking whether they had terminated all commutation allowances to agents and brought all agency appointments in accord with Sec. 3 of the By-Laws, the Secrerary to report replies to Annual Meeting.

29.—Departmental Stores.—(Ag. No. 14.)—The Committee appointed at meeting of 14th April to report recommendations as to changes in rates to Annual Meeting was asked to include these risks.

30—Annual Meeting.—(Ag. No. 15.)—On motion, it was unanimously decided to hold the next meeting, due 22nd September, in the City of Quebec, and the Secretary was instructed to make the necessary arrangements; it was agreed that no postponement of the meeting should be in order.

The meeting then adjourned to 10.30 a.m. the following day.

MORNING SESSION.

MONTREAL, Thursday, 10th June, 1897.

Met pursuant to adjournment at 10.30 a.m.

Present: F. W. EVANS, President; J. W. Tatley, Jas. McGregor, T. L. Morrisey, G. R. Kearley, Robt. W. Tyre, Geo. Simpson, P. A. McCallum, E. P. Heaton, Randall Davidson, P. H. Sims, E. A. Lilly, R. McD. Paterson, G. F. C. Smith, M. C. Hinshaw.

31—Grain, Short Period Insurance.—The Committee appointed at yesterday's session presented the following report:—

Your Committee beg to report that they had a very extended meeting at which the question brought forward by the application of the Ogilvy Milling Co., was most fully considered. Two propositions were eventually formulated which are submitted herewith, the Committee (8 being present), being equally divided as to their respective merits.

Proposition No. 1—The Association acting in full Meeting and upon notice thereof being given in the Agenda, may accord the following privilege to an Insurer of grain stored in an elevator owned and entirely controlled and filled by the assured, and free from mill exposure, provided an annual policy be taken for an amount sufficient to cover the full capacity of the elevator at the market price of the grain upon the date of the granting of the insurance, and that the full annual premium therefor be then paid in advance, and further, that the assured shall weekly furnish a return of the quantity of grain in the elevator at the close of each day, with the market price thereof.

Upon the expiration of the policy the premium earned shall be determined by making a summation of the daily values at risk during the currency of the policy, and dividing such total aggregate by the amount of the policy, the quotient obtained being the number of days for which short period rates shall be charged for the full amount of the policy; the difference, if any, between the premium thus determined and the annual premium paid being returnable to the assured. Should, however, any loss accrue on an elevator, no rebate shall be paid in regard to insurance on such elevator.

Proposition No. 2.—That whenever an assured prepares a schedule of all grain Elevators owned and occupied solely by him (save and except elevators attached to or exposed by a mill), and places insurance on the contents thereof to the full capacity of the elevator, at the full market price of the grain, upon the day of the granting of the insurance, he shall be entitled to a reduction of rate on the following basis:—

When the total insurance and the schedule is over	$250,000	and under	$500,000	—	15	per cent.	reduction
"	"	"	"	500,000	"	750,000	— 20	"	"
"	"	"	"	750,000			— 25	"	"

The premium shall, in such event, be paid in advance, but the assured shall have the privilege of cancelling or reducing the item pertaining to any elevator, and such cancellation or reduction shall be on the basis of short period rates for the time the policy has run.

After explanations from the Committee and earnest consideration, it was moved that the first proposition with the words "*free from mill exposure*" deleted, be adopted.

The motion was carried by a vote of 13 to 3.

It was then moved and carried that the rule just adopted be applied to the elevators of the Ogilvie Milling Company on a list of same with their respective capacities being furnished the Secretary, and the list to be published in the Rating Sheets with the necessary conditions and form of wording for policies.

The session then resolved itself into a meeting of Head Offices to deal with Manitoba business, as noted on the Agenda.

32—Manitoba.—The President stated that in order to carry out the approved proposal to obtain the affiliation of the Manitoba Board with this Association, with which he had been entrusted at last annual meeting, he, after interviews with members and correspondence with some Head Offices and the Manitoba Board, had decided to visit Winnipeg and meet the Manitoba Board at the end of this month.

The Secretary was instructed to communicate to the Manitoba Board the resolution adopted this day by the C. F. U. A., permitting certain privileges on defined conditions to Grain Insurers with the view of the same being adopted by that Board as an exception to the rule, *re* Short Period Rates, now before it, uniformity of practice in such matters being necessary.

The meeting then resumed as a Session of the Association and adjourned; no further meetings, unless specially called, will be held until the Annual Meeting in September.

ALF. W. HADRILL,
W. ROBINS,
Secretaries.

F. W. EVANS,
President.

INFRACTIONS BROUGHT FORWARD FROM PREVIOUS MINUTES.

Infractions preceded by an asterisk have been rectified according to instructions.

Imperial.—Lumber, Rat Portage. Collection ordered (4-2-97.)

Lancashire.—Lumber, Rat Portage. Collection ordered (4-2-97.)

***Lancashire.**—Picture Framer, Quebec. Cancellation ordered (24-4-97.) Reported (15-5-97.) Agent, J. B. Morissette.

London & Lancashire.—Store, Fort William. Cancellation requested (28-4-97.) Agent, W. Morton.

National.—Tinsmiths Shop, Ste. Marys. Cancellation ordered (28-12-96.) Agent, W. Moyes.

North America.—Farm Property, Saltfleet Township. Cancellation ordered (28-9-96.) Agent, W. Spratt.

North British & Mer.—Lumber, Rat Portage. Collection ordered (4-2-97.)

Northern.—Lumber, Rat Portage. Collection ordered (4-2-97.)

Quebec.—Drug Store, Windsor. Cancellation ordered (6-3-97.) Agent, J. G. Gagnier.

Quebec.—Dry Goods Stock, London. Cancellation ordered (6-3-97.) Agent, M. Powell.

Royal.—Concert Hall, Gananoque. Collection ordered (15-4-97.)

Union.—Lumber, Rat Portage. Collection ordered (4-2-97.)

Western.—Greenhouse, Township of Ops. Cancellation ordered (10-5-97.)

INFRACTIONS SUBSTANTIATED SINCE LAST MINUTES.

Atlas.—Elevator, Seaforth. Cancellation ordered (17-5-97.)

***Atlas.**—Hardware Store, Chatham. Cancellation ordered (17-5-97.) Reported (1-6-97.)

***British America.**—Block of Stores, Carleton Place. Cancellation ordered (20-5-97.) Reported (4-6-97.)

British America.—Hotel, Marinora. Cancellation ordered (20-5-97.)

***British America.**—Hardware Store, Orillia. Cancellation ordered (20-5-97.) Reported (28-5-97.)

Commercial Union.—Block of Stores, Belleville. Cancellation ordered (20-5-97.)

***Guardian.**—Hotel, Ashburnham. Cancellation requested (19-5-97.) Reported (3-6-97.)

Guardian.—Elevator, Seaforth. Cancellation ordered (17-5-97.)

Guardian.—Carriage Shop, Pointe Claire. Cancellation ordered (1-6-97.)

***Hartford.**—Block of Stores, Carleton Place. Cancellation ordered (20-5-97.) Reported (23-5-97.)

***Hartford.**—Hardware Store, Orillia. Cancellation ordered (20-5-97.) Reported (28-5-97.)

***Hartford.**—Hardware Store, Ottawa. Correction of Policy ordered (20-5-97.) Reported (5-6-97.)

Lancashire.—Block of Stores, Belleville. Cancellation ordered (20-5-97.)

***Liverpool & London & Globe.**—Drug Store, Creemore. Cancellation ordered (20-5-97.) Reported (5-6-97.)

***Liverpool & London & Globe.**—Block of Stores, Carleton Place. Cancellation ordered (20-5-97.) Reported (5-6-97.)

Liverpool & London & Globe.—Bank Building, Ottawa. Collection ordered (19-5-97.)

***London & Lancashire.**—Block of Stores, Carleton Place. Cancellation ordered (20-5-97.) Reported (5-6-97.)

***London & Lancashire.**—Hardware Store, Ottawa. Correction ordered (20-5-97.) Reported (7-6-97.)

London & Lancashire.—Bank Building, Ottawa. Collection ordered (19-5-97.)

Manchester.—Barbers Shop, Quebec. Cancellation ordered (4-6-97.)

Manchester.—Household Furniture, Montreal. Cancellation ordered (5-6-97.)

North British & Mercantile.—Block of Stores, Carleton Place. Cancellation ordered (7-6-97.)

North British & Mercantile.—Elevator, Seaforth. Cancellation ordered (20-5-97.)

Phœnix of Hartford.—Block of Stores, Belleville. Cancellation ordered (20-5-97.)

***Phœnix of Hartford.**—Block of Stores, Carleton Place. Cancellation ordered (20-5-97.) Reported (23-5-97.)

Phœnix of Hartford.—Storehouse, Fonthill. Cancellation ordered (13-4-97.)

***Queen.**—Hardware Store, Ottawa. Correction ordered (20-5-97.) Reported (3-6-97.)

***Queen.**—General Store, Cadmus. Cancellation reported (20-5-97.)

***Queen.**—Bank Building, Ottawa. Collection ordered (19-5-97.) Reported (3-6-97.)

***Royal.**—Block of Stores, Carleton Place. Cancellation ordered (26-5-97.) Reported (3-6-97.)

Royal.—Bank Building, Ottawa. Collection ordered (19-5-97.)

Sun.—Bank Building, Ottawa. Collection ordered (19-5-97.)

Scottish Union & National.—Hotel, Montreal. Cancellation ordered (1-6-97.)

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

FOURTEENTH ANNUAL MEETING

Held at QUEBEC,

22nd and 23rd SEPTEMBER, 1897.

QUEBEC, Wednesday, September 22nd, 1897.

Met this day at 10 a.m.

Present: F. W. EVANS, President, in the Chair.

ÆTNA .... { F. W. Evans, Montreal. A. M. M. Kirkpatrick, Toronto
ALLIANCE .....P. M. Wickham, Montreal.
ATLAS,..... .....Not represented.
BRITISH AMERICA...P. H. Sims, Toronto.
CALEDONIAN .....Lansing Lewis, Montreal.
COMM. UNION.....Jas. McGregor, Montreal.
CONNECTICUT.....Not represented.
GUARDIAN .....E. P. Heaton, Montreal.
HARTFORD..... .....P. A. McCallum, Toronto.
IMPERIAL .....G. R. Kearley, Montreal.
LANCASHIRE.....J. G. Thompson, Toronto.
LIV. & L. & GLOBE..G. F. C. Smith, Montreal.
LON. & LANCASH. { A. Wright, Toronto. F. W. Evans, Montreal.
LONDON ASSURANCE.E. A. Lilly, Montreal.
MANCHESTER .....James Boomer, Toronto.
MERCANTILE .....A. Wright, Toronto.
NATIONAL.....Not represented.
NORTH AMERICA....Not represented.
N. BRIT. & MER....Thos. Davidson, Montreal.
NORTHERN .....Robt W. Tyre, Montreal.
NORWICH UNION. { J. B. Laidlaw, Toronto. W. Kavanagh, Montreal.
PHEN. OF BR'KL'N....A. M. M. Kirkpatrick, Toronto.
PHŒN. OF HA'TF'D...J. W. Tatley, Montreal.
PHŒN. OF LONDON .R. McD. Paterson, Montreal.
QUEBEC..... { W. W. Welch, Quebec. Geo. J. Pyke, Toronto.
QUEEN ..... } Geo. Simpson, Montreal.
ROYAL ..... }
SCOT. UN. & NAT. { Jas. H. Brewster, Hartford. W. Kavanagh, Montreal.
SUN..... .....H. M. Blackburn, Toronto.
UNION .....T. L. Morrisey, Montreal.
WATERLOO.....Not represented.
WESTERN .....*J. J. Kenny, Toronto.

*The gentlemen with asterisks against their names were not present at the opening session.

NOTICE OF MEETING.

MONTREAL, 11th September, 1897.

The **Fourteenth Annual Meeting** of the Association will assemble at the Chateau Frontenac, QUEBEC, on

Wednesday, the 22nd September, at 10 a.m.,

for the transaction of the business on the following Agenda, and such other business as may be introduced with the consent of the Meeting.

ALF. W. HADRILL, *Secretary.*

F. W. EVANS, *President.*

AGENDA.

Reports from Standing Committees.

1—Classification of Places and Fire Appliances.

2—Factory Improvement.

3—Electric Lighting.

4—Infraction of Tariff.

5—Incendiarism.

6—Insurance Legislation.

7—Secretaries and Inspectors.

Report from Special Committee.

8—Rating Committee, *re*
Hardware Stocks,
Cigar and Tobacco Factories Stock,
Dry Goods, Retail,
Bark on line of Railway,
Wood Lined Buildings.
} Vide par. 45-49, Min. 14-4-97.
Departmental Stores. Vide par. 29, Min. 9-6 97.

9—General Commission Agreement.—Report from Secretary embodying replies of Companies as to having brought all agencies in accord with agreement.

Matters referred from Ordinary Meetings.

10—Specification Forms.—To ensure proper descriptions in policy wordings. Par 27, Min. 9-6-97.

11—Reconsiderations (Rule to Govern).—That a resolution passed at one meeting may be reconsidered at a subsequent meeting by a majority vote, but no modification shall be passed, nor shall the motion be rescinded unless such modification or rescinding be carried by a two thirds vote of the members present, and then only providing the total vote cast shall not be less than the total vote upon the original motion.

It is further resolved that only one reconsideration of any motion be allowed at meetings other than the regular Annual Meetings of the Association.

That this resolution be an integral part of the constitution of all Committees and Local Boards under the jurisdiction of the C. F. U. A.

New Business.

12—Extension of Jurisdiction of the Association.—That the Constitution of the Canadian Fire Underwriters' Association be amended by extending the territory under its jurisdiction to include Manitoba and the North-West Territories, bringing the present Manitoba Board under its jurisdiction in accordance with changes lately made by the latter in their Constitution.—(*President.*)

13—Meetings of the Association.—To alter the present system of holding monthly Meetings in Montreal and Toronto, substituting therefor alternate Meetings to be held not more than six times yearly, and to change the date of the Annual Meeting to the first Wednesday in October.—(*President.*)

14—Improvement of Risks.—That the Secretary take steps to have rectified such deficiencies in risks as shall be more particularly described in a minute to be drawn up by a Committee to be named by the Chairman.—(*Caledonian.*)

15—Water Power Saw Mills.—That an extra be charged for privilege to run night and day.—(*Alliance.*)

16—Electric Lighting.—The better enforcement of rules governing electric light installations in Dwellings as well as Mercantile Risks.—(*Alliance.*)

17—Mining Risks.—To place a minimum rate on same.—(*London & Lancashire.*)

18—Bark.—To consider present rates on bark, with a view to a more discriminatory grading of rates.—(*Phœnix of Brooklyn.*)

19—Gasoline Stoves.—To consider the present Regulations of the Association thereon.—(*Phœnix of London.*)

20—Gasoline.—Its use for engines, type setting machines and other mercantile purposes, also gasoline engines for elevators, (vide Manitoba Grain Tariff.)—(*Secretary.*)

21—Rates, to Generally Increase.—To increase all rates 20 p.c., except in three year risks. Vote to be taken by Companies.—(*Sun.*)

22—Short Period Insurances.—To reconsider special short period privilege granted on grain.—*Scottish Union & National.*)

23—Promulgation of Ratings.—That it be an instruction to the Secretary to issue separate sheets for Eastern Ontario Ratings.—(*Norwich Union.*)

24—Publication of Companies' Statements.—The inadvisability of publishing General Statements of Companies, showing profits not made in the Dominion, in Canadian papers.—(*Sun.*)

25—Saw Mills and Lumber Yards.—To consider whether Mr. Naylor's recent reports on Saw Mills and Lumber Yards call for any revision of the Tariff on these risks.—(*Secretary.*)

26—Workmen's Risk.—The advisability of providing a charge for Workmen's Risk on Special and Schedule Rated Risks when the regular rate is less than the extra for Workmen's Risk.

27—Acetylene Gas.—The advisability of modifying present restrictions for the use of this gas.—(*Phœnix of London and Alliance.*)

28—Burk's Falls to be specially rated by the Committee having charge of the ratings of Rat Portage, North Bay, and other Northern Ontario Towns.—(*London and Lancashire.*)

29.—Hamilton Stamping System.—Report from Committee.

30.—Sault Ste. Marie Pulp and Paper Mill.—Rating thereof.

31.—Uniform Conditions of Membership.—To discontinue any special privileges that may now be accorded any Company, so that all members of the C. F. U. A. shall be on the same footing.

32.—Coinsurance.—To reconsider the allowance for Coinsurance in Ontario.

33.—Vessels.—Does the Tariff apply to yachts and pleasure boats?

34.—Election of Officers.

35—PRESIDENT'S ADDRESS.—The Fourteenth Annual Meeting of the C. F. U. A., now opening, is unique in being the first when the members have assembled at any point east of the City of Montreal. We may now consider the custom of holding our Annual Meetings outside Montreal and Toronto definitely established, and I feel sure that it is in the best interests of the Association that they should be.

Last year I briefly reviewed our progress and aims, and I will not, therefore, at this time say anything more on this subject. The adoption of the system of monthly meetings of the whole Association has had a tendency to diminish the number of items to be dealt with at the Annual Meeting. The agenda is therefore shorter than usual, though some of the subjects to be discussed are of considerable importance.

The number of fires among saw mills of the better class, especially in the Province of Quebec, would seem to require investigation in the endeavor to intelligently localize the new hazards which would appear to have developed in this class of late years. In any legislation dealing with so large and important an industry as this, it would seem to me that we should make very special efforts to find out the cause of the increased mortality, and rather endeavor to eliminate it by securing the intelligent co-operation of the saw mill owners than merely make an advance in rates to cover the increased losses. While I propose this action specially in the case of saw mills, it applies with equal force to most industries.

It must be remembered that competition to-day is intense; that manufacturers must, if they would live, reduce expenses. Insurance is a very serious item with them, and any success that Mill Mutuals and other non-tariff companies may have had in diverting business from the members of the C. F. U. A. has been largely owing to necessity and not choice on the part of the manufacturers. I am quite aware that we have gone a good way in the direction I have suggested through our Schedule Ratings, but I think more can be done in the future by working in harmony with the mill owners for the improvement of their risks, and the cheapening of insurance thereon. The fact that we are in a position to back our suggestions by good expert opinion must be of great assistance in this work. Two items on the agenda deal with saw mills, and they will doubtless receive your full consideration.

The growing use of acytelene gas seems to demand further investigation into its characteristics and enquiry into the best methods of handling it. It would seem now to have passed the experimental stage, and if it is commercially a success, we must rather strive to find out the way in which it can be safely used with the least obstruction than to endeavor to make its use prohibitory.

You will be asked to consider the advisability of reducing the number of General Meetings during the year to six, and to take such action as will prevent constant changes in the policy of the Association.

The suggestion made in my last annual report that it would be in the general interests of the business that the jurisdiction of the C. F. U. A. should be extended to include Manitoba and the North West Territories, having met with the general approval of the Association, I was asked to endeavor to bring it about. I have pleasure now in reporting that after some correspondence on the subject, I visited Winnipeg in July, and after discussing the proposition fully with the Manitoba Board, they decided that it would be in their interest to carry out the scheme, and accordingly made the necessary amendments to their Constitution, putting themselves under the jurisdiction of this Association, as soon as this body amends its Constitution by increasing its territory as already suggested. You will be asked to make the necessary changes for this purpose at the present meeting.

