

CANADIAN
FIRE UNDERWRITERS ASSOCIATION
MINUTES OF PROCEEDINGS

OCTOBER 8TH, 1907, TO SEPTEMBER 22ND, 1908

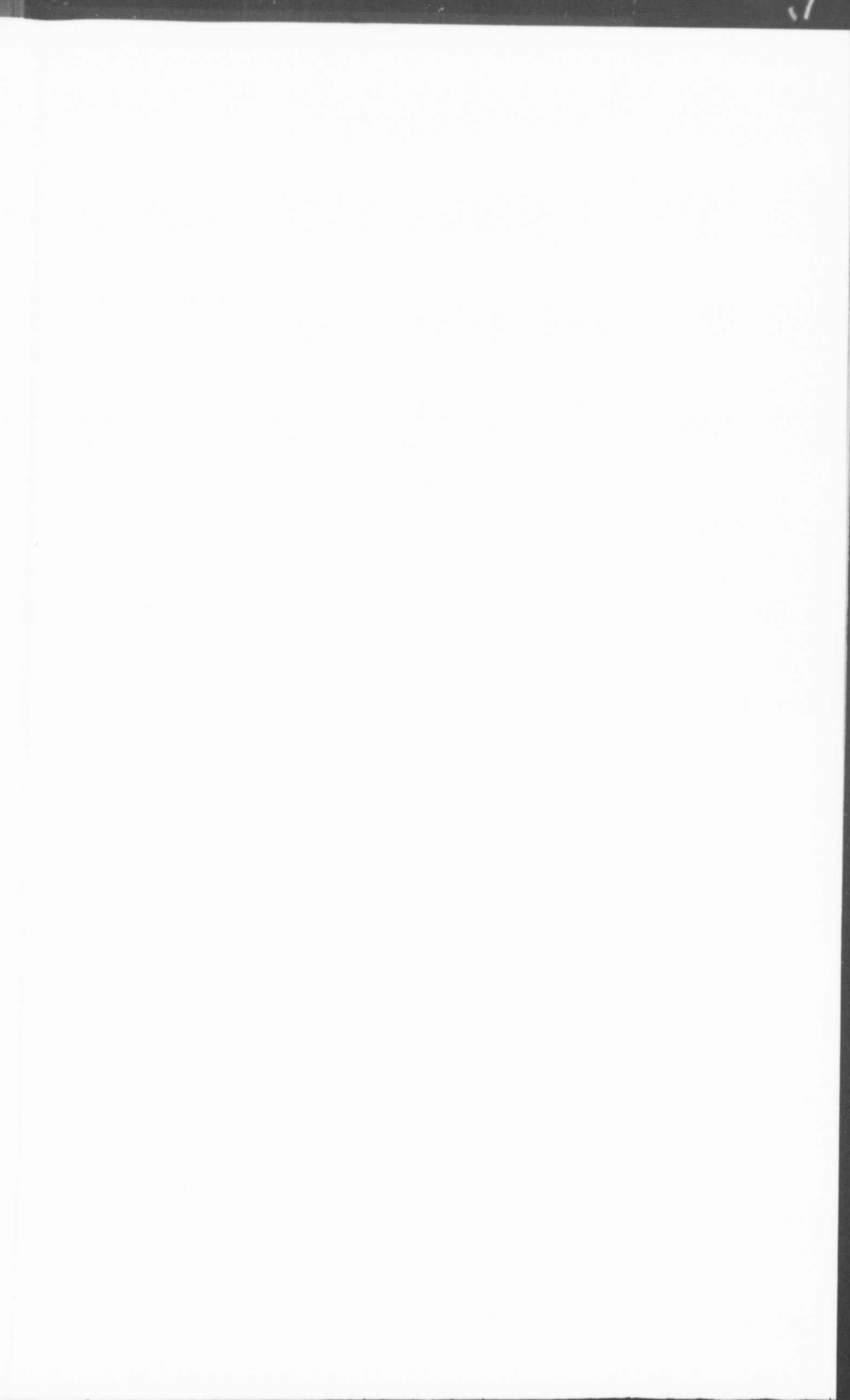
LONDON ASSURANCE CORPORATION MONTREAL

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MINUTES OF PROCEEDINGS

OF THE

Canadian Fire Underwriters' Association

IN MONTREAL AND TORONTO

FROM

6th OCTOBER, 1897,

TO

22nd SEPTEMBER, 1898.