It is of course too early to speak about the results of the current year; it would appear, however, as if up to the present time the losses had been somewhat in excess of 1896, nearly, if not all, such increase, however occurred at the beginning of the year, so that we may expect that the record of the year when completed will not differ materially from that of 1896.

FRED. W. EVANS,
President.

On motion, the President was thanked for his address, which was ordered to be recorded in the Minutes.

The Minutes of the previous Annual Meeting were taken as read and confirmed, and the following rules of order were adopted:

That no member shall address the meeting for more than ten minutes on any one subject, nor more than once without permission of the meeting; but that the mover and seconder shall have the right to reply, which shall close the debate.

That members addressing the meeting shall stand.

That all motions shall be in writing.

36—CLASSIFICATION OF PLACES.—(Agenda No. 1.)—The report of the Western Committee was presented as follows, considered clause by clause, and dealt with as indicated in italics.

Western Committee's Report.—Your Committee beg to report that the following changes in classification have been made since the Annual Meeting in October of last year:—Belleville and Sarnia lowered from "B" to "C;" Oshawa, Point Edward, Sandwich, and Thorold, lowered from "D" to "E;" Ailsa Craig, Exeter, Mount Forest, Watford, Cannington, Fenelon Falls, Gravenhurst, and Hastings, lowered from "E" to "F;" Orillia, having complied with the Association requirements, has been notified that it will be raised to Class "C" on and after the first of October next, as per instructions given to Committee at Meeting in March last—(Paragraph 25.) Acton, Orono and Tweed have been raised from "F" to "E."—*Clause received.*

Your Committee would now beg to direct the attention of the Association to the present condition of the fire appliances in the following places, which were under special consideration at last Annual Meeting, viz.:—

Brockville.—Since last report marked and satisfactory improvement has been made, as detailed in Mr. Howe's report of August the 11th last, the deficiencies now being very slight, with prospect of early compliance.—*Clause received.*

Brantford.—The equipment of this town has been considerably improved, the only deficiency from standard being the absence of chemical engine, or salvage corps. A chemical engine is now under test, so that compliance with the standard can be looked upon as assured.—*Clause received.*

Ottawa.—From recent correspondence with the Corporation of this place, it is shewn that all the deficiencies, as pointed out in Mr. Howe's report of April 3rd last, are in process of being complied with. The present condition of the appliances of this city shows a vast improvement over last year, and the completion of the changes now in progress, will bring the appliances fully up to the Association requirements.—*Clause received.*

Belleville.—This city was, on recommendation of Committee, lowered to Class "C" on the 19th of April last, as it was apparent from position taken by their Corporation that alterations would not be made sufficient to retain their "B" classification. This place is still deficient for Class "C," chiefly in lack of electric fire alarm, but your Committee do not deem it advisable to further reduce its classification at present.

Your Committee have had an interview with the Chairman of the Fire and Water Committee of this place, and after a full discussion, he was advised that the Committee would make the above recommendation. In reply to his query as to what would be required to restore its "B" classification, the Committee decided that the present appliances must be retained, together with an effective sector box electric alarm system, fully up to standard requirement, the appointment of a fully paid chief to be on constant duty, which will give the five fully paid men required, one of these to be a competent hose man on duty at No. 1 Station, and regular drills to be held as required by the standard. Your Committee would ask to be empowered to give them a "B" classification, providing the above are complied with.—*Clause adopted.*

Sarnia.—The Association lowered this place to Class "C" on 1st of May last, on recommendation of your Committee. There still exist serious deficiencies for Class "C," the chief being the very inadequate pumping capacity. There are other deficiencies which are mainly of a minor character. During the past year, however, some additions have been made to the water mains, with material improvements to interior arrangement of fire hall, providing increased sleeping accomodation, etc. In view of these and other improvements under contemplation, and also the generally good construction of the town, it is deemed advisable that, in the meantime, the town be allowed to retain its present classification.—*Clause adopted.*

Guelph.—The continued unsatisfactory condition of the fire appliances of Guelph calls for increased rates in that city, but in view of the representation that, whilst the City Council are desirous of carrying out the requirements of this Association, they are estopped for the present by an injunction, on the ground that they cannot legally incur the expense necessary —action to lower the classification of Guelph be postponed until March next.—*Clause adopted.*

Hamilton.—Correspondence with the Corporation of this city shows that some minor improvements have been made in the fire appliances, but at date of this report it is understood that a combined meeting of the Hamilton Board of Trade Council and the Committee of the Corporation is arranged to be held next week, at which the Association will be represented, your Committee beg leave to withhold report, and will submit a supplementary report dealing in full with the matter.

Supplementary Report.—In continuance of the reports on the fire appliances of this city, which have been made from time to time, your Committee would now beg to report that when the representatives of the Association waited on the Council of the Hamilton Board of Trade, on the 28th of May last, it was promised that a thorough investigation of the Association Inspector's reports would be made, and if it was found that they were substantiated, every effort would be made to compel the city authorities to provide the necessary appliances. As a result of subsequent interviews and correspondence with both City Council and Board of Trade, it is found that a report was presented by the Special Committee of the Board of Trade to the City Council and the following recommendations made, viz.:

1. Another steam fire engine.....	Rejected by City Council.
2. Ample supply of hose.....	City Council consider present supply ample, and in this the Underwriters agree, none asked for in Mr. Howe's reports.
3. A 65 foot extension ladder.....	City Council propose to buy an aerial turntable truck with complete ladder equipment instead.
4. A 12 inch main on Caroline St. from York to Barton Sts..	This has been laid. Mr. Howe says it can have no beneficial effect over the mercantile portion of the city.
5. Increased height of standpipe.....	It is proposed by the City Council to add ten feet. Mr. Howe says that at such times as water can be pumped over the standpipe this may add 4 lbs. to its pressure, but it is not at all unusual to experience considerable delay before standpipe pressure can be given, and there are times when it cannot be given at all.
6. Connect crossings and do away with dead ends.....	It is proposed to gradually remedy this. Mr. Howe considers that the connection of crossings would materially improve the circulation, but would take a long time to do, and would not increase the normal pressures; the dead ends are principally around the outskirts, their connection would improve both the circulation and fire pressure in their immediate neighborhood.

Were all the above recommendations carried out in their entirety, the City of Hamilton would still be far from satisfactorily equipped, but it will be noticed that only one of the recommendations, viz., the laying of the 12 inch main on Caroline Street, has been carried out, so that Hamilton is practically in the same position as at date of last report.

It will be noticed that Nos. 3, 5 and 6, relating to the purchase of the aerial truck, the increasing of the height of the standpipe, and the connecting of crossings and placing dead ends in circuit, are under contemplation, with likelihood of compliance; but even the addition of these will be but of slight advantage to their fire-fighting facilities. The weakness of the hydrant pressure will still exist, and this can only be remedied either by additional pumping power and larger mains, or by steam fire engines of sufficient number and capacity (not less than five) to provide a reasonable protection.

It is apparent that the expense involved by either proposition is such that there does not seem to be the least likelihood of compliance within a reasonable time.

Inspector Howe suggests that under existing conditions, and until the waterworks system is satisfactorily improved or steam fire engines of sufficient number are provided, the following conditions be observed:—

1—The water to be constantly pumped over the standpipe, to avoid the dangerous delay that is often experienced in obtaining its pressure, and the failure at times to get it at all.

The carrying out of this suggestion would not be an expensive matter. It would certainly mean increased consumption of fuel, but it would render unnecessary the maintenance of a man at the reservoir to operate the standpipe valves, which would more than offset the additional cost of fuel.

2—Hydraulic elevators, of which there are 25 with 6 inch supply pipe to each, and other similar heavy draughts, to be discontinued. Their action is an unnecessary drain upon a very weak system.

Your Committee feel it their duty to again call attention to the totally inadequate fire pressure provided in Hamilton, and the lack of definite action toward material improvement, but would suggest that before the Association take any action thereon, it would be well that a further effort be made to secure some marked improvement in the fire appliances of Hamilton, and for that purpose a strong deputation, including Eastern members, be appointed to visit Hamilton and confer with the Municipal Council and the Board of Trade of that City, and to report results thereof at the next Meeting of the Association in Toronto, in November next.

The suggestion of the Committee was approved, and the following Companies were added to the Western Fire Appliance Committee:—Commercial Union, Union, Royal, Liverpool & London & Globe, and Guardian.

Stratford.—We have further to report that this city, at present in Class "C," has applied for an "A" classification. The deficiencies from the "A" standard are as follows:—Two instead of four horses in fire hall by day, (but four there by night,) four instead of five men sleeping in fire hall, (but several live from 60 to 200 feet distant, and all not sleeping in the fire hall have six inch gongs, operated by the alarm boxes, in or near their sleeping apartments,) no chemical engine or salvage equipment, (but it is understood that a salvage equipment superior to standard is being provided). They have in addition, a very efficient auxiliary in the Grand Trunk Shops Fire Brigade, which, together with their appliances, are at the disposal of the city at all times. In view of the above facts, taken in conjunction with the construction of the city, your Committee beg to recommend that Stratford be placed in Class "A" on the first of November next.—*Clause carried.*

General Résumé.—At the last Annual Meeting, it was shewn that but two places out of one hundred and forty-one classified had fully complied with the Association standard, and it is with pleasure that we have to report a material improvement in this direction, there now being twenty-six places fully up to revised standard. In addition, there have been substantial improvements made in sixty-one other places, although no changes have been made in their classifications, so that it is apparent that efforts are being made by the different municipalities generally to make additions and improvements that are pointed out to them by our Inspector as being necessary for their proper fire protection. In order to show the position of the classified towns in Ontario in relation to the standard, the following table is subjoined:—

Up to Standard.	Slightly Deficient With Probability of Correction.	Seriously Defective.	Very Seriously Defective.
	CLASS	**"A."**	
Kingston. Toronto Junction. Walkerville.	Brantford. Brockville. London. Ottawa.	St. Catherines.	Guelph. Hamilton.
	CLASS	**"B."**	
	Galt. Ingersoll. Windsor.	Berlin. Peterboro'. St. Thomas.	Collingwood. Napanee.
	CLASS	**"C."**	
Orillia. Stratford.	Barrie. Dundas. Goderich. Markham. Merritton. Mitchell. Owen Sound. Paris. Seaforth. Tilsonburg.	Aylmer. Belleville. Brampton. Chatham. Cobourg. Dunnville. Lindsay. Niagara-on-the-Lake. Niagara Falls. Picton. Port Hope. Walkerton. Waterloo. Woodstock.	Georgetown. Kincardine. Sarnia. Teeswater. Wingham. Newmarket.
	CLASS	**"D."**	
Alliston. Almonte. Cornwall. Gananoque. Orangeville. Prescott. Simcoe. Strathroy.	Amherstburg. Bowmanville. Clinton. Deseronto. Forest. Leamington. Listowel. Milton. North Bay. Paisley. Pembroke. Penetanguishene. Pertn. Petrolia. Rat Portage. Smith's Falls. St. Marys. Sault Ste. Marie. Wallaceburg. Welland.	Arnprior. Lucknow. Mildmay. New Hamburg. Preston.	Aurora. Blythe. Brussels. East Toronto. Harrison. Meaford. Shelburne. Stayner. Uxbridge. Whitby. Wiarton.
	CLASS	**"E."**	
Blenheim. Bracebridge. Carleton Place. Chesley. Iroquois. Lanark. Midland. Orono. Parkhill. Point Edward. Thamesville. Trenton. Tweed.	Acton. Alvinston. Ayr. Bradford. Campbellford. Dresden. Elora. Essex. Fergus. Kemptville. Little Current. Millbrook. Morrisburg. Norwich. Palmerston. Parry Sound. Port Perry. Renfrew. Richmond Hill. Ridgetown. Sandwich. Sudbury. Thorold. Port Arthur.	Bobcaygeon. Oshawa. Tilbury Centre.	Ashburnham.

In the above list it will be noticed that twenty-six places are marked as "seriously defective," but your Committee do not feel that immediate action is necessary in changing the classification of these towns, as it is hoped and expected that during the coming year material improvements will be made in the majority of them. In the last column twenty-two places are listed as "very seriously defective" from the requirements of the revised standard.

Three of these places viz, Guelph, Hamilton, and Sarnia, are already referred to. The "D" and "E" towns, of which there are twelve, your Committee is already authorized to deal with, and action will, no doubt, be taken thereon by the Fire Appliance Committee during the current year as circumstances warrant.

This leaves seven towns in "B" and "C," viz., Collingwood, Napanee, Georgetown, Kincardine, Teeswater, Newmarket, and Wingham, on which action by the Association, in the near future, would appear to be necessary, and which will be reported upon by this Committee from time to time at the regular meetings.

In conclusion, your Committee would like to place on record their appreciation of the efficient and satisfactory work done by Mr. Howe, the Fire Appliance Inspector, his duties being performed at all times in a thorough and competent manner.

It was moved and carried

That the Committee's Report be adopted and there be recorded in the Minutes the Association's appreciation of the thorough, energetic and satisfactory services of the Committee during the past year.

Eastern Committee's Report—It is now nearly twelve months since Mr. Howe, the Fire Appliance Inspector, made his annual inspection of the classified towns of the Province of Quebec. The various places then showed, with but few exceptions, that their appliances were fairly well maintained to the required standard. Richmond, for failure in this respect, was lowered to Class E. The other changes during the year were:—Cookshire raised to Class E on the 1st December, 1896, Granby and Waterloo raised to Class D on the 1st August, 1897. Mr. Howe will shortly take up reinspections in this Province.

On motion the report was adopted.

37—ELECTRIC LIGHTING.—(Ag. No. 3.)—No report from this Committee, there being nothing to add to the Inspectors' reports.

38—INFRACTIONS OF TARIFF.—(Ag. No. 4.)—The following report was presented and received for consideration:—

Eastern Infraction Committee's Report.—In the report of this Committee presented at the May meeting, a complaint against the Scottish Union & National is dealt with. In letters subsequently received and submitted herewith, for the consideration of the Association, strong objection is taken to the action of your Committee and its report by the representative of the Company in question and its head office at Hartford.

Since the last meeting of the Association the Secretary has been called upon to investigate certain complaints with regard to infractions of the Quebec Commission Agreement. After personal visits to Quebec, he reported, substantiating two cases of violation of the Agreement by F. X. Gosselin, agent for the Alliance and London Corporation, by the payment of commission or rebate to the assured. Your Committee, as required by the Agreement, imposed a fine of $25.00 for each violation, which fine has been paid. In the investigation the Secretary had the full support and assistance of the Companies in question. Other questions and charges developing, the matter has been placed in the hands of a small Special Committee, which is now giving it careful attention.

After some satisfactory remarks from the representatives of the London Corporation and Alliance, and a like report of progress from the Chairman of the Special Committee, the last clause of the report was adopted.

With regard to the first clause, Mr. Brewster of the Scottish Union, explained the reason why his Company took exception to the report referred to; the Chairman of the Committee made a few remarks, when the matter was referred to the following Special Committee for report at this Meeting:—British America, Sun, Liverpool & London & Globe, Union, Royal. (Vide Par. 41.)

Western Infraction Committee's Report.—The following report was received and adopted:

Actions taken by your Committee on the questions submitted to them during the period up to June last are recorded in the several reports submitted to the regular meeting of the Association. We would now beg to state that all the infractions outstanding at date of last report have been corrected.

39—INCENDIARISM.—(Ag. No. 5.)—The following reports were presented and adopted:—

Western Committee's Report—We would beg to refer you to the several reports of this Committee, as submitted at the regular monthly meetings, for a record of work done up to June last.

Re Melancthon Fires.—By reference to the June report, it will be seen that the matter of remunerating Mr. W. H. Riddell and Mr. George Forsythe, for their valuable services rendered in connection with the above cases, was left in the hands of this Committee, and it was decided to pay Mr. Riddell's fee of $150, and Mr. Forsythe's expense account of $50, which amounts were forwarded and duly acknowledged.

Since last report a request was received from the Corporation of Niagara Falls asking for the duplicating by the Association of a reward of $100, offered by that town for the conviction of the person or persons firing Harriman's Planing Mill in that place. The request was acceded to and the offering of the reward authorized, payment of same to be made only on conviction being obtained, and on the warranty of the County Crown Attorney.

Arnprior.—A case of incendiarism in this place was placed in the hands of Messrs. Hanson & Kennedy for investigation, with the result that the suspected party (Ledgerwood by name) has been committed for trial. The trial, however, will not take place until November 23rd next, so that final report in this matter will have to be deferred to a subsequent meeting.

A. M. M. KIRKPATRICK,
Convener.

Eastern Committee's Report—Your Committee have had a few suspicious cases before them, but have not felt called upon to take any action beyond offering a reward for the conviction of the guilty parties.

40—LEGISLATION.—(Ag. No. 6.)—The following reports were presented and adopted:—

Western Committee's Report—This Committee has nothing to report other than has already been brought to the notice of the Association at the regular monthly meetings.

J. G. THOMPSON,
Chairman.

Eastern Committee's Report—Your Committee are still impressed with the great desirability of the adoption of uniform policy conditions throughout the Dominion, and they note with interest that a leading Board of Trade in the Lower Provinces has the matter before it with a view of asking the co-operation of other Boards in support of securing such legislation. Your Committee has not taken any definite action in the matter, but has kept itself informed as to the future possibility of doing so.

An oral report was made by the Committee with regard to unauthorized Companies doing business in the Province of Quebec, and the matter was left in their hands.

The Committee was asked to endeavor to obtain an extension of the time in which Companies are required by the Dominion Insurance Act to fyle their annual statements.

The meeting adjourned at 1.30 p.m. to 8 p.m. in order to attend a complimentary lunch and trip on the river, tendered by the Quebec Assurance Company and the local Agents.

WEDNESDAY EVENING SESSION.

QUEBEC, 22nd SEPT., 1897.

Met, pursuant to adjournment, at 8 p.m.

Present: F. W. EVANS (*President*), P. H. Sims, Lansing Lewis, J. McGregor, E. P. Heaton, P. A. McCallum, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. Wright, Jas. Boomer, Thos. Davidson, R. W. Tyre, J. B. Laidlaw, A. M. M. Kirkpatrick, J. W. Tatley, R. McD Paterson, W. W. Welsh, Geo. J. Pyke, Geo. Simpson, J. H. Brewster, H. M. Blackburn, T. L. Morrisey, J. J. Kenny.

41—INFRACTIONS—The special committee appointed at the morning session (*vide par* 38.) to consider the objections of the "Scottish Union" to a report of the Eastern Infractions Committee, adopted at the May meeting, presented the following report which was adopted:

After explanations from the Assistant Manager of the Scottish Union & National and at his desire and on the understanding that the letters from that company are withdrawn, the minute No 26 of the meeting of 12th May referring to an infraction of the tariff is deleted.

42—FACTORY IMPROVEMENT COMMITTEE—(Ag. No. 2.)—The following report was presented, considered and adopted:

Your Committee have from time to time reported action taken with regard to the appointment of Mr. Naylor as Inspector for Sprinklered Risks, his work thereon and the utilization of his services for large manufacturing and other important risks. For the past two months he has been and is at present engaged in inspecting the larger saw mills and lumber risks. His reports have been duly published and distributed to Companies, covering, it is believed, much valuable information.

While it has become evident that the amount of sprinklered business in the Dominion is too limited to afford full employment for Mr. Naylor, your Committee are of opinion that apart from the necessity of the Association maintaining an efficient sprinkler inspection, that Mr. Naylor has shown himself to possess much expe . knowledge and experience with a capability for inspection work such as to render the retention of his services most desirable for special work and inspection not covered by the Schedule Rating Inspection.

43—SCHEDULED RISKS.—The following reports from the Eastern and Western Inspectors were read and received, the suggestion as to risks in non-board companies being referred to the Secretary for suitable action, and that as to electric lighting and power stations to the Factory Improvement Committee for report at future meeting of the Association.

Eastern Inspector's Report—I have the honor to present my Fifth Annual Report. During the year, I have made 1549 inspections or re-inspections in 70 places, as follows:—

PROVINCE OF ONTARIO (27).

115 Ottawa.	14 Perth.	47 Kingston.
21 Pembroke.	2 Glen Tay.	2 Portsmouth.
10 Renfrew.	4 Lanark.	1 Milles Roches.
6 Arnprior.	20 Cornwall.	7 Alexandria.
5 Pakenham.	6 Morrisburg.	10 Vankleek Hill.
4 Blakeney.	1 Iroquois.	7 Hawkesbury.
16 Almonte.	14 Cardinal.	4 Maxville.
6 Carleton.	13 Prescott.	—
4 Appleton.	33 Brockville.	415
8 Smith's Falls.	35 Gananoque.	

PROVINCE OF QUEBEC (43).

553 Montreal.	6 Farnham.	2 St. Bazile.
17 St. Johns.	7 Bedford.	142 Quebec.
2 Iberville.	22 Granby.	2 Lorette.
5 Beauharnois.	8 Waterloo.	2 Hedleyville.
8 Valleyfield.	11 Rock Island.	5 Etchemin.
7 Huntingdon.	7 Coaticook.	5 Beauport.
7 Terrebonne.	12 Waterville.	15 Levis.
11 Joliette.	54 Sherbrooke.	3 Somerset.
3 St. Therese.	3 Cookshire.	9 Arthabaska.
10 St. Jerome.	30 St. Hyacinthe.	18 Danville.
10 Lachine.	23 Sorel.	12 Lachute.
22 Cote St. Paul.	6 Berthier.	2 Buckingham.
2 Laprairie.	26 Three Rivers.	29 Hull.
1 Aylmer.	4 Deschaines.	—
1 St. Barnabé.	10 Portneuf.	1134

The above inspections are thus classified:—

53 Agricultual Implement, Carriage or Waggon Factories.	4 Organ and Piano Factories.
1 Button Factory.	26 Paper Mills.
84 Boot and Shoe Factories.	37 Steam Laundries.
55 Breweries.	76 Tanneries.
17 Biscuit and Confectionery Factories.	2 Tin Stamping Works.
3 Canning Factories.	53 Tobacco and Cigar Factories.
17 Coffee and Spice Mills.	277 General Woodworking.
57 Electric Light and Power Stations.	59 Woollen Mills.
161 Flour, Grist and Oat Mills.	41 Buildings with Automatic Alarms.
1 Glass Works.	2 Lumber Yards.
124 Foundries.	233 Miscellaneous.
226 Machine Shops.	—
	1549

There have been 659 letters written for defects to be remedied or improvements to be made, viz:—

194 Casks and Pails (missing, short or required)	8 Patent Cement Cans, Kit Lamps, etc., defective.
20 Standpipe, Hose or Pump (out of order).	160 Defective Lighting.
31 Dirty Condition.	7 Defective Cupolas in Foundries.
49 Oily Waste (not attended to).	19 Foundries required to be limewashed.
50 Defective Heating, Drying, Boilers, etc.	31 Miscellaneous.
17 Watchclock or Automatic Alarm defective.	
63 Fire-proof Doors defective or required.	

It will be observed that the number of inspections falls considerably short as compared with the previous year, which is to be accounted for, (1) my having to specifically rate a portion of St. Cunegonde and St. Henry last December, (2) making new surveys of all risks under my inspection upon a more elaborate form, in conjunction with which (3) is the closer examination of electric light wires and plant. A glance at the number of letters written under the heading "Defective Lighting," as compared with that of last report, will give some idea of what has been done in this direction, and there is every reason to hope that before long the electrical installations of all or nearly all the schedule rated risks will be made fairly standard.

The new Schedule Survey is doubtless an improvement upon the previous one, not only being of wider range, but showing greater discrimination with regard to deficiencies.

All of which is respectfully submitted.

L. H. Boulty,
Inspector.

Montreal, 11th September, 1897.

Western Inspector's Report—I have the honor to herewith submit a report of the work done by me as Schedule Rating Inspector, since my appointment, being a period of seven months.

Before entering into my report, permit me to say in a word that I am sincerely grateful to the Association for this promotion, and earnestly hope that the future will justify the appointment. In taking up the work last February, I found that reports on fyle had been made on the short re-inspection slips which contained very little information. Since the 1st of May, however, the new survey forms corresponding with the revised schedule have been adopted, and a new survey made in duplicate of each risk inspected, with a complete diagram drawn to scale on the back, together with Goad's plan reference. This involves a very large amount of night work to your Inspector on the road.

It will be seen by the defects noted that there is yet the never-ending trouble with regard to casks and pails, dirty condition, etc., but, if your Inspector is rightly informed, these exist largely in risks carried by non-tariff companies; consequently a very considerable amount of work done is wholly for their benefit. As an instance, a mill carried by one of these Companies is inspected by your Inspector; defects exist which, unless remedied, call for a higher rate; the secretary writes; in some cases the defects are remedied; where they are not, the rate is increased; the new rating-slip finds its way to the Non-Board Company through joint agencies, and that Company consequently increases its rate accordingly. Therefore your Inspector would suggest that all risks be regularly inspected, as formerly. In risks where defects exist, and your Inspector is convinced that they are carried by non-tariff companies, he shall note such defects on his report; but no action shall be taken by the Secretary in the matter, but that a query be placed opposite the name on the condition-sheet issued to the companies after inspection, so that in any case where your Inspector was misinformed, and a Tariff Company on the risk, upon notification from them the matter could be dealt with.

Electric Light Stations and Power Houses—These classes of risks are yearly increasing in number and importance, and a large number of the best of them are insured in Non-Tariff Companies or carry no insurance. It would seem that such risks have been formerly rated principally with regard to the construction of the building and its location, and not so much with regard to the efficiency of the plant and its proper installation. Your Inspector is within the mark in saying that the difference between the worst and the best in this respect is greater than the difference between a wooden building and a first-class one. Therefore it is his opinion that such risks should be rated under schedule, so that risks improved or brought strictly up to the standard would receive the benefit of a reduced rate accordingly.

Since the 1st of February I have made 1189 inspections, in 158 places, as follows:

Oshawa	22	Fergus	5	Tamworth	4
Hamilton	5	Elora	8	Enterprise	1
Woodstock	4	Tottingham	3	Yarker	4
London	2	Alliston	12	Camden	2
St. Marys	9	Nicholston	2	Thompsonville	1
Kincardine	2	Meaford	11	Newburg	5
Tiverton	3	Clarksburg	5	Napanee Mills	2
Listowel	1	Thornbury	5	Napanee	13
Clifford	6	Collingwood	14	Deseronto	5
Mildmay	6	Forrest	3	Picton	14
Walkerton	17	Parkhill	9	Pickering	3
Cargill	1	Ailsa Craig	3	Whitby	8
Paisley	7	Goderich	14	Brocklin	1
Port Elgin	8	Clinton	7	Port Perry	7
Southampton	2	Seaforth	10	Bowmanville	10
Mount Forest	8	Mitchell	11	Newcastle	5
Durham	6	New Hamburg	5	Lescard	2
Hanover	8	Baden	3	Orono	6
Chesley	12	Berlin	29	Port Hope	21
Tara	3	Streetsville	3	Colborne	6
Wiarton	9	Milton	6	Lakeport	2
Owen Sound	21	Guelph	30	Brighton	4
Dundalk	2	Stratford	18	Trenton	13
Flesherton	2	Waterloo	11	Frankford	4
Shelbourne	2	Elmira	4	Glen Miller	3
Orangeville	7	Doon	1	Belleville	37
Brampton	7	Galt	25	Thurlow	2
Georgetown	10	Preston	11	Canniflow	1
Stewarton	2	Hespeler	3	Corbyville	1
Glen Williams	3	Norwich	5	Coburg	9
Acton	9	Burlington	1	Madock	10
Rockwood	3	Norwood	4	Sterling	3
Drayton	3	Tweed	4	Campbellford	16
Hastings	5	Midland	8	Cayuga	2
Peterboro	29	Waubaushene	1	Jarvis	2
Ashburnham	8	Orillia	25	Port Dover	4
Lakefield	6	Gravenhurst	2	Simcoe	10
Camden Hill	2	Bracebridge	7	Port Rowan	3
Millbrook	4	Huntsville	2	Delhi	3
Omemee	4	Burk's Falls	4	Tilsonburg	13
Lindsay	21	Hamilton	3	Aylmer	14
Bobcaygeon	3	Grimsby	7	St. Thomas	22
Fenelon Falls	6	St. Catherines	39	West Lorne	2
Cannington	5	Port Dalhousie	2	Ridgetown	16
Beaverton	5	Merritton	7	Tilbury	6
Uxbridge	12	Thorold	10	Comber	1
Stouffville	3	Niagara Falls	11	Leamington	9
Markham	7	Niagara-on-the-Lake	2	Kingsville	7
Aurora	7	Queenston	1	Essex Centre	4
Newmarket	5	Welland	9	Amherstburg	5
Bradford	3	Port Colborne	6	Sandwich	3
Barrie	11	Dunnville	12	Windsor	16
Penetanguishene	12	Walkerville	9		
					1189

These inspections are classified as follows:

Flour mills	211	Piano and organ factories	11
Planing mills	197	Electric light stations	64
Machine shops and foundries	177	Electric railway power stations	7
Tanneries	70	Metal workers	12
Woollen mills	78	Boot and shoe factories	8
Agricultural implement factories	25	Elevators and warehouses	38
Carriage factories	27	Pump factories	7
Canning factories	19	Packing houses	4
Laundries	14	Button factories	2
Furniture factories	59	Saw factories	4
Evaporators	23	Car works	2
Breweries	29	Distilleries	2
Oatmeal mills	14	Miscellaneous	73
Paper and pulp mills	12		
			1189

Defects noted:

Casks and pails missing or neglected	181
Oily waste (cans not provided)	34
Dirty condition (largely in flour mills)	65
Steam pipes dirty and resting on wood	23
Defective dry kilns and caul boxes	19
Defective electric light and power stations	24
Defective electric light installations	54
Other lighting	12
Defective cupolas	11
Stand-pipe and hose out of order	9
Watchman and clock defective	5
Special pumps defective	4
Unsafe use and storage of cement, benzine, gasoline, etc.	7

JOHN CALDER,
Inspector.

44—MONTREAL MERCANTILE RISKS—Report of Inspector.—The following report was read and received:—

I have the honor of submitting a statement of the work done during the past year.

The previous Inspector, Mr. Calder, having been transferred to the West on February 1st of the current year and my appointment dating 15 days later, together with the Association Meeting being held 3 weeks earlier, leaves about 11 months' work to be reported on, consequently, the figures given are somewhat lower than last year.

I may say that since last year's report was presented, special examination has been made of the electric installation in churches, schools and religious institutions not formerly included in the duties of your Inspector; these inspections revealed serious defects which have, in many cases, been rectified, and in others alterations are under consideration.

Reports filed in the office show the number of inspections for the year to be 4675, and re-inspections 1358, making a total of 6033 visits.

Defects were found in 764 risks, 571 of which were rectified on request. Of the balance, in 134 cases, we were unable to obtain rectification. Most of these concerned zinc under stoves, and some no doubt will be rectified before another season elapses, and the others are on fyle for re-inspection.

The rectifications are classified as follows:—

Defects in and about boilers or furnaces in	13	risks.
" " chimneys in	3	"
Woodwork under and about stoves protected in	212	"
Defective stove pipes replaced and metal stoppers provided in	67	"
Ashes removed from	27	"
Defective hot air flues repaired in	3	"
Steam pipes removed from wood in	27	"
Gas brackets blocked or woodwork protected in	66	"
Defects in electric light wiring in	134	"
" " motor plants in	38	"
Metal cans for oily waste, etc., provided in	14	"
Defects in dry rooms rectified in	7	"
" storing inflammable material in	69	"
Inflammable material removed from cellars of	72	"
" " " " other floors of	67	"
Fire-proof doors and shutters repaired in	3	"
Casks and pails refilled in	39	"
Casks and pails or chemical pails provided in	25	"
Openings in division walls bricked up in	3	"

Of the larger electric light installations, 24 were handed over to Mr. Badger, the City Electrician, and his certificate requested. In 10 cases this certificate has been produced, and in 10 others alterations are in progress or under consideration. The other 4, although repeated requests have been made, no attention has as yet been paid to the matter.

During the year 4 risks have declined inspection, but generally your Inspector has been received courteously, and in many cases inspection welcomed.

All of which is respectfully submitted.

JOS. J. BELL,
Inspector.

45—ELECTRICAL INSPECTION—Report of Western Inspector.—The following reports were read and received:—

In submitting a statement of work done by the Ontario Electrical Inspectors for the past year, I find it difficult to convey in this brief report a correct impression of the actual work accomplished, much of which necessarily being of mere routine visits of inspection. The readjustment of districts and work as arranged in detail with the Electrical Committee last May has worked out fairly satisfactorily, and is an improvement on the old arrangement. I hope before the year is out to have entirely covered the district placed under my care. To look after the electric work for all of Ontario west of the line of the Kingston & Pembroke Railway is quite an undertaking.

We are experiencing considerable difficulty in bringing the older installations up to conform to the present Standard of Requirements. There is, however, no trouble in securing a strict observance of the rules for work and material in new installations.

I give below a list of towns and cities visited by your Inspectors:

Ayton,	Drayton,	London,	St. Marys,
Ailsa Craig,	Dunnville,	Madoc,	St. Thomas,
Alliston,	Elmira,	Milton,	Sarnia,
Alviston,	Essex Centre,	Markham,	Seaforth,
Amherstburg,	Exeter,	Meaford,	Shedden,
Aurora,	Fergus,	Mildmay,	Simcoe,
Aylmer,	Fenelon Falls,	Mount Forest,	Shelbourne,
Barrie,	Forest,	Napanee,	Southampton,
Bayfield,	Georgetown,	Norwood,	Stouffville,
Belleville,	Glen Williams,	New Castle,	Stratford,
Berlin,	Goderich,	New Market,	Strathroy,
Blenheim,	Glencoe,	Niagara,	Tavistock,
Bowmanville,	Gravenhurst,	North Bay,	Thamesville,
Bracebridge,	Grimsby,	Norwich,	Thedford,
Brantford,	Guelph,	Oshawa,	Tilbury Centre,
Brighton,	Hagarsville,	Palmerston,	Tilsonburg,
Campbellford,	Hamilton,	Paris,	Toronto,
Cannington,	Harriston,	Parkhill,	Trenton,
Caynga,	Hastings,	Parry Sound,	Uxbridge,
Centralia,	Ingersoll,	Peterboro',	Wallaceburg,
Chatham,	Jarvis,	Petrolea,	Waterloo,
Clinton,	Kincardine,	Preston,	Watford,
Cobourg,	Kingston,	Picton,	Welland,
Colborne,	Leamington,	Port Hope,	Whitby,
Collingwood,	Lucknow,	Ridgetown,	Windsor,
Delhi,	Lindsay,	St. Jacobs,	Wyoming.

It is worthy of mention that very few of the electrical companies, outside of the larger cities, are on a paying basis.

The tendency now for large buildings, such as factories, office and municipal buildings, is to introduce the use of steel or iron-armored conduits as raceways for electric wiring, making a very satisfactory and safe arrangement, a decided improvement on old methods.

The leading architects all over the Province are working harmoniously with your Inspectors in securing good and reliable work.

Trolley Currents.—It has frequently been suggested that the rigid rule covering the use of this current for commercial light and power should be amended or relaxed, to allow the introduction and use of the grounded current. The matter has received careful consideration, and, in the light of continued experience, I am unable to recommend that any change be made in the present rule. The increased hazard is too great.

Generally speaking, the expansion of the electrical business has been uniformly steady and satisfactory. With increased knowledge, improved methods in work and better material, there should be corresponding improvement, from the underwriter's point of view.

Respectfully,

A. B. Smith,
Electrical Inspector.

Ottawa, September 15th, 1897.

I beg to submit my annual report for year ending August, 1897. I have made 387 inspections, covering 9,897 lamps. I visited Carleton Place twice by special request, Brockville once, Alexadria once, and Perth once. I have attended all fires here, and in no case could the cause be traced to the wires.

I hope this report will meet with your approval.

G. F. Macdonald,
Inspector Electric Light Wires, Ottawa District.

46—MUNICIPAL FIRE APPLIANCES—Inspector's Report.—The following report was read and received:—

In presenting this report, I beg to state that during the eleven months ending August 31st, 1897, I have made 10 first inspections, 159 re-inspections, 15 specials, and 5 for natural gas, making a total of 189 with reports thereon, as against 143 for the previous twelve months. I have also examined and reported upon several acetylene gas generators, and other special apparatus. The following is a summary of inspections:—

Province.	In Places Classed.						Special Inspections.	Natural Gas.	Totals.
	A	B	C	D	E	F			
Ontario	10	11	27	47	34	2	11	5	147
Quebec	6	—	6	7	14	5	4	—	42
Totals.....	16	11	33	54	48	7	15	5	189

The names of places visited, and their classification at the time, are as follows:—

Class "A."—Brantford, Brockville, Guelph, Hamilton, Kingston, London, Ottawa, St. Catharines, Toronto Junction, and Walkerville, *all in Ontario; and the following in Quebec:*—Maisonneuve, St. Cunegonde, St. Henri, St. Louis du Mile End, Sherbrooke, and Westmount.

Class "B."—Belleville, Berlin, Chatham, Collingwood, Galt, Ingersoll, Napanee, Peterborough, Sarnia, St. Thomas, and Windsor, *all in Ontario.*

Class "C."—Aylmer, Brampton, Barrie, Cobourg, Dundas, Dunnville, Georgetown, Goderich, Kincardine, Lindsay, Markham, Merritton, Mitchell, Newmarket, Niagara, Niagara Falls, Paris, Picton, Port Hope, Seaforth, Stratford, Teeswater, Tilsonburg, Walkerton, Waterloo, Wingham, and Woodstock, *all in Ontario; and the following in Quebec:*—Joliette, Lachine, St. Hyacinthe, St. Johns, Sorel, and Valleyfield.

Class "D."—Alliston, Amherstburg, Arnprior, Aurora, Blyth, Bowmanville, Brussels, Clinton, Cornwall, Deseronto, East Toronto, Forest, Gananoque, Harriston, Leamington, Listowel, Lucknow, Meaford, Mildmay, Milton, Morrisburg, New Hamburg, North Bay, Orangeville, Orillia, Oshawa, Paisley, Pembroke, Penetanguishene, Perth, Petrolea, Point Edward, Prescott, Preston, Sandwich, Shelbourne, Simcoe, Smith's Falls, Stayner, St. Mary's, Strathroy, Thorold, Uxbridge, Wallaceburg, Welland, Whitby, and Wiarton, *all in Ontario; and the following in Quebec:*—Beauharnois, Buckingham, Cote St. Paul, Hull, Levis, Longueuil, and Three Rivers.