INCLUDING MINUTES OF FIFTEENTH 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,

WM. ROBINS,

Office, Board of Trade Building,

Office, Board of Trade Building,

MONTREAL.

TORONTO.

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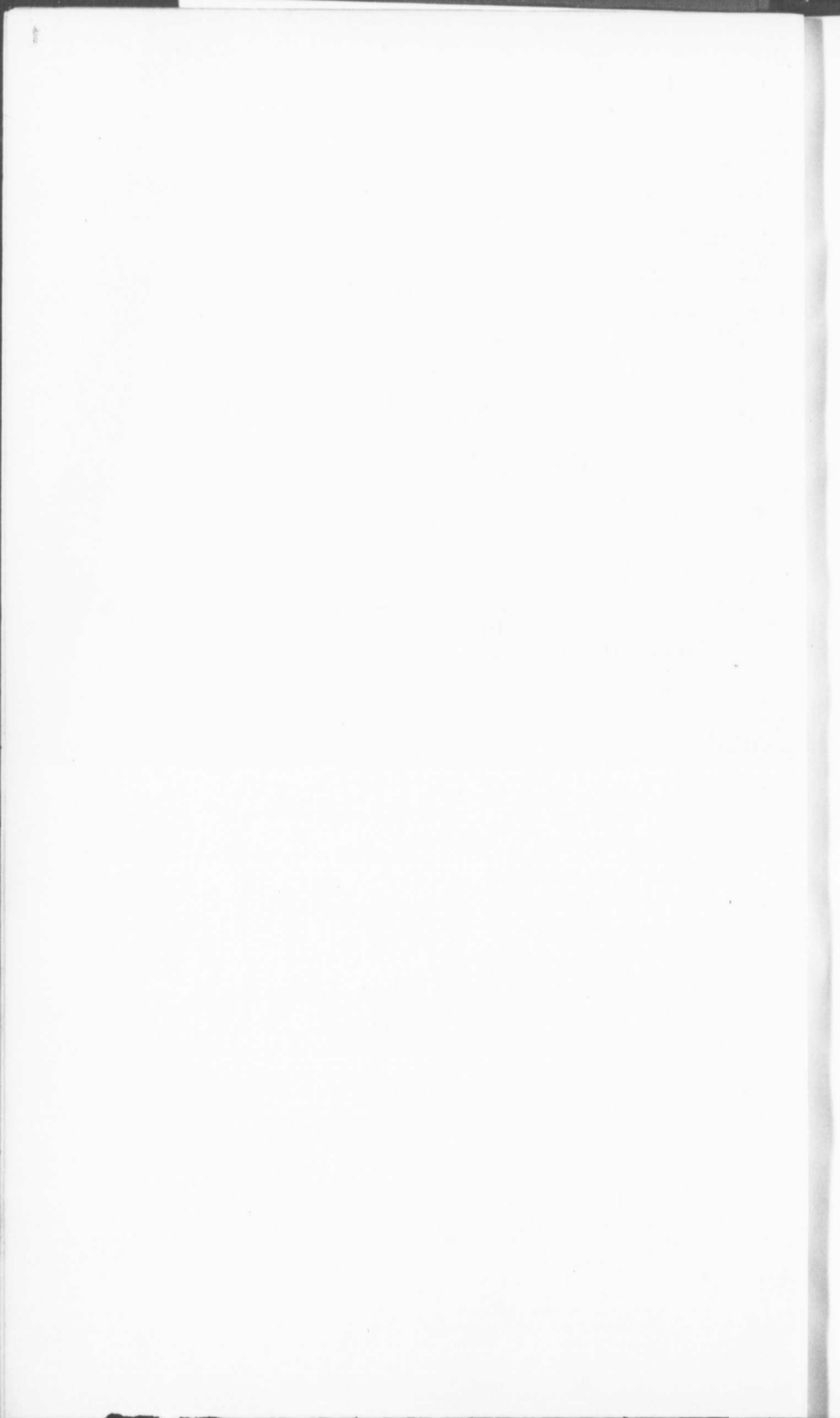
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CANADIAN FIRE UNDERWRITERS' ASSOCIATION

MINUTES OF PROCEEDINGS

AT THE

ORDINARY REGULAR MEETING

Held in **TORONTO, ONT.,**

10th, 11th and 12th NOVEMBER, 1897.