Class "E."—Acton, Almonte, Alvinston, Ashburnham, Ayr, Blenheim, Bobcaygeon, Bradford, Bracebridge, Campbellford, Carleton Place, Chesley, Dresden, Elora, Essex, Fergus, Iroquois, Kemptville, Lanark, Midland, Millbrook, Mount Forest, Norwich, Orono, Palmerston, Park Hill, Port Perry, Renfrew, Ridgetown, Sudbury, Thamesville, Tilbury, Trenton, and Tweed, *all in Ontario; and the following in Quebec:*—Aylmer, Berthier, Farnham, Granby, Iberville, Laprairie, Louiseville, Nicolet, Ormstown, Richmond, Rock Island, St. Jerome, St. Therèse, and Stanstead.

Class "F."—Beeton and Orono, *in Ontario; and the following in Quebec:*—Cookshire, Huntingdon, Magog, Victoriaville, and Waterloo.

Special Visits.—Calcium Carbide Works at Merritton, Dickson's mill fire at Peterborough, Hamilton conflagration hazard district, Hamilton Board of Trade Meeting, Kingston *re* coal oil limits, Orillia *re* Class "C," Riordan's acetylene gas installation at Merritton Paper Mills, Ross' fire at Ottawa, Windsor *re* letter from Chairman of Fire Committee, and Windsor *re* larger water mains, *all in Ontario; and the following in Quebec:*—Montreal reservoir and pumps, Montreal *re* Ottawa fire, St. Cunegonde water pressures, and the Asylum at Verdun.

Natural Gas Inspections.—Dunnville, Leamington, Port Colborne, Walkerville, and Windsor, all in Ontario.

Improvements of considerable importance, in waterworks, water supply, and fire appliances, have been effected since last annual report, and it is with much satisfaction I am enabled to say these extend over several towns in both Provinces. The Ontario re-inspections shew 26 places without standard deficiencies, 61 others where very marked advances have been made towards that condition, and 26 that appear likely to move in the right direction, the remaining 22 being very seriously in arrear without apparent inclination to meet the requirements, some saying the places are too small to bear the cost, others that they were classed as at present (or higher) with less appliances than they now possess, and have no intention of providing more. About one-third of the Quebec towns were found quite equal to the standard, the remainder more or less in arrear, some improving.

Acetylene Gas, calcium carbide, and generators, have received much attention, and regulations have been formulated with regard thereto. The dangers attending this gas necessitate the exercise of great care in selection of automatic generators, and whilst it may be admitted that some now in the market, when suitably located and provided with adequate escape pipes to prevent undue pressure in any part, are, with proper care, reasonably safe, others are being offered, which in my opinion are of too weak construction and on that account dangerous.

Natural Gas Regulators.—For the proper security of these I would again suggest the following be added to the "Natural Gas Regulations:"—"The safety tanks and regulators shall be enclosed in a suitable building, having a floor of concrete or equally satisfactory material, first class roof, solid brick or stone walls with only one opening, which must be protected by a fire-proof door, the whole to be securely frost-proof." The reason for this suggestion being a frozen tank found in an unsatisfactory building. I may just say the pressure of the natural gas is practically unabated.

In conclusion, I may say that in Towns lowered from "B" to "C," the opinion is expressed that the taxpayers generally would be better off paying the slightly increased rates for the comparatively small numbers affected, and reducing their equipment to that required for "C," than by remedying the deficiencies for "B." Guelph is also referred to.

ROBERT HOWE,
Inspector C.F.U.A.

The item in the foregoing report referring to acetylene gas was left to be taken up with No. 27 in the Agenda. With regard to suggestion *re* natural gas regulators, the Inspector was ordered to report to the Secretary those cases in which the regulators are insufficiently protected from freezing.

47—SPRINKLERED AND SPECIAL RISKS.—Inspector's Report.—The following report was read and received, and that portion relating to saw mills and lumber yards placed with saw mill items Nos. 15 and 25 on the Agenda:—

I find it rather difficult, on short notice and with such data as one is able to obtain while "on the road," to give a very clear report of my work during the nine months I have been in the service of the Association.

During that time I have made 193 inspections, 59 re-inspections, examined 90 sprinkler systems, and drawn 92 plans, as follows:—

	No.	Sprinkler systems.	Not sprinkled.		No.	Sprinkler systems.	Not sprinkled.
Agricultural implement factories	1	9	..	Pharmaceutical laboratories	2	2	..
Boot and shoe factories	3	3	..	Printing and lithographing	3	3	..
Coffee and spice mills	1	1	..	Paper mills	1	1	..
Cordage works	3	2	1	Pulp works	1	..	1
Carriage and harness factory	1	2	..	Paint factories	4	4	..
Cartridge factory	1	1	..	Rubber works	1	2	..
Cold storage	2	1	1	Sugar refineries	2	4	..
Drugs (wholesale)	2	2	..	Saw mills	50	2	48
Elevators (grain)	9	1	8	Shirt factories	2	1	1
Flour mills	4	2	2	Street railway property	5	..	5
Iron working	4	4	..	Theatres	1	1	..
Jute works	2	2	..	Woollen mills	11	11	..
Leather belting	1	1	..	Woodworking plants	8	10	..
Lumber yards	53	..	53	Not classed	4	..	4
Mercantile	8	8	..				
Mercantile & manufacturing blocks	2	2	..		183	90	124
Oilcloth factory	1	8	..				

I have also examined and reported upon the electric light, heat or power, when installed in any of the risks that I visited.

Sprinklered Risks.—I find some systems (being partial equipment only and defective) which are not entitled to any reduction in rate. It is the opinion of your Inspector that a poor or partial sprinkler equipment is worse than none. It has been my experience that the assured, thinking he is protected from possible fire at such points as he considers dangerous, does not exercise the same care that he would probably do if the equipment was not in any portion of the building.

I consider partial equipments, and equipments with defective heads which have not been tested for years, are unreliable and should receive but little consideration.

Saw Mill and Lumber Yards.—While not desiring to go outside of my province, I think a few words regarding the rating of this class of risks would be in order. It appears to your Inspector that there is no discrimination made between a modern mill, with approved machinery, and the old mills, with machinery corroded, timbers dirty, and mill in poor condition, saw-dust conveyors not cut off; even refuse burners unprotected by spark arresters, seem to be tolerated, and some mills do not appear to be rated any higher, therefore.

Where sawdust is used exclusively for fuel, with stack 60 feet or higher, there is no hazard from sparks, as sawdust has not sufficient body to be carried through the stack before it is consumed. When slabs are used for fuel, particular attention should be paid to the size of the stack. As compared with the combined area of the flues in all the boilers, stacks should be at least equal to the combined area of the flues; about 5 per cent. larger is better.

Where sawdust conveyors are not cut off from the mill (that is, the main conveyor should deliver the sawdust into an independent conveyor for boiler), there is an endangerment, as the sawdust frequently takes fire in the conveyor over boilers, and unless there is a break in the conveyor between the boiler house and mill, the fire may possibly travel back into the mill.

Shingle mills, when delivering refuse directly into a cart and removed at once, do not increase the physical hazard of a mill; but when the refuse is delivered into the common conveyor, or even a special conveyor, to refuse-burner, the conveyor becomes clogged and timbers in the mill covered with long wood fibre that, when dry, furnishes material for a very quick and hot fire. Even if the conveyor enters burner at an acute angle, the fire will run down the hanging fibre and enter the mill before a hose can be brought to bear upon it.

It is the opinion of your Inspector that there should be a discrimination made between lumber yards having solid ground foundation and those having a foundation of slab edging and sawdust; also between those where lumber piles are well spaced and those where piles are crowded.

Sailing vessels with a cook's galley on board are certainly more hazardous, when laying contiguous to lumber piles, than a steamboat making a landing within 50 feet of lumber piles.

As no allowance appears to be made for fire protection in the way of hose and hydrants in lumber yards, I have hesitated about asking for such protection.

Respectfully submitted.

JOHN T. NAYLOR,
Inspector.

14th September, 1897.

48—RATES, Committee's Report.—The following report was received, considered item by item, and dealt with as indicated in italics.

Your Committee beg to make the following recommendations on the items referred to it.

HARDWARE STOCKS—Your Committee recommend that a report of a Committee on this matter presented at Meeting of 10th March, 1897, be adopted as follows:—

"Your Committee beg to report that they have examined the various Ratings for Hardware with or without Oils, and would recommend that the present divisions of the class with their respective Ratings be confirmed, but as the wording in the Quebec and Ontario Tariffs are not exactly alike and open to some misconstruction, that the description of the risks be revised to read as follows:—

181.—Hardware, Wholesale.—No Oils, Paints or Varnishes kept, except in hermetically closed tins, no packages to be broken.

182.—Hardware, Retail.—No Oils, Paints or Varnishes kept, except in hermetically closed tins, no packages to be broken.

183.—Hardware, Wholesale,—With not exceeding 25 bbls. of Oil or varnish, bulk may be broken.

184.—Hardware, Retail.—With not exceeding in all 400 gallons of Turpentine, Oils and Varnish.

185.—Hardware, Wholesale or Retail.—With Oils otherwise than above, charge Oil and Color Rates, Item 226.

That the Secretaries do prepare amendment slips for pasting over the present items in the Tariff Book, with a note calling attention to Tariff Rule, No. 5, which requires a risk to be described in the application and policy in accordance with the wording of the Tariff."—*Carried.*

DEPARTMENTAL STORES, TO RATE SAME—That the Secretaries be instructed to specifically rate such risks on the basis of Dry Goods Stocks with the following extras:—

Floor Area.—Basement and attic to be included; for every 2,500 square feet above 10,000 charge 2½ cts.

Height.—If four storeys, charge 2½ cts.; if five, charge 7½ cts.; if six, charge 15 cts.

Extra Departments.—For each of the departments, grocery, druggist, crockery, hardware, furniture, charge 5 cts.

Work.—Of any nature other than sewing or cutting, charge according to hazard.

Wood Sheathing on Walls and Ceilings.—Charge extra according to proposed schedule.

Ordered that the Secretaries obtain a list of Departmental Stores in Ontario and Quebec applying this schedule, and present a list thereof with the rates applicable to the next meeting of the Association.

CIGAR AND TOBACCO FACTORIES AND STOCKS, TO INCREASE RATES THEREON—Your Committee does not consider it expedient to interfere with the existing rates.—*Carried.*

DRY GOODS, RETAIL STOCKS, TO INCREASE RATES ON SAME—Not desirable to further increase rates.—*Carried.*

BARK ON LINE OF RAILWAY, TO INCREASE RATE ON SAME—That the rate on scattered piles of bark along railway tracks be rated same as cordwood, *i.e.* 4 per cent. with the full co-insurance clause. Present rating to govern bark in proximity of stations and towns.—*Coupled with Item No. 18 on the Agenda.*

WOOD-LINED BUILDINGS, TO PROVIDE EXTRA FOR SAME—That the Secretaries be instructed to rate mercantile and manufacturing risks in which more than 25 per cent. of the ceilings and walls are covered with wood, on the following basis:—

For painted wood finish, 1 cent for each storey of which the ceiling is thus sheathed, 1 cent for each storey of which the walls are thus sheathed.

Double these charges if the wood is in its natural state.

Treble these charges if the wood is varnished or shellaced.

NOTE—Frame partitions over 6 feet high shall be considered as walls.

Deferred for consideration with report from Secretary re Rates on Departmental Stores..

PRINTING OFFICES—That Tariff Item No. 254 include the words "water power."—*Carried.*

49—SECRETARIES' REPORT—The following report was read and received:—

With the new system of frequent meetings of the Association, along with the fact that the operations of the Association are covered by reports from the various Committees and Inspectors any further reference thereto by the Secretaries would be a superfluous reiteration; they have, therefore, only to submit the usual office statements.

MEETINGS—Association, 7; Eastern Committees, 70, Western Committees, 74.

RATINGS—*Eastern*, New	99	Revised	341	Total	440
Western, New	80	Revised	360	Total	440
INFRACTIONS, *Eastern*—Bulletins issued	12	Risks queried	56	Infractions substantiated	34
Western " "	31	" "	142	" "	133

According to instructions given at last Annual Meeting, a detailed list of the infractions recorded against each Company is appended:—

Ætna 3, Alliance 2, Atlas 5, British America 10, Caledonian 7, Commercial Union 6, Connecticut 2, Guardian 8, Hartford 6, Imperial 7, Lancashire 6, Liverpool & London & Globe 9, London & Lancashire 9, London Assurance 6, Manchester 10, Mercantile 6, National 3, North British & Mercantile 7, North America 8, Northern 4, Norwich Union 3, Phœnix of Hartford 8, Phœnix of London 3, Quebec 4, Queen 7, Royal 5, Scottish Union & National 4, Sun 2, Union 2, Waterloo 1, Western 5.

TARIFFS—Special Tariffs have been issued from the Eastern office for the Municipalities of the greater portions of St. Henry, St. Cunegonde, and from the Western office for the towns of Sudbury, Massey, Webwood, Thessalon, Bruce Mines, Gore Bay, Little Current and Manitowang.

ALF. W. HADRILL, WM. ROBINS } Secretaries.

50—SPECIFICATION FORMS.—(Ag. No. 10.)—To ensure proper descriptions in policy wordings.—Par. 27, Min. 9-6-97.—It was decided that any such action would not be expedient or practicable under existing conditions.

51—RECONSIDERATIONS (Rule to Govern).—(Ag. No. 11.)—The notice of motion, as follows, was referred to the Eastern Legislation Committee, for report at a future meeting:—

That a resolution passed at one meeting may be reconsidered at a subsequent meeting by a majority vote, but no modification shall be passed, nor shall the motion be rescinded unless such modification or rescinding be carried by a two-thirds vote of the members present, and then only providing the total vote cast shall not be less than the total vote upon the original motion.

It is further resolved that only one reconsideration of any motion be allowed at meetings other than the regular Annual Meetings of the Association.

That this resolution be an integral part of the constitution of all Committees and Local Boards under the jurisdiction of the C. F. U. A.

The meeting adjourned at 10.30 p.m. to 9.30 the following morning.

THURSDAY MORNING SESSION.

QUEBEC, 23rd Sept., 1897.

Met, pursuant to adjournment, at 9.30 a.m.

Present: F. W. Evans (*President*), P. H. Sims, Lansing Lewis, J. McGregor, E. P. Heaton, P. A. McCallum, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. Wright, Jas. Boomer, Thos. Davidson, R. W. Tyre, J. B. Laidlaw, A. M. M. Kirkpatrick, J. W. Tatley, R. McD. Paterson, W. W. Welsh, Geo. J. Pyke, G. Simpson, J. H. Brewster, H. M. Blackburn, T. L. Morrisey, J. J. Kenny.

52—IMPROVEMENT OF RISKS.—(Ag. No. 14)—After some discussion this item was withdrawn.

53—COMMISSION AGREEMENT.—The following report from the Secretary was received for consideration.

At the June monthly meeting, the Secretary was instructed to address a circular letter to every Company, asking whether they had brought all agency appointments in accord with section 3 of the By-laws, and to report replies at annual meeting. In accordance with such instructions, a circular was issued on the 28th July, to which was appended the following printed form:—

To SECRETARY 189

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL.

In compliance with the order of the Association, made at June Monthly Meeting, I, as the Chief Representative of the ..... Insurance Company for the Provinces of Ontario and Quebec, do hereby declare that the whole of this Company's Agencies in these Provinces have been brought and will be maintained in accord with Section 3 of the By-Laws as given below.

(*Signature*).....

COMMISSION BY-LAW.

Section 3.—The remuneration payable to any Agent, except in the Cities of *Montreal, Toronto and Quebec (in which places special rules governing the appointment of Agents and the payment of commission by them have been adopted), shall be limited to fifteen per cent. straight, or twelve and a-half per cent. straight and five per cent. profit, or ten per cent. straight and ten per cent. profit.

No allowances for office rent, clerk hire or for other expenditures shall be permitted, except for advertising or expenses incurred in settling losses, for which vouchers shall be furnished.

*Interpretation by Association at Meeting, March, 1897.—This exception does not permit such Agencies to pay a commission in excess of fifteen per cent. for risks situate outside said cities.

The signatures and replies given to above are as follows:—

Ætna ..... W. H. King, Sec'y., Hartford.
Alliance ..... P. M. Wickham, Manager, Montreal.
Atlas ..... Matthew C. Hinshaw, Branch Manager, Montreal.
British America ..... P. H. Sims, Secretary, Toronto.
Caledonian ..... Lansing Lewis, Manager, Montreal.
Commercial Union ..... Jas. McGregor, Manager, Montreal—"Excepting Hamilton, which we have not yet arranged."
Connecticut ..... Chas. R. Burt, Secretary, Hartford.
Guardian ..... E. P. Heaton, Manager, Montreal—"With the exception of Hamilton."
Hartford ..... Chas. E. Chase, Assist. Secretary, Hartford—"Regret exceedingly delay; awaiting final report from Mr. McCallum; will endeavor to have the matter closed as early as possible."
Imperial ..... G. R. Kearley, Resident Manager, Montreal.
Lancashire ..... J. G. Thompson, Manager, Toronto—"Provided, of course, that all the members of the Association do likewise."

Liverpool and London and Globe....G. F. C. Smith, Resident Secretary, Montreal.
London and Lancashire..... { Alfred Wright, Manager for Ontario, Toronto.
{ Wood & Evans, General Agents Province of Quebec, Montreal.
London Assurance.....E. A. Lilly, Manager, Montreal.
Manchester .....Jas. Boomer, Manager, Toronto—"With the following exceptions: Hamilton, Ottawa, Kingston, Brockville (district agency)."
Mercantile.....Jas. Lockie, Managing Director, Waterloo, Ont,
North British and Mercantile.....See letter attached.
Northern.....Robt. Tyre, Manager, Montreal.
Norwich Union..... { John B. Laidlaw, Manager for Ontario, Toronto.
{ Walter Kavanagh, General Agent for Province of Quebec, Montreal.
North America.....Robert Hampson & Son, General Agents, Montreal.
National of Ireland.....Matthew C. Hinshaw, Chief Agent, Montreal.
Phenix of Brooklyn.....J. W. Barley, General Agent, New York.
Phœnix of Hartford .....J. W. Tatley, Manager, Montreal.
Phœnix of London.....R. MacD. Paterson, General Agent, Montreal.
Quebec .....W. W. Welch, Secretary, Quebec.
Queen.....Geo. Simpson, Manager, Montreal.
Royal.....Geo. Simpson, Manager, Montreal—"Except as to Cornwall and Brockville."—See letter attached.
Scottish Union and National.....Signature in abeyance; but Mr. Brewster, Assist. Manager, writes, "We are not paying commission in excess of the rule, nor have we done so."
Sun.....H. M. Blackburn, Manager. Toronto.
Union .....T. L. Morrisey, Resident Manager, Montreal.
Waterloo .....See letter attached.
Western .....J. J. Kenny, Managing Director, Toronto.

North British & Mercantile Insurance Co.,
Montreal, 17th September, 1897.

Alfred Hadrill, Esq.,
Secretary Canadian Fire Underwriters' Association,
Montreal.

Dear Sir,—I have delayed signing the declaration in regard to the 15 per cent. General Commission Agreement required from each Company, for the reason that I have hesitated to certify to the very stringent By-law restricting payments to Agents, reading: "No allowances for office rent, clerk hire or *other expenditure* shall be permitted, except "for advertising or expenses incurred in settling losses, for which vouchers shall be furnished."

I cannot refuse, for instance, to allow my agents whatever expenses they may incur for postages, telegrams, bank exchange or other petty charges which would come under "other expenditure," I presume. The other restrictions in regard to office rent, etc., appear to be in accordance with the Commission Agreement.

I would further remark that it is too absurd to expect an Agent to furnish vouchers for the expenses incurred in the settlement of losses. I think it may be well left to each Company to curtail its loss adjustment expense to the lowest possible figure.

With regard to the limitation of commission to 15 per cent., I beg to say that I have taken measures to bring the whole of this Company's agencies into accordance with section 3 of the by-laws. I would wish, however, to refer specially to our agencies at Hamilton, London and Brockville.

I have notified our Agents at the two first named places of the requirements of the By-law as affecting the allowance which for twenty-five years has been made to them for office rent. All the same I believe it to be absolutely necessary, in the interests of the Company, that our Agents should have a prominent office on the ground floor and on one of the principal streets. The expense of such an office is utterly beyond the means of our Agents, and if all allowance be withdrawn it might involve a serious blow to the prestige and business of the Company in these important cities. While, therefore, I have thus notified my Agents in Hamilton and London, I consider it to be necessary, in the interests of the business, that these cities should be exempted from the operation of the Commission By-Law in the same way as Montreal, Toronto and Quebec. I may say that I some time ago referred this matter to my Head Office, and received the expression of their strong opinion that cities of that class should be dealt with liberally, and, as a matter of fact, they considered Hamilton and London quite as important points as the City of Quebec. I therefore feel very strongly upon this subject, and will exert all the influence I can to obtain a reconsideration of the Agreement.

With regard to our District Agency at Brockville, Mr. E. E. Buckman represents us not only in that city but through a wide extended district outside, including several counties and townships, as well as a number of towns and villages some of them quite important as regards size. Mr. Buckman writes his own policies, adjusts losses, and inspects throughout his territory or wherever we may require his services. As agent he receives a commission of 15 per cent., and besides that an annual salary, as well as actual travelling expenses.

My arrangement with that gentleman was entered into before the Commission Agreement came into force, and was submitted for approval in the first place to my Head Office, for the reason that I found it necessary to pay this salary, but before agreeing to do so thought it necessary to secure the approval of my Directors. This is the only District Agency we have in the Provinces, except that at Cornwall, under Mr. Monroe. To him we pay a commission of 15 per cent. only, and with a small allowance towards his rent. This latter has been paid to him ever since his appointment, and I think it is but little consideration for the services he renders over and above those of an ordinary agent.

I would only say in conclusion that while I am as anxious as anybody to curtail expenses, I am strongly of opinion that old established office arrangements, such as I have submitted to you in this letter, should be permitted to stand, and, in fact, I do not see how it is possible for me to do away with them. I presume that you will submit this letter to the meeting at Quebec, next week, when I will take occasion further to remark upon the subject.

I am, Sir,

Yours truly,

Thos. Davidson,
Managing Director.

Royal Insurance Company,
Montreal, 10th August, 1897.

A. W. Hadrill, Esq.,
Canadian Fire Underwriters' Association,
City.

Dear Sir,—I enclose declaration as to the commission agreement, duly signed for the Royal and Queen Insurance Companies.

All our Agents are on the 15 per cent. basis, and we have so arranged that not one of our Agents is in receipt of more than 15 per cent. commission.

In order that there may be no future misunderstanding, I have to intimate to the Association that Mr. Monroe of Cornwall has thirty-five Sub-agents communicating with his branch, and Mr. Weatherhead of Brockville has fifteen. We pay them a fixed salary, irrespective of the business done, for their services as our District Inspectors for the Royal, each having a complete District, and I may say that these appointments are of long standing, and, I think, well known to the Association. We have, however, cancelled all our other Sub-agencies, and we have no intention of adding to any such appointments. Our difficulty with Mr. Monroe and Mr. Weatherhead is that they have always been practically District Managers for us; in fact, in Mr. Monroe's case, he came over to us from a Mutual Company, influencing their connection and their Agents our way, so that it is only fair to retain his active and able supervision of the Agents under his charge.

As to Mr. Weatherhead, his appointment is an old one, and he has acted practically as our Inspector for many years. In both cases we do not pay more than 15 per cent. to any Agent for business, so that we are working the territory on the same terms as all the other Companies, with the exception that we feel honorably bound to continue the gentlemen referred to as officials of the Company, so far as the supervision of our Sub-agents are concerned. In their individual Agencies their commission and emoluments are limited to tariff requirements, so that the Royal is competing for business on exactly the same terms as the other Offices in their respective Agencies, and only paying them as officials for actual work done for us over a large District.

Yours truly,

GEO. SIMPSON,
Manager.

WATERLOO MUTUAL FIRE INSURANCE CO.,
WATERLOO, Ont., September 10th, 1897.

Alf. W. Hadrill, Esq.,
Secretary C. F. U. A.,
Montreal, P.Q.

Dear Sir,—Having just returned from a few weeks absence from the office, I find yours *re* 15 per cent. general commission agreement awaiting me. I am obliged to say that I must decline to sign it, and to give notice that at the forthcoming annual meeting of the members of the C. F. U. A. the representative of the Waterloo Mutual will ask the Association to so modify the conditions of the Commission Agreement with the Waterloo as will bring it within the spirit of former concessions granted to the Waterloo respecting commissions allowed to its Agents,

I remain,

Respectfully yours,

C. M. TAYLOR,
Secretary.

HAMILTON.—The Secretary has received and will lay before the Association a memorial from the Hamilton Agents asking for a reconsideration of the decision excluding them from receiving any further remuneration than 15 per cent. commission, allowance for office rent being particularly referred to.

Respectfully submitted

ALF. W. HADRILL,
Secretary.

In answer to a question it was ruled that "payment of petty expenses for postages, telegrams, etc., actually incurred by an Agent and detailed in monthly account, is permissible."

It was moved and carried

That the signatures of the "North British & Mercantile" and of the "Royal" given to the Commission agreement under the circumstances detailed in their respective letters be accepted.

The memorial from the Hamilton Agents referred to in the Secretary's report was read, and the following motion and amendments were offered :—

Motion.—That Hamilton be included in the list of excepted cities.

Amendment.—That an allowance not exceeding $100 for office rent be permitted in Hamilton.

Second Amendment.—That in view of the absolute necessity of guarding against any further increase in the expense of conducting the business of Fire Insurance in the Provinces of Ontario and Quebec, this Association cannot accede to the request contained in the memorial of the Hamilton Agents for increased remuneration ; but feels that the efforts of the Companies should be rather turned at an early date towards curtailing expenses in cities which are now excepted under the 15 per cent. commission agreement.

The second amendment was carried.

After some explanations from the representatives of the Commercial Union, Guardian, Hartford, Manchester, Scottish Union and National, they agreed to at once bring all Agencies in accord with the agreement ; the Secretary was instructed to obtain their signatures accordingly and to report at next meeting. The "Waterloo" not being represented, consideration of its request was deferred to next meeting.

In connection with the discussion on the Hamilton memorial, the following notice of motion was given for next meeting to be held in November :—

That By-law 3 be amended by adding the words:
"It shall not be competent, however, for any Company to have more than one agent or firm of agents at any "point (other than the excepted cities) to whom alone commission may be paid as herein provided on business "within the territory alloted to such duly commissioned agent or firm of agents."

54—MEETINGS OF ASSOCIATION.—Ag. No. 13.)—It being considered that monthly meetings of the Association were too frequent, it was moved and carried

"That Sections A and B of Article 10 of the Constitution be amended to read as follows :—

ARTICLE 10.—(*a*) Regular Meetings of the Association shall be held alternately in the cities of Montreal and Toronto on the second Wednesday in November, February, April and June.

(*b*) The Annual Meeting of the Association shall be held between the 15th and the 30th September, and at such place as may be agreed upon at the previous June Meeting."

55—ELECTRIC LIGHTING—The better enforcement of rules governing electric light installations in dwellings as well as Mercantile risks.—(Ag., No. 16.)

The giver of the notice not being present, no action taken.

56—MINING RISKS—To place a minimum rate on same.—(Ag. No. 17.)

57—BARK.—To consider present rates on bark, with a view to a more discriminatory grading of rates.—(Ag., No. 18.)

} Referred to Rating Committee to report at next meeting.

58—GASOLINE STOVES.—To consider the present Regulations of the Association thereon.—(Ag., No. 19.)

59—GASOLINE—Its use for engines, type setting machines, and other mercantile purposes, also gasoline engines for elevators (vide Manitoba Grain Tariff).—(Ag., No. 20.)

60—ACETYLENE GAS.—The advisability of modifying present restrictions for the use of this gas.—(Ag., No. 27.)

} Referred to the Factory Improvement Committee to report at next regular meeting.

61—RATES TO GENERALLY INCREASE—(Ag., No. 21.)—Withdrawn.

62—PUBLICATION OF COMPANIES' STATEMENTS—(Ag., No. 24.)

Action in this matter is not within the jurisdiction of the Association, and, after explanation, the item was withdrawn, the attention of Companies having been drawn to the point in question.

63.—BURK'S FALLS TO BE SPECIALLY RATED by the Committee having charge of the ratings of Rat Portage, North Bay, and other Northern Ontario towns.—(Ag., No. 28.)

On motion this item was agreed to.

The meeting adjourned at 1 p.m. to 2.30 p.m.

THURSDAY AFTERNCON SESSION.

QUEBEC, 23rd September, 1897.

Met pursuant to adjournment at 2.30 p.m.

Present—F. W. EVANS (*President*), P. H. Sims, Lansing Lewis, J. McGregor, E. P. Heaton, P. A. McCallum, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. Wright, Jas. Boomer, Thos. Davidson, R. W. Tyre, J. B. Laidlaw, A. M. M. Kirkpatrick, J. W. Tatley, R. McD. Paterson, W. W. Welch, G. J. Pyke, G. Simpson, J. H. Brewster, W. Kavanagh, T. L. Morrisey, J. J. Kenny.

64—SAULT STE. MARIE PULP AND PAPER MILL—Rating thereof.—(Ag., No. 30.)

Referred to Western Factory Improvement Committee.

65—EXTENSION OF JURISDICTION OF THE ASSOCIATION—That the Constitution of the Canadian Fire Underwriters' Association be amended by extending the territory under its jurisdiction to include Manitoba and the North-West Territories, bringing the present Manitoba Board under its jurisdiction in accordance with changes lately made by the latter in their Constitution.—(Ag. No. 12.)

The President repeated, with full explanations, the reference to this matter in his opening address, as follows :—

"The suggestion made in my last Annual Report that it would be in the general interests of the business that "the jurisdiction of the Canadian Fire Underwriters' Association should be extended to include Manitoba and the "North-West Territories, having met with the general approval of the Association, I was asked to endeavor to bring "it about. I have pleasure now in reporting that, after some correspondence on the subject, I visited Winnipeg in "July, and, after discussing the proposition fully with the Manitoba Board, they decided that it would be in their "interest to carry out the scheme, and accordingly made the necessary amendments to their Constitution, putting "themselves under the jurisdiction of this Association as soon as this body amends its Constitution by increasing its "Territory as already suggested."

A copy of the amended Constitution of the Manitoba Board, which had appeared in the minutes of that Board and had been examined by the President and Secretary, was laid on the table.

After discussion, the following resolution was moved and duly carried :

Whereas, the Manitoba Board has amended its Constitution, placing itself under the jurisdiction of the Canadian Fire Underwriters' Association, it is hereby

Resolved, That the jurisdiction of the said Manitoba Board be accepted by this Association, and that its Constitution as adopted by that body on the 29th June last be approved.

On motion, the President was congratulated on the successful result of his efforts in bringing the Manitoba Board under the jurisdiction of the Canadian Fire Underwriters' Association, and thanked for the time and trouble he had given to the matter.

66—WATER POWER SAW MILLS—That an extra be charged for privilege to run night and day.—(Ag., No. 15.)

67—SAW MILLS AND LUMBER YARDS.—To consider whether Mr. Naylor's recent reports on saw mills and lumber yards call for any revision of the Tariff on these risks.—(Ag., No. 25.)

These two items were referred to the Factory Improvement Committee, to report at next regular meeting.

68—SHORT PERIOD INSURANCES.—To reconsider special short period privilege granted on grain.—(Ag., No. 22.)

The following resolution was moved and adopted :—

Resolved, That the "Exemption" (adopted 10th June, 1897) as to grain from the usual short period rate be abolished on the 31st December next, and that all policies or contracts of insurance granting such privileges shall be terminated on the 31st August next.

The Secretary was instructed to communicate this resolution to the Manitoba Board, with the request that the same action be taken by it.

69—PROMULGATION OF RATINGS.—(Ag., No. 23.)

This item was withdrawn.

70—WORKMEN'S RISK—The advisability of providing a charge for Workmen's Risk on Special and Schedule Rated Risks when the regular rate is less than the extra for Workmen's Risk.—(Ag., No. 26.)

This item was referred to the Rating Committee for report at next regular meeting.

71—HAMILTON STAMPING SYSTEM.—(Ag., No. 29.)—The following report was presented and adopted :—

Your Committee beg to report that the Stamping System in force in Hamilton is working in a very satisfactory manner, all Companies and their Hamilton agents expressing satisfaction with the results.

72—UNIFORM CONDITIONS OF MEMBERSHIP.—To discontinue any special privileges that may now be accorded any Company, so that all members of the C. F. U. A. shall be on the same footing.—(Ag., No. 31.)

In the absence of the Company particularly interested, consideration of this item was referred to next regular meeting.

73—CO-INSURANCE—To reconsider the allowance for Co-insurance in Ontario.—(Ag., No. 32.
Deferred to next regular meeting.

74—VESSELS.—Does the Tariff apply to yachts and pleasure boats?—(Ag., No. 33.)
This question was answered in the affirmative.

75—FIRE APPLIANCE INSPECTOR.—On motion, the salary of Mr. Howe, the Municipal Fire Appliance Inspector, was increased from $1,200 to $1,300 for the twelve months commencing 1st instant, and on the understanding that his engagement shall continue to be mutually satisfactory, the amount to be increased to $1,400 for the second twelve months, and $1,500 thereafter.

76—VOTE OF THANKS.—On motion it was unanimously

Resolved, That the thanks of the Association be tendered to the Quebec Assurance Company and to the Quebec Agents for their hospitality and hearty reception of the members, which has left memories of so pleasant a character in connection with the Annual Meeting of the Association, held this year for the first time in their ancient and historic city.

77—ELECTION OF OFFICERS.—A re-election to the Presidency was unanimously tendered Mr. F. W. Evans, but he, while warmly thanking his confreres for such an appreciation of the fulfilment of his duties, declined to continue in office. The following officers were then nominated and elected by acclamation.

President - - - - - - MR. P. H. SIMS, (British America).
Vice-President, for Quebec, MR. E. A. LILLY (London Corporation).
Vice-President for Ontario, MR. H. M. BLACKBURN (Sun).

The Secretaries were reappointed.

78—STANDING COMMITTEES—The following were appointed :—

1. INSURANCE, LEGISLATION AND UNIFORM POLICY CONDITIONS :

Eastern Branch—Liverpool & London & Globe, Guardian, Ætna, Royal, Union, Atlas and North British and Mercantile.

Western Branch—Lancashire, Ætna, Mercantile, National, Waterloo and Western.

2. CLASSIFICATION OF PLACES AND FIRE APPLIANCES :

Eastern Branch—Commercial Union, Alliance, Imperial, London Assurance, London and Lancashire, Caledonian, Northern, Royal, Union and North America.

Western Branch—Hartford, Lancashire, London & Lancashire, Manchester, British America, National, Sun and Western.

3. ELECTRIC LIGHTING :

Eastern Branch—Caledonian, Alliance, Imperial, North British & Mercantile, North America Phenix of Brooklyn, Phœnix of London, Quebec, Queen, and Scottish Union & National.

Western Branch—Quebec, Connecticut, Mercantile, Norwich Union and Western.

4. INFRACTIONS OF TARIFF :

Eastern Branch—Union, Imperial, London and Lancashire, Liverpool & London & Globe, Atlas, Northern, Quebec, Queen, London Assurance and Scottish Union & National.

Western Branch—Sun, British America, Hartford, National, Norwich Union, and Phenix of Brooklyn.

5.—INCENDIARISM :

Eastern Branch—Royal, Phœnix of London, Guardian, Union, North British & Mercantile, London Assurance, Phœnix of Hartford, Quebec, Atlas and North America.

Western Branch—Ætna, Hartford, Lancashire, Manchester, Sun, Western and Waterloo.

6.—FACTORY IMPROVEMENT :

Eastern Branch—Ætna, British America, Commercial Union, Guardian, Liverpool & London & Globe, North British & Mercantile, Phœnix of London, Royal and Union.

Western Branch—Western, Lancashire, London and Lancashire, Norwich Union and Phenix of Brooklyn.

7. RATES :

Eastern Branch—Imperial, Alliance, Caledonian, Commercial Union, Ætna, Phœnix of Hartford and Royal.

Western Branch—Lancashire, Hartford, Mercantile, Phenix of Brooklyn and Sun.

After a cordial vote of thanks to the retiring President for the able manner in which he had, conducted the present meeting, and for the varied services he had rendered the Association as President, and previously for the marked interest he had always taken in its work, followed by a few sincere remarks from him in acknowledgment, the Fourteenth Annual Meeting of the Association was declared closed.

ALF. W. HADRILL, *Secretary.*
W. ROBINS, *Assistant Secretary.*

F. W. EVANS,
President.

NOTICE.—Changes in Tariff Rates and Rules become operative only when promulgated by the Secretaries for their respective territories.

INDEX.

REPORTS.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION

EASTERN BRANCH.

MONTREAL, 28th October, 1896.

Met at 3 p.m.

F. W. EVANS, *President, in the Chair.*

ÆTNA	F. W. EVANS.
ALLIANCE	J. LLOYD OWEN.
ATLAS	M. C. HINSHAW.
BRITISH AMERICA	C. R. G. JOHNSON.
CALEDONIAN	A. M. NAIRN.
COMMERCIAL UNION	Not Represented.
CONNECTICUT	HAROLD HAMPSON.
GUARDIAN	E. P. HEATON.
HARTFORD	Not Represented.
IMPERIAL	T. F. DOBBIN.
LANCASHIRE	Not Represented.
LIVERPOOL & LONDON & GLOBE	G. F. C. SMITH.
LONDON & LANCASHIRE	F. W. EVANS.
LONDON ASSURANCE	Not Represented.
MANCHESTER	Not Represented.
NORTH BRIT & MERCANTILE	RANDALL DAVIDSON
NORTHERN	R. W. TYRE.
NORWICH UNION	Not Represented.
NORTH AMERICA	HAROLD HAMPSON.
NATIONAL OF IRELAND	M. C. HINSHAW.
PHENIX OF BROOKLYN	J. C. SINTON.
PHŒNIX OF HARTFORD	MAITLAND SMITH.
PHŒNIX OF LONDON	Not Represented.
QUEBEC	Not Represented.
QUEEN	GEO. SIMPSON.
ROYAL	GEO. SIMPSON.
SUN	Not Represented.
SCOTTISH UN. & NAT.	Not Represented.
UNION	T. L. MORRISEY.
WESTERN	Not Represented.

Minutes of Meeting of 30th ult., were read and confirmed; those of the Toronto Branch of 7th instant, were submitted and ordered to be fyled.

1.—Special Agents' Certificates.—Applications from Douglas B. Acer, for the Phœnix of Hartford, and J. H. Kennedy for the Western, (in lieu of C. A. Hogue, cancelled) submitted at last Meeting, were ordered to be granted, and a new one from L. H. Painchaud, for the "Alliance," was laid on the table for action at next Meeting.