NOTICE OF MEETING.

MONTREAL, 6th November, 1897.

An ordinary Regular Meeting of the Association will be convened on Wednesday, the 10th November, at 10 a.m., in the Association Rooms, Toronto, for the transaction of business on the subjoined Agenda, but, in order to afford time for the Special Committee *re* Hamilton to attend and report, it will be immediately adjourned to the following day, viz:—

Thursday, the 11th November, at 10 a.m.

ALF. W. HADRILL,

Secretary.

P. H. SIMS,

President.

AGENDA.

- 1—Minutes of Montreal Committee, June 23rd to date.
- 2—Minutes of Toronto Board, June 7th to date.
- 3—Minutes of Hamilton Board, June 28th to date.
- 4—Minutes of Manitoba Board, October 7th.
- 5—**Fire Appliance Committee.**—Report therefrom.
Hamilton.—Special Report thereon.
- 6—**Commission Agreement.**—Supplementary Report from Secretary.
- 7—**Recommendations—Rule to Govern.**—Report from Eastern Legislation Committee.
- 8—**Sault Ste. Marie Pulp and Paper Co's.**—Report from Western Factory Improvement Committee.
- 9—**Acetylene Gas.**—Report from Factory Improvement Committee.
- 10—**Gasoline.**—Recommendations from the Factory Improvement Committee with regard to the use of Gasoline.—Items 11, 12, 13 and 14.
- 11—**Grain Elevators.**—Where Gasoline Engines are used.
- 12—**Gasoline Stoves.**
- 13—**Gasoline Engines.**
- 14—**Gasoline in Type Setting Machines.**
- 15—**Rates.**—Recommendations and suggestions from the Committee on Rates on matters referred to it. Items Nos. 16, 17 and 18.
- 16—**Workmen's Risk in Specials.**—That the present charge for workmen's risk be exigible in all manufacturing or schedule rated risks, except woodworking ones.
- 17—**Mining Risks.**—That Head Houses, Compressor Houses, Crusher or Breaker Houses and Reducing Buildings, be rated at 4 per cent., but the Secretaries may specially rate such risks on their merits.
- 18—**Bark.**—That the present rates on bark be cancelled, and that it be rated the same as lumber in connection with a water power saw mill.
OR—That the Secretaries be authorized to specially rate bark in connection with tanneries, where same is under tannery appliances, but situate at least 100 feet distant, by making special allowance for such protection, but no bark to be rated less than 4 per cent.
- 20—**Saw Mill and Lumber Yards.**—The Factory Committee reports progress on the question of the need of any revision of the Tariff on these risks, referred to it at last meeting (vide par. 66 and 67).
- 21—**Departmental Stores.**—Report from Secretary as to application of proposed schedule (vide par 48, last minutes).
- 22—**Electric Light and Power Stations.**—Report from Western Factory Improvement Committee with draft schedule for rating these risks.
- 23—**Co-insurance.**—To reconsider the allowance for Co-insurance in Ontario.
- 24—**Uniform Conditions of Membership.**—To discontinue any special privileges that may now be accorded any Company, so that all members of C. F. U. A. shall be on the same footing.
- 25—**Mattawa.**—To specifically rate.
- 26—**Printers, Lithographers and Bookbinders.**—To increase rates.

Left over from last Meeting.

27—Fish Curing Establishments, General or Supply Stores in connection therewith.—That the present rating under No. 13, Special Tariff therefor, be abolished, and that the ordinary country store rate be applied.

28—Cancellation with Pro Rata Rebate.—Is it contrary to tariff to cancel a portion of a policy at pro rata rates?

29—C. Ross Co., Retail Dry Goods, Ottawa.—Application for special rating on account of favorable features of construction and protection.

30—Co-insurance, its legality as a Policy condition.—That the Association assist in a case now before the Courts to establish the "reasonableness" of the co-insurance clause as an addition to the Ontario Statutory Conditions.

WEDNESDAY MORNING SESSION

TORONTO, 10th November, 1897.

Met at 10 a.m.

Present: H. M. BLACKBURN, Vice-President, and others.

The Notice of Meeting was read, and, in accordance therewith, a motion to adjourn till the following day at 10 a.m. was carried.