2.—Commission on Montreal Risks to Outside Agents.—A ruling was asked as to whether commission could be paid by a Company on a Montreal Risk received through its duly commissioned agent for another place. After some discussion on the point, the Chairman said that, while it would appear that the bearing of the rules on this point had not been fully apprehended, there could be no question that the payment of any commission on a Montreal Risk to any party whomsoever, who had not qualified as required by the Rules, was a violation thereof.

3.—Infractions.—Referring to a statement made by Mr. Simpson, Manager of the Royal Insurance Co., at last Meeting, that his Special Agents were desirous of submitting further explanations in relation to the complaint of wrongful payment of commission, the Secretary reported that following what he understood to be the wishes of the meeting on the matter, he had examined the further evidence submitted by the agents, and by according same a favorable interpretation, the infractions complained of might be regarded in some sense a technical infringement of the rules, and having represented the facts to the President and the Chairman of the Infraction Committee, he with their consent, had accepted $10.00 in payment of the fine imposed. The Secretary further stated that the fine imposed upon Mr. Bruneau, the agent of the Phœnix of Hartford at Quebec, had been paid.

4.—Refrigerator Storage.—An application from the Montreal Cold Storage and Freezing Company, for a reconsideration of the requirement that they should provide a duplicate refrigerating plant, or else that they shall obtain a reduced rate for complying with such requirement, was negatived.

5.—Planer in Saw Mill.—An application that a planer used for green lumber only be permitted in a Saw Mill without extra charge, was not entertained.

6.—Brick Encased Dwellings with Solid Brick Party Walls.—To make a rate for same.—**Dwellings, Rate on Second Class.**—To reduce rates on the Buildings.—**Dwellings in St. Henry and Ste. Cunegonde.**—To reconsider, with a view to reduction, the present special tariff for this district.

After some discussion on the foregoing three items, they were all referred to a Special Committee, which was appointed as follows:—Liverpool & London & Globe, Convenor; North America, North British & Mercantile, Royal, British America, Phœnix of Hartford, Union, Imperial, Scottish Union & National.

7.—Special Ratings.—Montreal Harbor Commissioners' Plant. This item not being on the notice paper, consideration was deferred until next Meeting.

8.—Association Meetings.—The President referring to the action taken by the Association at its recent Annual Meeting, in endorsing the principle of a proposition to substitute for the present Branch Meetings, three or four Meetings of the whole Association during the year, said, that as such a change would affect the present method of dealing with Montreal business, it would be desirable that a Special Meeting of the Branch be held to discuss the project, and he would, therefore, call one for Wednesday next, at 3 p.m.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

F. W. EVANS,
President.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION

EASTERN BRANCH.

MONTREAL, 4th November, 1896.

Met at 3 p.m.

F. W. EVANS, *President, in the Chair.*

ÆTNA	F. W. EVANS.
ALLIANCE	Not Represented.
ATLAS	M. C. HINSHAW
BRITISH AMERICA	C. R. G. JOHNSON.
CALEDONIAN	LANSING LEWIS.
COMMERCIAL UNION	Not Represented.
CONNECTICUT	HAROLD HAMPSON.
GUARDIAN	E. P. HEATON.
HARTFORD	J. W. MOLSON.
IMPERIAL	G. R. KEARLEY.
LANCASHIRE	J. P. BAMFORD.
LIVERPOOL & LONDON & GLOBE	G. F. C. SMITH.
LONDON & LANCASHIRE	F. W. EVANS.
LONDON ASSURANCE	E. A. LILLY.
MANCHESTER	J. W. MOLSON.
NORTH BRIT & MERCANTILE	RANDALL DAVIDSON
NORTHERN	R. W. TYRE.
NORWICH UNION	W. KAVANAGH.
NORTH AMERICA	HAROLD HAMPSON.
NATIONAL OF IRELAND	M. C HINSHAW.
PHENIX OF BROOKLYN	J. C. SINTON.
PHŒNIX OF HARTFORD	Not Represented.
PHŒNIX OF LONDON	R. McD. PATERSON.
QUEBEC	J. H. ROUTH.
QUEEN	GEO. SIMPSON.
ROYAL	GEO. SIMPSON.
SUN	J. P. BAMFORD.
SCOTTISH UN. & NAT.	W KAVANAGH.
UNION	T. L. MORRISEY.
WESTERN	J. H ROUTH.

9.—Proposed Change in Constitution of Association.—The President stated that as intimated at last Meeting of the Branch, this Special Meeting had been called to consider how the action taken by the Association at its recent Annual Meeting, in endorsing the principle of a proposition to substitute for the present Branch Meeting three or four Meetings of the whole Association during the year, would affect the present method of dealing with Montreal business. The resolution adopted at the Annual Meeting was read as follows:—

That it is not desirable to perpetuate the division of the Association into Branches, but that to more effectually and satisfactorily carry out the object for which the Association was formed, the Constitution be so changed as to provide:

"That the business of the Association shall, after a date to be agreed upon, be conducted at Joint Meetings."

"That a Special Committee be appointed to consider the necessary amendments to the Constitution and By-laws; to prepare a scheme of re-organization and to report thereon to a Special Meeting to be held in Montreal on the first Wednesday in December."

The President explained that the Meeting could not take any formal action, but the object sought was to gain an expression of opinion for the guidance of the Committee appointed to re-draft the Constitution on the lines proposed.

After remarks from most of the Members present, the Chairman said that from the discussion which had taken place, it would appear that a general committee of all the Companies, on the lines of the present Eastern Branch, would afford the most satisfactory way of dealing with Montreal business, which proposition was then endorsed by the Meeting.

10.—Windsor Hotel.—A Member asked the consideration of an application from the Windsor Hotel Company to be relieved of the 80 % co-insurance clause as regards the contents of its premises: the matter was urgent and required to be dealt with at once to retain the business. A point of order being raised, the President pointed out that the present was a Meeting called for a special purpose, if, however, any unanimous understanding could be arrived at on the question, so as to ensure it being confirmed at the first Branch Meeting, the matter might practically be disposed of. On this understanding it was agreed that the Windsor Hotel Company be relieved of the 80 % co-insurance clause as regards the contents of its premises, on the condition that the Company guarantees an insurance of not less than $100,000 on said contents.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

F. W. EVANS,
President.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

WESTERN BRANCH.

MONTHLY MEETING.

Met this day at 2.30 p.m. TORONTO, November 4th, 1896.

PRESENT:

MR. P. H. SIMS, Vice-President, in the Chair.

ÆTNA.....A. M. M. Kirkpatrick.	NATIONAL.....J. H. Ewart.
BRITISH AMERICA.....P. H. Sims.	NORWICH UNION.....J. B. Laidlaw.
COMMERCIAL UNION.....R. Wickens.	PHENIX OF BROOKLYN...F. Bryers.
CONNECTICUT.....Not represented.	QUEBEC.....G. J. Pyke.
HARTFORD..... Not represented.	SCOT. UN. & NATIONAL..A. F. Jones.
LANCASHIRE.....J. G. Thompson.	SUN.....Not represented.
LONDON & LANCASHIRE..A. Wright.	WATERLOO.....Not represented.
MANCHESTER.....Jas. Boomer.	WESTERN.....C. C. Foster.
MERCANTILE.....Jas. Lockie.	

Minutes of Meeting October 7th were read and confirmed.

582 **Minutes.**—The following minutes were submitted and ordered to be filed:—
Eastern Branch October 28th.
Hamilton Board October 12th, 19th and 26th.
Toronto Board October 5th, 12th, 19th and 26th.

583 **Schedule Inspector.**—In view of the protracted illness of Mr. Forsythe, and the imperative necessity of his work being continued, it was decided to engage a substitute temporarily, and Mr. George Denoon was accordingly appointed at a salary of $4 per day and expenses.

584 **Payment of Claims.**—(Par. 94 Annual Meeting Minutes). This matter having been referred to the Branches as per the above mentioned paragraph, the following Committee was appointed to confer with the Eastern Branch Committee and to report at the December meeting, namely: Manchester, Hartford and Western.

585 **Specific Rating.**—Proposal was made to specifically rate the towns of Sudbury, Massey, Webbwood, Thessalon, Bruce Mines, Gore Bay, Little Current and Manitowaning, and it was moved and adopted,

"That the above named towns be specifically rated, and that the Rat Portage, Port Arthur and North Bay Committee be requested to carry out the work, and are hereby authorized to send an official of the Association to make the necessary inspections."

586 **Ingersoll Packing Co.**—Letters were read from the assured in regard to reduction in rate, and also from the Manager of a Company in regard to certain suggested improvements. It was decided that if the wall between the Packing Department and the Storage Department of No. 1 be made a fire wall with openings protected by double fire proof doors, the rate on the Storage Department could be reduced 25 cents.

587 **Electrical Inspector.**—A letter was read from the Electrical Bureau of the National Board of Fire Underwriters, announcing the holding of their regular Annual Meeting in New York on December 8th. It was decided to request Electrical Inspector A. B. Smith to attend this meeting on behalf of the Association.

W. ROBINS, *Secretary.* P. H. SIMS, *Vice-President.*

INFRACTIONS OF TARIFF.

INFRACTIONS BROUGHT FORWARD FROM PREVIOUS MINUTES NOT YET RECTIFIED.

North America.—Seed Warehouse, Hamilton. Bulletined (8-6-'96). Name of agent not given.
North British & Mercantile.—Cheese Factory, N. Crosby Tp. Bulletined (13-7-'96). Taken through E. L. Buckman, Brockville.
North British & Mercantile.—Cheese Factory, Bedford Tp. Bulletined (13-7-'96). Taken through E. L. Buckman, Brockville.
Phoenix of London.—Hardware Store, Kingston. Bulletined (13-7-'96). Taken through G. A. Kirkpatrick.
Quebec.—Seed Warehouse, Hamilton. Bulletined (26-8-'95). Name of agent not given.
Quebec.—Wine Factory, Sandwich. Bulletined (13-1-'96). Name of agent not given.
Queen.—Seed Warehouse, Hamilton. Bulletined (8-6-'96). Name of agent not given.
Royal.—Wine Factory, Sandwich. Bulletined (13-1-'96). Name of agent not given.
Royal.—Hardware Store, Hamilton. Bulletined (29-6-'96). Taken through F. W. Gates.
Royal.—Seed Warehouse, Hamilton. Bulletined (8-6-'96). Name of agent not given.
Scottish Union and National.—Storehouse, Port Arthur. Bulletined (23-3-'96). Cancellation reported (12-5-'96). Name of agent not given.
Waterloo.—Seed Warehouse, Hamilton. Bulletined (8-6-'96). Name of agent not given.

RECTIFIED INFRACTIONS PUBLISHED IN LAST MINUTES BUT WITHOUT NAMES OF AGENTS.

Imperial.—Bakery, Little Current. Queried (24-8-'96). Cancellation reported (29-10-'96). Taken through C. L. D. Sims.
Norwich Union.—Hardware Store, Ottawa. Queried (26-9-'96). Collection reported (26-10-'96). Taken through R. H. Haycock.

INFRACTIONS SUBSTANTIATED SINCE LAST PUBLICATION:

INFRACTIONS PRECEDED BY AN ASTERISK HAVE BEEN RECTIFIED ACCORDING TO INSTRUCTIONS.

***Imperial.**—Tailor Shop, Little Current. Queried (20-10-'96). Cancellation reported (5-11-'96). Taken through C. L. D. Sims.
***London Assurance.**—General Store, Ottawa. Bulletined (28-9-'96). Cancellation reported (21-10-'96). Taken through W. G. Black.
North America.—Farm Property, Saltfleet Township. Bulletined (28-9-'96). Taken through W. A. Spratt, Hamilton.
Phœnix of Hartford.—Farm Property, Saltfleet Township. Bulletined (28-9-'96). Taken through W. A. Spratt, Hamilton.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION

EASTERN BRANCH.

MONTREAL, 11th November, 1896.

Met at 3 p.m.

F. W. EVANS, *President, in the Chair.*

ÆTNA	F. W. EVANS.	NORTH BRIT & MERCANTILE	RANDALL DAVIDSON
ALLIANCE	J. LLOYD OWEN.	NORTHERN	R. W. TYRE.
ATLAS	M. C. HINSHAW	NORWICH UNION	W. KAVANAGH.
BRITISH AMERICA	Not Represented.	NORTH AMERICA	HAROLD HAMPSON.
CALEDONIAN	LANSING LEWIS.	NATIONAL OF IRELAND	M. C HINSHAW.
COMMERCIAL UNION	Not Represented.	PHENIX OF BROOKLYN	J. C. SINTON.
CONNECTICUT	HAROLD HAMPSON.	PHŒNIX OF HARTFORD	MAITLAND SMITH.
GUARDIAN	E. P. HEATON.	PHŒNIX OF LONDON	R. McD. PATERSON
HARTFORD	Not Represented.	QUEBEC	J. H. ROUTH.
IMPERIAL	Not Represented.	QUEEN	GEO. SIMPSON.
LANCASHIRE	Not Represented.	ROYAL	GEO. SIMPSON.
LIVERPOOL & LONDON & GLOBE	Not Represented.	SUN	Not Represented.
LONDON & LANCASHIRE	F. W. EVANS.	SCOTTISH UN. & NAT.	W KAVANAGH.
LONDON ASSURANCE	E. A. LILLY.	UNION	T. L. MORRISEY.
MANCHESTER	Not Represented	WESTERN	J. H ROUTH.

Minutes of Meetings of 28th ult. and 4th inst. were read and confirmed; those of the Western Branch of the 4th inst. were submitted, and after action being taken on items 583 and 585, as recorded in the next two paragraphs, they were orderd to be filed.—

11.—Schedule Inspector.—The temporary appointment of a substitute for Mr. Forsyth, as recorded in the Western Branch Minutes of November 4th, was concurred in, pending further consideration at the Special General Meeting of the Association to be held in December.

12.—Specific Rating.—With regard to the resolution passed at Western Branch Meeting of 4th inst., ordering the specific rating of some eight "distant point" towns, it was moved and carried:

That the specific rating of these towns not being a matter of general interest to all Companies, the proposition be not concurred in, except upon the condition that the whole expense of such specific rating be separately assessed upon the Companies transacting business there, according to their respective premium incomes in such places.

13.—Special Agents' Certificates.—The application from L. H. Painchaud for the "Alliance," submitted at last Meeting, was ordered to be granted upon payment of the requisite fee.

14.—Special Ratings.—*Montreal Harbor Commissioners Plant.*—An application for a specially reduced rate on this plant was not entertained. *Academy of Music.*—An application for a reconsideration of the rate on this risk was not granted, allowance having already been made for the premises being lighted solely by electric light.

15.—Insurance Legislation Committee.—The Minutes of the last Annual Meeting were corrected by adding the "Liverpool & London & Globe," as convener, to this Committee.

16.—Payment of Claims.—*Par* 94, *Annual Meeting Minutes.*—This matter having been referred to the Branches, the following Committee was appointed to confer with the Western Branch Committee and report at the December Meeting:—North America, Alliance and Northern.

17.—Infractions of Tariff.—The following report was presented, and, after some discussion, adopted.—

The Infraction Committee beg to report that being required by Section 13 of the Montreal Commission Rules to adjudge a fine on any Company or Agent infringing such rules, it has considered the action of the "Guardian" in having paid its Pointe Claire Agent commission for a line on a Cigar Factory located in Montreal, such payment of commission being an infraction of the Montreal Commission Rules, it having been recently ruled by the Branch that payment of commission on a Montreal risk, under any circumstances to any other party than a duly registered Montreal Special or Sub-Agent is a contravention of the rules.

Your Committe, while recognizing that the absolute prohibition against the payment of commission on a Montreal risk by a Company to its duly commissioned Agent in another place might, in a few exceptional cases, such as when a Montreal risk is through local ownership or control, legitimately within the sphere of Agents in such outside place, be a hardship on the Company and its Agent, and not contemplated when the rules were adopted, yet, without in any way reflecting upon the "Guardian," your Committee desire to express its opinion that it would tend to open the door to practices contrary to the spirit and intent of the Commission Rules, not to sustain and justify their application to the present case, in which the Agent placing the Montreal risk is a storekeeper in a small adjacent municipality, and who secured the risk through having trade dealings with the assured.

Your Committee believe that the object sought will be fully met by the "Guardian" being required to cancel the risk, and as the imposition of a fine is compulsory, that a nominal one of $1.00 be imposed, and it thus recommends.

18.—Brick Encased Dwellings with Solid Brick Party Walls.—Dwellings, Rate on Second Class.—Dwellings in St. Henry and Ste. Cunegonde.—The Committee appointed at Meeting of 28th ult. on these matters presented the following report. The recommendations therein regarding the first and third items were adopted, but that relating to the second item was amended by referring the question to the approaching December Meeting of the Association.

Your Committee beg to report with regard to the three items submitted to them as follows:—

1st.—Brick Encased Dwellings with Solid Brick Party Walls.—To provide a rate for same.

Your Committee consider it would be inexpedient to do so, such method of construction is very exceptional, and to recognize it would be to introduce a new classification and be a departure from the principle laid down in Tariff Rule 9, which requires "that the classification of a building of mixed construction shall be determined by the parts of most inferior construction." The application of this rule requires buildings of the construction named to rate as second class.

2nd.—Second Class Dwellings in Montreal.—To revise rate on same.

The report of the Committee on this matter was amended by referring the subject to the General Meeting of the Association to be held in December.

3rd.—Re-Consideration of the Special Tariff for portion of St Cunegonde and St. Henry.

Your Committee consider that the present Tariff, which provides a uniform minimum rate throughout the specially rated district, has proved too arbitrary, inasmuch as no discrimination is made for the differing congestion or endangerment of the various blocks. It being represented to your Committee that the water supply in the district specially rated had been much improved, they availed themselves of Mr. Howe being in town to have the water supply of these two municipalities specially examined. His report, which will doubtless be printed and circulated amongst Companies, shows a very marked improvement in the supply and pressure throughout the district. After consideration, your Committee are of the opinion that the most satisfactory way of revising the rates would be to specifically rate the district on a basis for frame dwellings, ranging from 1% to 2% per annum according to exposure; that three year policies be permitted for two annual premiums. For mercantile risks, that the rates be on the basis of the Montreal Tariff, extra to be charged for any marked endangerment. Your Committee are of opinion that Mr. Boult's services could be utilized for the purpose.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

F. W. EVANS,
President.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION

EASTERN BRANCH.

MONTREAL, 25th November, 1896.

Met at 3 p.m.

F. W. EVANS, *President, in the Chair.*

ÆTNA	F. W. EVANS.	NORTH BRIT & MERCANTILE	R. MACDONALD.
ALLIANCE	J. LLOYD OWEN.	NORTHERN	Not Represented.
ATLAS	M. C. HINSHAW.	NORWICH UNION	Not Represented.
BRITISH AMERICA	C. R. G. JOHNSON.	NORTH AMERICA	Not Represented.
CALEDONIAN	LANSING LEWIS.	NATIONAL OF IRELAND	M. C. HINSHAW.
COMMERCIAL UNION	Not Represented.	PHENIX OF BROOKLYN	J. C. SINTON.
CONNECTICUT	Not Represented.	PHŒNIX OF HARTFORD	Not Represented.
GUARDIAN	E. P. HEATON.	PHŒNIX OF LONDON	Not Represented.
HARTFORD	J. W. MOLSON.	QUEBEC	C. H. ROUTH.
IMPERIAL	G. R. KEARLEY.	QUEEN	GEO. SIMPSON.
LANCASHIRE	Not Represented.	ROYAL	GEO. SIMPSON.
LIVERPOOL & LONDON & GLOBE	Not Represented.	SUN	Not Represented.
LONDON & LANCASHIRE	F. W. EVANS.	SCOTTISH UN. & NAT.	Not Represented.
LONDON ASSURANCE	Not Represented.	UNION	Not Represented.
MANCHESTER	J. W. MOLSON.	WESTERN	C. H ROUTH.

Minutes of Meeting of 11th instant were read and confirmed.

19.—Special Ratings.—*Shaw, Cassils & Coy's Tanneries at Bracebridge, Roxton Falls, Port Elgin and Huntsville.*—An average rate of $1.75 was agreed upon for a schedule covering the whole property, including storehouses, subject to the confirmation of the Western Branch. *Foster, Watson & Coy's Wall Paper Factory, Maisonneuve.*—New premises specially constructed. The following special rates were agreed to subject to the 90% co-insurance clause :—Factory, building 65c., contents 85c.; warehouse, building 40c., contents 60c. *J. C. Wilson & Coy's Paper and Pulp Mill, St. Jerome.*—An application from the assured for a further reduction in the rate was not entertained. *Shaw, Cassils & Coy's Wholesale Leather Stock.*—An application from the assured to be relieved of the 80% co-insurance clause, was not entertained, except on the usual condition of 20% extra for its omission.

The meeting then adjourned.

ALF. W. HADRILL,
Secretary.

F. W. EVANS,
President.

20.—Infractions of Tariff.—* indicates that infractions has not been complied with :—

Quebec.—Stadacona.—Church taken through D. Talbot. Requested to cancel 12th September, complied with 14th September.

North British & Mercantile.—Verchères.—Hotel taken through G. Fauteux. Requested to cancel 1st October, complied with 7th October.

Liverpool & London & Globe.—St. Cunegonde—Grocery taken direct. Requested to cancel 31st October, complied with 9th November.

***Scottish Union & National.**—Montreal.—Ship Chandler taken direct. Requested to cancel 9th November.

***Guardian.**—Montreal.—Tobacco Factory taken through E. Mayer. Requested to cancel 12th November.

Connecticut.—St. Cunegonde.—Dwelling taken through J. A. Payette. Requested to cancel 18th November, Complied with 25th November.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION

MONTREAL COMMITTEE.

MONTREAL, 23rd December, 1896.

Met at 3 p.m.

F. W. EVANS, *Chairman.*

ÆTNA	F. W. EVANS.
ALLIANCE	Not Represented.
ATLAS	M. C. HINSHAW.
BRITISH AMERICA	Not Represented.
CALEDONIAN	Not Represented.
COMMERCIAL UNION	Not Represented.
CONNECTICUT	Not Represented.
GUARDIAN	Not Represented.
HARTFORD	Not Represented.
IMPERIAL	G. R. KEARLEY.
LANCASHIRE	Not Represented.
LIVERPOOL & LONDON & GLOBE	Not Represented.
LONDON & LANCASHIRE	F. W. EVANS.
LONDON ASSURANCE	Not Represented.
MANCHESTER	Not Represented.
NORTH BRIT & MERCANTILE	RANDALL DAVIDSON
NORTHERN	Not Represented.
NORWICH UNION	W. KAVANAGH.
NORTH AMERICA	Not Represented.
NATIONAL OF IRELAND	M. C. HINSHAW.
PHENIX OF BROOKLYN	J. C. SINTON.
PHŒNIX OF HARTFORD	Not Represented.
PHŒNIX OF LONDON	Not Represented.
QUEBEC	J. H. ROUTH.
QUEEN	GEO. SIMPSON.
ROYAL	GEO. SIMPSON.
SUN	Not Represented.
SCOTTISH UN. & NAT.	W. KAVANAGH.
UNION	T. L. MORRISEY.
WESTERN	J. H. ROUTH.

The President explained that the revised Constitution of the C. F. U. A. provides that a monthly General Meeting of the whole Association shall be held in lieu of meeting as heretofore in separate Branches. In order to deal with Montreal business the chief representatives of all Companies in the City are constituted a Committee for such purpose, and that the present Meeting has been thus convened.

1—Special Ratings.—*Theatre Royal.*—A reduction of fifty cents was ordered to be made from the rating on this risk, on condition that the same be lighted by electric light, and that the equipment be certified to annually by Mr. Badger, the City Electrician.

2—Special Agents.—The following applications were submitted and laid on the table for action at next Meeting: —— Piché, for the North British & Mercantile, C. A. Hogues, for the North America, and L. V. Perry, for the Scottish Union & National.

3—Brick Encased Dwellings.—The question of revising the rates on brick encased dwellings, which had been referred by the C. F. U. A. at the recent General Meeting to this Committee, was deferred to next Meeting of the Committee in view of the limited attendance.

4—St. Cunegonde and St. Henry.—The Secretary reported that Mr. Boult had completed the rating of that portion of these municipalities south of Notre Dame Street as ordered, and that printed copies of the ratings would, probably, be in Companies' hands about the new year. Action approved, and in view of the increased work entailed upon the Inspector, a grant of $50.00 was voted to him.

5—Recent Fires.—In view of certain statements, the following Committee was appointed to enquire into the manner in which the recent fires in Montreal had been handled: North British & Mercantile, Caledonian, Union, Western, Guardian.

6—Sprinklered Risks.—The Secretary reported that Mr. Naylor, the newly appointed Inspector for Sprinklered Risks, had inspected several risks in Montreal, reports of which were on file for inspection by Companies interested. The following is a brief resumé indicating the character of the equipment.

J. C. WILSON & CO., Paper Bag and Box Factory, Printing, etc. Partial equipment, one supply, outside alarm,—could be made a good protected risk.

J. C. McLAREN BELTING CO., Belting, Loom, Harness and Reed Factory. Partial equipment, one supply, outside alarm.

ST. LAWRENCE SUGAR REFINING CO., REFINERY.—A standard equipment. WAREHOUSE.—Dry system, not standard, improvements required. COOPERAGE.—The equipment is not standard, is an air system, it is intended to try wet system this winter; owing to the occupation and interior construction of the building, the protection cannot be considered reliable.

CANADA PAINT CO., Paint Works. Two source of supply, not thoroughly standard, lay out in some buildings poor.

CANADA JUTE CO., Jute Bag Factory. Good single supply system with outside alarm.

SHEARER & BROWN., Saw Mill and Box Factory. One supply system, owing to nature of building not reliable, wet in summer, dry in winter.

JAS. SHEARER, Blind and Sash Factory. Inferior one supply system; portion of system has to be cut off in winter.

A. H. SIMS & CO., Shirt Factory. With one or two minor alterations, will be a good one supply dry equipment; automatic alarm in connection with the Watkins Fire Alarm System.

AMES, HOLDEN CO., Boot and Shoe Factory. Good single supply equipment; outside alarm and a connection with Engineer's residence.

G. T. SLATER & SONS, Boot and Shoe Factory. Good single supply equipment; outside alarm; those in roof space cut off in winter.

WELLS, RICHARDSON & CO., Prop'y Medicine Manufacturing and Dyes. With a few additional heads, will be a good one supply wet system; no alarm, but watchman with watchclock; roof space not protected.

NORTHERN ELECTRIC MFG CO., Telephone Factory. Standard equipment.

DAVIS & LAWRENCE CO., Patent Medicine Factory. A two supply equipment not standard, outside alarm.

C. A. LIFFITON & CO., Coffee and Spice Mill. One supply system, outside alarm, blind and unoccupied basement unprotected.

LYMAN SONS & CO., Manufacturing Chemists. An indifferent one supply system; inside alarm, watchman with watchclock.

RAMSAY & SONS, Paint and Glass Storage. A fair one supply system, dry in winter, outside alarm.

NOTE.—From the 1st January next, the ratings on the above Risks and other Sprinklered Risks as they are inspected, will be re-issued in a distinctive manner from other ratings. The commission payable on such Risks to Agents, Brokers, or Special Agents by Head Offices or by Chief Agents of Companies in Montreal or Toronto must be limited to 5% as required by Section 3 of the By-Laws of the Association.

The meeting then adjourned.

ALF. W. HADRILL,
Secretary.

F. W. EVANS,
Chairman.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION

MONTREAL COMMITTEE.

MONTREAL, January 27th, 1897.

Met at 3 p.m.

Present: E. A. LILLY, in the Chair.

ÆTNA	F. W. EVANS.
ALLIANCE	P. M. WICKHAM.
ATLAS	Not Represented.
BRITISH AMERICA	C. R. G. JOHNSON.
CALEDONIAN	LANSING LEWIS.
COMMERCIAL UNION	JAS. MCGREGOR.
CONNECTICUT	HAROLD HAMPSON.
GUARDIAN	G. A. ROBERTS.
HARTFORD	D. M. SEXTON.
IMPERIAL	T. F. DOBBIN.
LANCASHIRE	J. CARSON.
LIVERPOOL & LONDON & GLOBE	G. F. C. SMITH.
LONDON & LANCASHIRE	F. W. EVANS.
LONDON ASSURANCE	E. A. LILLY.
MANCHESTER	D. M. SEXTON.
NORTH BRIT & MERCANTILE	RANDALL DAVIDSON
NORTHERN	R. W. TYRE.
NORWICH UNION	Not Represented.
NORTH AMERICA	HAROLD HAMPSON.
NATIONAL OF IRELAND	Not Represented.
PHENIX OF BROOKLYN	J. C. SINTON.
PHŒNIX OF HARTFORD	MAITLAND SMITH.
PHŒNIX OF LONDON	Not Represented.
QUEBEC	J. H. ROUTH.
QUEEN	GEO. SIMPSON.
ROYAL	GEO. SIMPSON.
SUN	J. CARSON.
SCOTTISH UN. & NAT.	Not Represented.
UNION	T. L. MORRISEY.
WESTERN	J. H. ROUTH.

Minutes of 23rd ult. were read and confirmed.

7.—Special Ratings.—*Stocks in Fire Proof Safes in Fire Proof Bldgs.*—An application from Messrs. Robbins & Appleton, for a reduction from the present rate of 50 cents on watch movements in safes in the Canada Life Building, was negatived.

8.—Special Agents.—The following applications submitted at last Meeting were ordered to by granted on payment of the requisite fees:—C. A. Hogues for the North America, and L. V. Perry for the Scottish Union & National. The application from Piché for the North Brit. & Mercantile, was withdrawn. A new application from Gaspard Brouillet for the Quebec, was laid on the table for action at next Meeting.

9.—Brick Encased Dwellings.—The question of revising the rates on these risks in Montreal, which had been referred by the Association to this Committee, and deferred from last Meeting owing to a limited attendance, was taken up. It was moved

"That the rates on brick encased dwellings in Montreal be not disturbed."

It was moved in amendment

"That the rates on brick encased dwellings in Montreal be amended as follows"—On buildings, reduced to 75c. on contents increased to $1.25.

The amendment was put and lost on a vote of 7 to 11, and the main motion was carried on the same division

10.—Recent Fires.—The Committee appointed at last Meeting on this matter, reported progress.

11.—City Inspectorship.—Mr. Calder, the City Inspector, having been appointed by the C. F. U. A. to the Western Schedule Rating Inspectorship, his present position will, therefore, shortly be vacant. The President had authorized the Secretary to advertise for applications, and pending the present Meeting, he had referred the matter to the Factory Improvement Committee. This Committee had seen some applicants, but desired to see others before making any recommendation. The action of the President and Factory Improvement Committee was approved, and that Committee was empowered to make the appointment.

The meeting then adjourned.

ALF. W. HADRILL,
Secretary.

E. A. LILLY,
Chairman.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION

MONTREAL COMMITTEE.

MONTREAL, February 24th, 1897.

Met at 3 p.m.

Present: F. W. EVANS in the Chair.

ÆTNA	F. W. EVANS.	NORTH BRIT & MERCANTILE	RANDALL DAVIDSON
ALLIANCE	P. M. WICKHAM.	NORTHERN	R. W. TYRE.
ATLAS	M. C. HINSHAW.	NORWICH UNION	Not Represented.
BRITISH AMERICA	C. R. G. JOHNSON.	NORTH AMERICA	HAROLD HAMPSON.
CALEDONIAN	LANSING LEWIS.	NATIONAL OF IRELAND	M. C. HINSHAW.
COMMERCIAL UNION	JAS. MCGREGOR.	PHENIX OF BROOKLYN	J. C. SINTON.
CONNECTICUT	HAROLD HAMPSON.	PHŒNIX OF HARTFORD	Not Represented.
GUARDIAN	E. P. HEATON.	PHŒNIX OF LONDON	R. MCD. PATERSON.
HARTFORD	Not Represented.	QUEBEC	J. H. ROUTH.
IMPERIAL	G. R. KEARLEY.	QUEEN	WM MACKAY.
LANCASHIRE	J. P. BAMFORD.	ROYAL	WM. MCKAY.
LIVERPOOL & LONDON & GLOBE	G. F. C. SMITH.	SUN	J. P. BAMFORD.
LONDON & LANCASHIRE	F. W. EVANS.	SCOTTISH UN. & NAT.	Not Represented.
LONDON ASSURANCE	Not Represented.	UNION	T. L. MORRISEY.
MANCHESTER	D. M. SEXTON.	WESTERN	J. H. ROUTH.

Minutes of Meeting of 27th ultimo were read and confirmed.

12.—Special Ratings.—*Protestant Commissioners' Schools.*—An application from the Commissioners for a reduced rate on the Schools, on the condition that the insurance be increased to 70 per cent. of the value, was received; consideration deferred, pending reference of the general question to the Association, as hereafter recorded. *Gault Bros. & Co., Wholesale Dry Goods.*—A letter from this firm was read, complaining of the rate they were called upon to pay on their stock, in consequence of the policies not being made subject to the 80 per cent. co-insurance clause, and stating their objections to accepting the said clause, and asking relief therefrom. The Secretary was instructed to reply that there were no particular features in the risk for which a special reduction from the minimum rate could be made other than that already granted for the automatic fire alarm, and that the Companies could not entertain any proposition which would interfere with the general principle of requiring the assured, when paying the minimum rate, to maintain 80 per cent. insurance, or to be a co-insurer for the deficit. *Avenue House, Private Hotel and Boarding House.*—The rate on this risk was reduced to building 75 cents, contents 87½ cents, with the 80 per cent. co-insurance clause.

13.—Co-Insurance on Buildings.—In connection with the application of the Protestant School Commissioners, recorded in the preceding paragraph, the question of granting reduction in rate for co-insurance clause on buildings generally was discussed, and the following resolution adopted:—

That this Committee approve of the principle of making concessions in rates for the introduction of co-insurance on buildings, and that it do report to the Association, recommending that a rule providing for the same be adopted at its next Meeting.

14.—Brick Encased Dwellings.—In accordance with notice on the call for the Meeting, a reconsideration of the action taken at last Meeting of the Committee on this matter was moved and carried.

It was thereupon moved that the rates on second-class dwellings in Montreal be amended by reducing the rate on the buildings to 75 cents, leaving the rate on the contents undisturbed at 1 per cent. The motion was carried on a vote of thirteen to three, and it was ordered that the reduced rate become operative on the following day.

15.—Special Agents.—The application from Mr. Gaspard Brouillet for the "Quebec," submitted at last Meeting, was ordered to be granted upon payment of the requisite fee.

16.—City Inspectorship.—The Factory Improvement Committee, to which this matter had been referred at last Meeting with power to act, reported that after seeing a number of applicants they had appointed Mr. Jos. Bell at a salary of $50.00 per month, the engagement to be terminable at one month's notice from either side, and that Mr. Bell had entered upon his duties. The action of the Committee was approved.

17.—Office Staff.—An application from Mr. Mussen, Assistant to the Secretary, for an increase in salary, was received, and, on motion, referred to the Association with a recommendation that the salary of Mr. Mussen be increased to $1,000 per annum.

The meeting then adjourned.

ALF. W. HADRILL,
Secretary.

F. W. EVANS,
Chairman.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION

MONTREAL COMMITTEE.

MONTREAL, March 24th, 1897.

Met at 3 p.m.

Present: E. A. LILLY, (London Assurance) in the Chair.

ÆTNA	F. W. EVANS.
ALLIANCE	P. M. WICKHAM.
ATLAS	M. C. HINSHAW.
BRITISH AMERICA	C. R. G. JOHNSON.
CALEDONIAN	LANSING LEWIS.
COMMERCIAL UNION	JAS. MCGREGOR.
CONNECTICUT	HAROLD HAMPSON.
GUARDIAN	G. A. ROBERTS.
HARTFORD	Not Represented.
IMPERIAL	G. R. KEARLEY.
LANCASHIRE	J. P. BAMFORD.
LIVERPOOL & LONDON & GLOBE	G. F. C. SMITH.
LONDON & LANCASHIRE	F. W. EVANS.
LONDON ASSURANCE	E. A. LILLY.
MANCHESTER	Not Represented.
NORTH BRIT & MERCANTILE	R. MACDONALD.
NORTHERN	R. W. TYRE.
NORWICH UNION	Not Represented.
NORTH AMERICA	HAROLD HAMPSON.
NATIONAL OF IRELAND	M. C. HINSHAW.
PHENIX OF BROOKLYN	J. C. SINTON.
PHŒNIX OF HARTFORD	Not Represented.
PHŒNIX OF LONDON	A. C. GOUR.
QUEBEC	J. H. ROUTH.
QUEEN	WM MACKAY.
ROYAL	WM. MACKAY.
SUN	J. P. BAMFORD.
SCOTTISH UN. & NAT.	Not Represented.
UNION	T. L. MORRISEY.
WESTERN	J. H. ROUTH.

Minutes of Meeting of February 24th were read and confirmed with the exception of the special rate on the Avenue House, Private Hotel, to which objection had subsequently been taken, it having been dealt with without due notice.

18.—Co-Insurance on Three Year Risks.—A recommendation made by this Committee at its last Meeting, was dealt with by the Association as follows:—

That the Montreal Committee be given power to make reduction in rates for co insurance on Churches, Academies, Day Schools, Colleges, Convents, Nunneries, Charitable or Religious Institutions, Houses of Refuge, City and Town Halls used as Municipal Offices, within their jurisdiction.

The Association having thus given this Committee the necessary power to deal with the matter, it was thereupon moved

That a reduction of 15% be made from the rates on Churches, Academies, Day Schools, Colleges, Convents, Nunneries, Charitable or Religious Institutions, Houses of Refuge, City and Town Halls used as Municipal Offices (and their contents), situate within the Montreal Tariff District, when the policies are made subject to the 75% co insurance clause.

The motion was put and carried by a vote of 16 to 9.

19.—Special Ratings.—*Avenue House, Private Hotel.*—The rate made at last Meeting, viz., building 75c., contents 87½c., with the 80% co-insurance clause, was confirmed, due notice of the rating of the risk having been given on the notice paper. *Royal Victoria College, Sherbrooke Street.*—This building being of fire proof construction throughout, was rated at 60c. for three years.

20.—Cold Storage, Non Perishable Goods Therein.—It was decided that it was not advisable to make any discrimination in rate in favor of non-perishable articles when stored in Cold Storage Warehouses.

21.—80 Per Cent. Co-Insurance Clause, Exemption Therefrom.—It was decided that it was not desirable to make any other exemption than that of household furniture, now permitted, to the rule requiring the 80% co-insurance clause to be attached to the policies on the contents of all buildings rated by the ordinary mercantile tariff.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

E. A. LILLY,
Chairman.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION

MONTREAL COMMITTEE.

MONTREAL, April 7th, 1897.

Met at 10.30 a.m.

Present: F. W. EVANS, in the Chair.