THURSDAY MORNING SESSION.

TORONTO, November 11th, 1897.

Met pursuant to adjournment, this day at 10 a.m.

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

ÆTNA	{ F. W. Evans, Montreal. *T. R. Wood, Toronto. A. M. M. Kirkpatrick, Toronto	NATIONAL.....	M. C. Hinshaw, Montreal.
ALLIANCE	P. M. Wickham, Montreal.	NORTH AMERICA.....	J. E. Clement, Montreal.
ATLAS.....	M. C. Hinshaw, Montreal.	N BRIT. & MER.....	Thos. Davidson, Montreal.
BRITISH AMERICA.....	P. H. Sims, Toronto.	NORTHERN.....	{ Robt. W. Tyre, Montreal. G. E. Moberly, Montreal.
CALEDONIAN	J. Lansing Lewis, Montreal.	NORWICH UNION.....	{ J. B. Laidlaw, Toronto. W. Kavanagh, Montreal.
COMM. UNION.....	Jas. McGregor, Montreal.	PHEN. OF BR'K'L'N.....	{ *Thos. R. Wood, Toronto. A. M. M. Kirkpatrick, Toronto.
CONNECTICUT	{ J. E. CLEMENT, Montreal. E. P. Pearson, Toronto.	PHEN. OF HA'YF'D.....	J. W. Tatley, Montreal.
GUARDIAN	Not represented.	PHEN. OF LONDON.....	R. McD. Paterson, Montreal.
HARTFORD.....	P. A. McCallum, Toronto.	QUEBEC.....	Geo. J. Pyke, Toronto.
IMPERIAL	G. R. Kearley, Montreal	QUEEN	{ Geo. Simpson, Montreal.
LANCASHIRE.....	J. G. Thompson, Toronto.	ROYAL	{ W. Kavanagh, Montreal. A. F. Jones, Toronto.
Liv. & L. & GLOBE.....	G. F. C. Smith, Montreal.	SCOT. UN. & NAT.....	{ H. M. Blackburn, Toronto. T. L. Morrisey, Montreal.
LON. & LANCASH.....	{ *A. E. Blogg, Toronto. F. W. Evans, Montreal.	SUN.....	*J. Killer, Waterloo.
LONDON ASSURANCE.....	E. A. Lilly, Montreal.	UNION.....	{ J. J. Kenny, Toronto. C. C. Foster, Toronto.
MANCHESTER.....	{ James Bogner, Toronto. *R. H. Templeton, Toronto.	WESTERN	
MERCANTILE	T. A. Gale, Toronto.		

*The gentlemen with asterisks against their names were not present till later sessions.

The Minutes of Meeting of 10th June were submitted and confirmed.

A letter was read from Mr. Alfred Wright, of the London & Lancashire and Mercantile, authorizing Mr. A. E. Blogg to represent the former Company for Ontario, and Mr. T. A. Gale the latter Company.

1—LOCAL BOARD MINUTES.—The following were submitted and ordered to be filed:

- Montreal Committee.—June 23rd to date.
- Toronto Board.—June 7th to date.
- Hamilton Board.—June 28th to date.
- Manitoba Board.—October 1th.

2—HAMILTON.—(Ag. No. 5.)—The following special report from the augmented Fire Appliance Committee was presented:—

Your Committee beg to report that in pursuance to the resolution passed at the last Annual Meeting, they waited on the Corporation of Hamilton on Tuesday evening last, and were received by the Fire and Water Committee, together with the Mayor and a representation of the Board of Trade, and the matters of fire protection and water pressure were very fully discussed.

From information furnished by the City Engineer, it appears that the following changes have been made since Mr. Howe's inspection in March last:—

Mains Laid—Twelve inch on Caroline Street from York to Barton; six inch on Hess from existing main to Eliza Street; twelve inch on Duke Street from James to Hess Street, and thence southerly to Hannah and westerly to Locke Street.

By these extensions eight dead ends were placed in circulation, and two others corrected by the extension of Guise Street main from James to McNab and the Wentworth Street main from Barton to Birge Street. The above changes are on the outskirts of the low level system. In the high level system a six inch main has been laid from James to Hess Streets, thus connecting six dead ends.