ÆTNA	F. W. EVANS.
ALLIANCE	P. M. WICKHAM.
ATLAS	M. C. HINSHAW.
BRITISH AMERICA	Not Represented.
CALEDONIAN	LANSING LEWIS.
COMMERCIAL UNION	JAS MCGREGOR.
CONNECTICUT	HAROLD HAMPSON.
GUARDIAN	G. A. ROBERTS.
HARTFORD	Not Represented.
IMPERIAL	G. R. KEARLEY.
LANCASHIRE	J. CARSON.
LIVERPOOL & LONDON & GLOBE	G. F. C. SMITH.
LONDON & LANCASHIRE	F. W. EVANS.
LONDON ASSURANCE	E A. LILLY.
MANCHESTER	Not Represented.
NORTH BRIT & MERCANTILE	THOS. DAVIDSON. R. DAVIDSON.
NORTHERN	Not Represented.
NORWICH UNION	Not Represented.
NORTH AMERICA	HAROLD HAMPSON.
NATIONAL OF IRELAND	M. C. HINSHAW.
PHENIX OF BROOKLYN	J. C. SINTON.
PHŒNIX OF HARTFORD	MAITLAND SMITH.
PHŒNIX OF LONDON	R. MCD. PATERSON
QUEBEC	J. H. ROUTH.
QUEEN	WM MACKAY.
ROYAL	WM. MACKAY.
SUN	J. CARSON.
SCOTTISH UN. & NAT.	Not Represented.
UNION	T. L. MORRISEY.
WESTERN	J. H. ROUTH.

The Chairman explained that the Meeting had been specially called, as it was not desirable to delay action on the matters on the notice card until the Regular Meeting at the end of the month.

22—Montreal Commission Rules.—As all Special Agents' Certificates expire at the end of the present month, and some dissatisfaction has from time to time been expressed as to the working of the present Commission Rules, the subject was now laid before the Committee for consideration. After a general discussion, the whole question of payment of commission and observance of the present rules was referred to a Committee consisting of the Imperial (Chairman), Western, National, Union, Liverpool & London & Globe, North British, Royal, and Phenix of Brooklyn.

23—Cold Storage.—The question of the possibility of Companies being liable for contingent damages, owing to damage by fire to Refrigerating Plant, was revived by reason of the Montreal Cold Storage Company having failed to provide a duplicate refrigerating plant, in accordance with the agreement entered into last year. At the Annual Meeting of the Association, held October last, the Eastern Branch had been directed to formulate a clause relieving Companies from liability for consequential damage, and also to determine extra rates to be charged for non-attachment of such clause on policies. After two or three propositions had been negatived, the matter was referred to the former Cold Storage Committee, consisting of the Commercial Union, North America, Royal, Guardian and Phœnix of London.

24—Co-Insurance on Three Year Risks.—In accordance with notice given on call for meeting, a motion to re-consider the action taken at last Meeting, permitting a reduction of 15% to be made from the rate on Churches, Schools, &c., was moved and thereafter carried. The subject was then reconsidered, and, it being deemed inopportune to permit such reduction for the application of the co-insurance clause, the action taken at last Meeting was rescinded by a vote of 10 to 4.

25—Ste. Cunegonde and St. Henry Rates.—The notice of motion to discuss the specific tariff for these municipalities was left over to next Regular Meeting of the Committee.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

F. W. EVANS,
Chairman.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION

MONTREAL COMMITTEE.

MONTREAL, April 21st,, 1897.

Met at 10.30 a.m.

Present: F. W. EVANS, in the Chair.

ÆTNA	F. W. EVANS.
ALLIANCE	Not Represented.
ATLAS	M. C. HINSHAW.
BRITISH AMERICA	C. R. G. JOHNSON.
CALEDONIAN	LANSING LEWIS.
COMMERCIAL UNION	JAS. MCGREGOR.
CONNECTICUT	Not Represented.
GUARDIAN	G. A. ROBERTS.
HARTFORD	J. W. MOLSON.
IMPERIAL	G. R. KEARLEY.
LANCASHIRE	Not Represented.
LIVERPOOL & LONDON & GLOBE	Not Represented.
LONDON & LANCASHIRE	F. W. EVANS.
LONDON ASSURANCE	Not Represented.
MANCHESTER	J. W. MOLSON.
NORTH BRIT & MERCANTILE	Not Represented.
NORTHERN	R. W. TYRE.
NORWICH UNION	Not Represented.
NORTH AMERICA	Not Represented.
NATIONAL OF IRELAND	M. C. HINSHAW.
PHENIX OF BROOKLYN	J. C. SINTON.
PHŒNIX OF HARTFORD	Not Represented.
PHŒNIX OF LONDON	R. MCD. PATERSON.
QUEBEC	J. H. ROUTH.
QUEEN / ROYAL	J. H. LABELLE.
SUN	Not Represented.
SCOTTISH UN. & NAT.	Not Represented.
UNION	T. L. MORRISEY.
WESTERN	J. H. ROUTH.

The Meeting was specially called to receive and consider the subjoined reports from the Committees appointed at last Meeting *re* Montreal Commission Rules and *re* Cold Storage: —

26.—Montreal Commission Rules..—The Committee on this subject, appointed at Meeting of 7th inst., beg to report that they had two protracted meetings at which the matter was fully discussed; some propositions to amend were made and are submitted herewith for consideration of members, but the Committee being unable to come to any decision upon any of them, it was decided to recommend that the present rules be continued.

Suggestion 1.—That the present rules be at once abrogated, and in lieu thereof, new rules be enacted on the basis that no greater commission be paid than 10 per cent., and such commission be paid only to regularly licensed brokers or agents according to such rules and regulations as it may be found desirable to arrange for later.

Suggestion 2.—That the maximum commission be limited to 15 p.c., and that Companies now actually having arrangements with their own Special Agents in excess of said commission, shall be allowed to commute for the same at a fixed salary, based on the present premium income secured through such Special Agent, but that they shall be pledged to restrict commission on business in excess of the present premium income, to 15 p.c.

Suggestion 3.—That the amendment to the rules adopted in 1891, permitting the Special Agent of one Company to act as the Special Agent of another Company upon a fee of $100.00 being paid for each such extra Company represented, be rescinded, and that in future no Special Agent or his partner or associate shall be permitted to represent other than one and the same Company.

Suggestion 4.—That the existing Montreal Commission Rules be abolished and a new rule adopted, simply limiting the maximum rate of commission to be paid on Montreal business to 15 p.c.

27.—Cold Storage.—Your Committee beg to recommend that the contents of Cold Storage or Refrigerating Warehouses (by ammonia process) of first-class construction be rated on the basis of 1 p.c. with the 80 p.c. co-insurance clause, with reductions not exceeding 10 cents, when duplicate Refrigerating Plants, each in separate first-class building, are provided, or when Refrigerating Plant is in fire proof building.

Further, provided the sub-joined clause be inserted in the policy, a reduction from the rates named may be made, sufficient to reduce same to 85c.

In consideration of a reduced rate of premium, it is hereby agreed by the Insured that this Company shall not be liable for damage caused by change of temperature resulting from the total or partial destruction or disablement of the Refrigerating Plant, or by fire in any contiguous building rendering inefficient the Refrigerating Plant contained in the building herein described.

If the above recommendations are adopted, the following will be the rates on the present Cold Storage Warehouses in Montreal:—

Montreal Cold Storage, 1 p.c., with clause, 85c.

Union Cold Storage Co., (having duplicate Refrigerating Plant,) 90c., with clause, 85c.

The reports were read and received, some explanations were given by members of the Committees but it was deemed inexpedient to deal with two such important subjects with several Companies unrepresented. The Meeting was therefore adjourned to 10.30 a.m. Monday, the 26th inst., when it is hoped that a full attendance will be secured.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

F. W. EVANS,
Chairman.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION

MONTREAL COMMITTEE.

MONTREAL, April 26th, 1897.

Met at 10.30 a.m.

Present: F. W. EVANS, in the Chair.

ÆTNA	F. W. EVANS.
ALLIANCE	P. M. WICKHAM.
ATLAS	M. C. HINSHAW.
BRITISH AMERICA	C. R. G. JOHNSON.
CALEDONIAN	LANSING LEWIS.
COMMERCIAL UNION	JAS. MCGREGOR.
CONNECTICUT	J. E. CLEMENT.
GUARDIAN	G. A. ROBERTS.
HARTFORD	J. W. MOLSON.
IMPERIAL	G. R. KEARLEY.
LANCASHIRE	J. P. BAMFORD, J. CARSON
LIVERPOOL & LONDON & GLOBE	G. F. C. SMITH.
LONDON & LANCASHIRE	F. W. EVANS.
LONDON ASSURANCE	Not Represented.
MANCHESTER	J. W. MOLSON.
NORTH BRIT & MERCANTILE	THOS. DAVIDSON, R. DAVIDSON.
NORTHERN	R. W. TYRE.
NORWICH UNION	Not Represented.
NORTH AMERICA	J. E. CLEMENT.
NATIONAL OF IRELAND	M. C. HINSHAW.
PHENIX OF BROOKLYN	J. C. SINTON.
PHŒNIX OF HARTFORD	Not Represented.
PHŒNIX OF LONDON	R. MCD. PATERSON.
QUEBEC	Not Represented.
QUEEN, ROYAL	WM. MACKAY.
SUN	J. P. BAMFORD, J. CARSON.
SCOTTISH UN. & NAT.	Not Represented.
UNION	Not Represented.
WESTERN	Not Represented.

The Meeting was called in accordance with instructions given at Special Meeting held Wednesday, 21st inst., to consider reports *re* Commission Rules and *re* Cold Storage. Some Special Ratings requiring immediate attention had been placed on the notice paper.

28—Special Ratings—*E. A. Small & Co., Manufacturing Clothiers.*—A rate of 60 cts. on the building, and 90 cts. on the contents, with the 80 per cent. co-insurance clause, was approved for the new premises of this firm, conditional upon their being equipped with standpipe and hose and Automatic Fire Alarm. *H. Shorey & Co., Manufacturing Clothiers.*—An application from this firm for a reduced rate was negatived, allowances having already been made for special features in their risk. *Duncan McIntyre's Residence.*—For features of special construction in this building, and conditional upon hose being attached on each floor to standpipe, a rating of 30 cents on the building, and 50 cents on the contents, was granted; the specification of insurance to be approved by the Secretary. *Canada Sugar Refining Co.*—An application for a reduction in the rates on this Company's property was submitted and referred to the Secretary with power to deal with same.

29—Commission Rules—The report from the Committee on this matter presented at last Meeting was taken up and considered, and, on motion, the recommendation of the Committee, that the present rules be continued, was adopted, and the Secretary was authorized to renew certificates for ensuing year.

30—Cold Storage—The rates and clause recommended by the Committee in its report presented at last Meeting were approved, but it was decided to make the lower rate the basis rate with warranty excluding consequential damage, and to charge the higher rate when such warranty was not given, the whole as follows:—

That the rate on the contents of Cold Storage Warehouses (Ammonia process) of first-class construction remain as at present, viz: at 85 cents with the 80 per cent. co-insurance clause, conditional upon the following clause being inserted in all covering notes, certificates, interim receipts and policies:—

It is a condition of this insurance hereby agreed to by the assured, that this Company shall not be liable for damage caused by change of temperature resulting from the total or partial destruction or disablement of the Refrigerating Plant, or by fire in any contiguous building rendering inefficient the Refrigerating Plant contained in the building herein described.

When the insurance is not made subject to the foregoing clause, an extra to be determined by the Secretary must be charged, the extra to be on the basis of 15 cents per cent. when the buildings containing Boiler, Engine and Plant are of first-class construction; subject to increase if they are of inferior construction. The extra to be decreased when duplicate Refrigerating Plants, each in separate first-class building, are provided, or when Refrigerating Plant is in fire-proof building. All Cold Storage Warehouses to be rated by the Secretary and rates promulgated.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

F. W. EVANS,
Chairman.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION

MONTREAL COMMITTEE.

MONTREAL, May 26th, 1897.

Met at 3.00 p.m.

Present: F. W. EVANS, in the Chair.

ÆTNA	F. W. EVANS.
ALLIANCE	P. M. WICKHAM.
ATLAS	M. C. HINSHAW.
BRITISH AMERICA	C. R. G. JOHNSON.
CALEDONIAN	LANSING LEWIS.
COMMERCIAL UNION	JAS. MCGREGOR.
CONNECTICUT	HAROLD HAMPSON.
GUARDIAN	G. A. ROBERTS.
HARTFORD	C. H. LOW.
IMPERIAL	G. R. KEARLEY.
LANCASHIRE	J. CARSON.
LIVERPOOL & LONDON & GLOBE	G. F. C. SMITH.
LONDON & LANCASHIRE	F. W. EVANS.
LONDON ASSURANCE	Not Represented.
MANCHESTER	C. H. LOW.
NORTH BRIT & MERCANTILE	RANDALL DAVIDSON
NORTHERN	Not Represented.
NORWICH UNION	Not Represented.
NORTH AMERICA	HAROLD HAMPSON.
NATIONAL OF IRELAND	M. C. HINSHAW.
PHENIX OF BROOKLYN	HAROLD HAMPSON.
PHŒNIX OF HARTFORD	Not Represented.
PHŒNIX OF LONDON	Not Represented.
QUEBEC	J. H. ROUTH.
QUEEN	GEO. SIMPSON.
ROYAL	GEO. SIMPSON.
SUN	Not Represented.
SCOTTISH UN. & NAT.	Not Represented.
UNION	Not Represented.
WESTERN	J. H. ROUTH.

Minutes of Meetings of 7th, 21st, and 26th ult., were submitted and confirmed.

31—Decease of J. C. Sinton.—The Chairman referred to the lamentable sudden death, by accident, of Mr. J. C. Sinton, on the 10th instant, and said that while a floral tribute was sent from the Association, and the few members who were not absent in Toronto had attended the funeral, it would doubtless be wished to take this, the first occasion, to offer a resolution as a mark of the great respect and esteem in which the deceased had been held. The following motion was thereupon moved and carried :—

Resolved, That the Members of this Association heard with feelings of much sorrow, the painful intelligence of the sad accident to Mr. J. C. Sinton, resulting in his death, thus removing from their midst a confrere who, as a representative of the Phenix of Brooklyn, has been associated with them for many years, during which time, the sincerity and integrity of his character, joined with a general cordiality, has won for him the high esteem and respect of all those with whom he had personal intercourse.

That a copy of this resolution be forwarded to Mrs. Sinton, with assurances of deep sympathy for her in her sudden bereavement.

32—Cold Storage.—The Secretary stated that some criticisms had been made on the wording of the clause adopted, excluding claims for consequential damage. After some discussion on the matter the clause as adopted was re-affirmed.

A letter was read from Messrs. A. A. Ayer & Co., asking for a special reduced rate on their Cold Storage Warehouse. After full discussion, the Secretary was instructed to reply that Companies are unable to grant such request.

33—St. Henri and St. Cunegonde Rates.—The notice of motion brought forward from Minutes of April 7th, to reconsider the specific tariff of these Municipalities, was considered, and a motion that the present rates be not disturbed, was adopted by a considerable majority.

34—Protestant Schools.—Objection was taken to a clause in the schedule of the insurances on this property, by which the valuation of the buildings is admitted. The Secretary explained that the clause was not in the draft copy submitted to him, and was struck out by him when a printed copy was presented for initialing. The Secretary was instructed to secure the amendment of the schedule by the striking out of the objectionable clause and also of the column headed "estimated values."

35—Lancashire Insurance Co.—A letter from Mr. J. G. Thompson, Manager of this Company, was read, stating that it would henceforth be represented on the Montreal Committee in the absence of himself or his Inspector, by Mr. John Carson.

36—Reduction for Co-Insurance on Churches, Schools, &c.—A notice of motion was given to reconsider the action of this Committee at Meeting 7th April last, disallowing reduction for co-insurance on these risks.

The Meeting was then adjourned.

ALF. W. HADRILL,
Secretary.

F. W. EVANS,
Chairman.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION

MONTREAL COMMITTEE.

MONTREAL, June 23rd 1897.

Met at 3.00 p.m.

Present: F. W. EVANS, in the Chair.

ÆTNA	F. W. EVANS.
ALLIANCE	P. M. WICKHAM.
ATLAS	M. C. HINSHAW.
BRITISH AMERICA	Not Represented.
CALEDONIAN	LANSING LEWIS.
COMMERCIAL UNION	JAS. MCGREGOR.
CONNECTICUT	Not Represented.
GUARDIAN	G. A. ROBERTS.
HARTFORD	Not Represented.
IMPERIAL	G. R. KEARLEY.
LANCASHIRE	J. CARSON.
LIVERPOOL & LONDON & GLOBE	G. F. C. SMITH.
LONDON & LANCASHIRE	F. W. EVANS.
LONDON ASSURANCE	Not Represented.
MANCHESTER	Not Represented.
NORTH BRIT & MERCANTILE	Not Represented.
NORTHERN	Not Represented.
NORWICH UNION	Not Represented.
NORTH AMERICA	Not Represented.
NATIONAL OF IRELAND	M. C. HINSHAW.
PHENIX OF BROOKLYN	Not Represented.
PHŒNIX OF HARTFORD	Not Represented.
PHŒNIX OF LONDON	Not Represented.
QUEBEC	Not Represented.
QUEEN	GEO. SIMPSON.
ROYAL	GEO. SIMPSON.
SUN	Not Represented.
SCOTTISH UN. & NAT.	Not Represented.
UNION	T. L. MORRISEY.
WESTERN	Not Represented.

Minutes of last Meeting of 26th ult. were read and confirmed.

37—Special Ratings.—MCGILL UNIVERSITY.—On an application from the McGill University authorities for a reduction in rates on their buildings, the following were given:—*McDonald Building.*—Of superior slow-burning construction, 72½c. building, 85c. contents, for three years. *Physics Building.*—Of same construction and isolated, 60c. building, 75c. contents, for three years. The Secretary was instructed to point out that reduced rates had already been given for the New Library and the Workman Building, and that for the older centre and Medical Buildings, which are of ordinary construction, the Offices are unable to grant any reduction from present rates of 85c.

38—Special Agents.—Applications for Special Agents' Certificates were received from Allan B. Taylor, for the "Ætna," Samuel Gray, for the "Quebec," and Harold M. Redpath, for the "Lancashire," and the present Meeting being the last prior to adjournment for vacation, the Secretary was instructed to issue the usual certificates on payment of the requisite fees. The Secretary was also empowered to grant certificates during the vacation, subject to confirmation by the Committee.

39—Cold Storage.—A letter was read from the Montreal Cold Storage & Freezing Company, asking for a reconsideration of the amount of the extra chargable on goods in their warehouses for the absence of the Temperature Clause, and stating that in their opinion, the discrimination in the extra rate for the absence of such clause on goods in their warehouses and in those of the Union Cold Storage Company, is not justified by facts.

After consideration, the Secretary was instructed to reply that the Companies are not prepared to disturb existing rates.

40—Arson.—The Incendiary Committee were asked to investigate certain statements as to goods being stolen at fires, and empowered to take any action necessary.

41—Phenix Insurance Company of Brooklyn.—A letter from Messrs. Robert Hampson & Son, stating that they had been appointed Resident Agents, for this Company at Montreal, was read and ordered to be minuted.

42—Sun Insurance Company.—A letter from Mr. H. M. Blackburn, Manager of the "Sun," stating that in his absence Mr. J. P. Bamford will represent that Office at Meetings of the Montreal Committee, was read and ordered to be minuted.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

F. W. EVANS,
Chairman.