It does not appear that any additional connections of mains at street intersections have been made in the central part of the city, and the conditions in this respect appear to be precisely as last reported upon by Mr. Howe.

In regard to the hydraulic elevators, it would appear that the number taking supply from water mains has been reduced from twenty-five to seventeen by utilization of private power, or substitution of electricity. It is stated by the City Engineer, that of the seventeen now in use, only five can be looked upon as taking heavy draughts from the system, which removes to some extent the objection formerly made.

The following additions to the appliances are in process, viz., the purchase of an aerial truck, carrying the many wall and roof ladders and other suitable equipment, tenders for which are under consideration, and we were assured that this appliance will be available very shortly. It is further proposed to fully equip the new west end fire station on Sophia Street, which will contain the new combination chemical engine and hose wagon, plans for which are being prepared by the Chief.

While the above improvements will, on their completion, add to the equipment of the brigade and protection of certain outlying districts, the main question at issue, viz., lack of water pressure, still remains, as stated in Mr. Howe's reports, and which is, in your Committee's opinion, distinctly inadequate for the efficient protection of the congested part of the city. The accuracy of Mr. Howe's statements as to pressures was confirmed by an examination of the official register of pressure as recorded by the self-acting gauge in the City Hall.

It was pointed out by your Committee that, for the present classification of Hamilton, the standard requires five fire streams, each through 300 foot lines of hose and 1½ inch nozzles, to be thrown over the highest building in the business or congested parts. To provide this a steady running pressure of eighty lbs. must be maintained at the hydrants, and it was urged that some plan to accomplish this result should be carried into effect at the earliest possible date.

The Chairman of the Fire and Water Committee intimated that it was expected that the pumping power would, in about six months, be changed from steam to electricity, which would materially increase the power and pressures and have both constantly available.

The Chairman further stated that the question of the new twenty-four inch supply main from the Beach Pumping Station to the City Hall was under the consideration of the Fire and Water Committee.

The laying of this main would require an outlay of probably \$130,000, and the funds for this purpose will have to be raised by special by-law, which will necessarily have to be submitted to a vote of the ratepayers for ratification.

It was apparent to your Committee that a full compliance with the Association requirements could not be secured for some months to come, and consequently it was strongly urged that in the meantime there was an absolute necessity of making some temporary arrangements to obtain the best possible pressure from the present system. It was suggested that the height of the standpipe be increased twelve feet and the water constantly pumped over same, which would give a sustained pressure of about sixty lbs. in the central portion of the City. The Council have agreed to the proposed raising of the standpipe, and in fact, have the matter in hand, and further promise to fully consider the question of continual standpipe pressure and agreed to arrange for same if found practicable, and it is hoped that a favorable report will be received at an early date.

Your Committee feel, in view of the very inadequate fire pressure in Hamilton, that the temporary arrangements as indicated above, should be insisted upon. Pending receipt of reply in regard to the proposed standpipe pressure, it is recommended that action with regard to increasing rates be deferred.

After explanations from several members of the deputation that visited Hamilton, the report was adopted, and the Secretary instructed to communicate a copy of same to the Corporation of that City with a letter emphasizing the urgent necessity of compliance with the Committee's recommendation.

3 COMMISSION AGREEMENT.—(Ag. No. 6)—The Secretary reported that signatures to the affirmation of Commission Agreement with the Commercial Union, Guardian, Hartford, and Scottish Union & National, had been received; the Manchester and Waterloo being the only Companies not in line. Mr. Boomer, of the Manchester, stated that he would hand in completed Agreement during the meeting, and the President remarked that he believed Mr. Taylor, the Secretary of the Waterloo would be present at the afternoon session to support his letter printed in last Minutes, asking that the conditions, under which his Company had joined and continued a member of the Association, be allowed to remain undisturbed.

4—RECONSIDERATION, Rules to Govern.—(Ag. No. 7).—The following report, with some slight alteration to the recommendations therein, was adopted as follows:—

The Eastern Legislation Committee beg to report that having considered this question, referred to it at last Meeting (vide par. 51), it recommends the adoption of the following rule, and that same be made an integral part of the Constitution of all Committees and Local Boards under the jurisdiction of this Association:—

A resolution passed at one session may be reconsidered at the same session on motion of any member, but the resolution shall not be rescinded or amended unless the motion therefor be either supported by a vote not less than that which carried the original motion, or that the total vote cast be not less than that cast on the original motion, in which latter case a majority vote shall suffice.

A resolution may be reconsidered at any subsequent session or Meeting upon notice having been given at previous session or on the Agenda or Notice for the Meeting, but the original resolution shall not be rescinded or amended unless the total vote recorded be equal to the original total vote and, if the original total vote has not been recorded, no change shall be made except upon the vote of a majority of the whole Association or Local Board, or a two-thirds vote of the members present.

5—SAULT STE. MARIE PULP & PAPER CO.—(Ag. No. 8).—On motion, the following report was adopted:—

The rating of this risk having been referred to the Western Branch Factory Improvement Committee at last Meeting (vide par. 64), they beg to report as follows:—

After correspondence with the Manager of the above firm, it appears that the openings that will necessarily be retained between the Sawmill Department and the Pulp Mill proper are as follows:—In the basement, one door 7 feet x 4; upstairs, one door 4 x 8, one door 7 x 4, and one opening 8 x 4. The first three will be protected by standard fire-proof doors, while the latter opening is filled, with the exception of four inches at the top, by a water tank which is constantly filled. In addition to this, there are some windows above Sawmill Department, which are protected by fire-proof shutters, and in view of the undoubted hazard to the Pulp Mill from Sawmill Department, your Committee would recommend that the rates be as follows:—With the openings protected as proposed, average rate \$1.25; with wall between Sawmill and Pulp Factory made complete with no openings, average rate \$1.00; with openings protected as proposed in the first instance, and Sawmill equipped with automatic sprinklers, average rate 75¢, all rates subject to the present conditions of co-insurance.

THURSDAY AFTERNOON SESSION.

TORONTO, November 11th, 1897.

Met pursuant to adjournment at 2.30 p.m.

Present:—P. H. SIMS, President; F. W. Evans, T. R. Wood, P. M. Wickham, M. C. Hinshaw, Lansing Lewis, J. McGregor, P. A. McCallum, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. E. Blogg, T. A. Gale, E. A. Lilly, Jas. Boomer, Thos. Davidson, R. W. Tyre, G. E. Moberly, J. B. Laidlaw, W. Kavanagh, A. M. M. Kirkpatrick, J. W. Tatley, R. McD. Paterson, Geo. J. Pyke, G. Simpson, J. E. Clement, H. M. Blackburn, T. L. Morrissey, J. J. Kenny and C. C. Foster.

6—ACETYLENE GAS—(Ag. No. 9).—The following report from the Factory Improvement Committee was presented, and, after a discussion and explanations from members of the Committee and Inspector Howe, the regulations governing the installation of the apparatus were approved.

Your Committee beg to report that they have had before them the regulations governing the use of Acetylene Gas in various sections of the United States, and it appears that the admission of the Generator into the building is by no means general. The introduction of the Gas, however, is of too recent a date for the restriction imposed to be deemed absolute and permanent.

Your Committee consulted with Inspector Howe, and have also examined some of the machines, and while they are not unanimous, the majority of the Committee are prepared to admit the Generating Machine inside a building with due precautions, and have approved the following conditions under which the privilege may be given leaving the question as to the necessity of charging an extra for discussion in open meeting:—

REGULATIONS GOVERNING THE INSTALLATION OF APPARATUS FOR GENERATING ACETYLENE GAS.

- 1.—No apparatus for generating acetylene gas shall be installed until that particular pattern of machine has been examined and approved by the Association.
- 2.—Every generator shall be of suitable capacity, substantial construction, and on approved principles, the interior parts easily and readily accessible for examination, double generating chambers required, as there is no means of telling whether carbide is exhausted and gas may give out after dark.
- 3.—All danger of corrosion must be eliminated and no copper or any alloy thereof to be used in the machine.
- 4.—There must be no possibility of escape of gas whilst the charge of carbide is being renewed.
- 5.—In generators where the carbide is alternately dipped into, and raised out of the water, suitable precautions shall be taken to prevent the carbide being accidentally precipitated into the water, and thereby causing a too rapid generation of gas.
- 6.—In machines where the pressure of the gas causes an inverted vessel to rise and fall inside of another that contains liquid, the clear space between the two shall be at least one inch all round, not only to secure, free motion, but that the surface of the water may be plainly visible without the aid of a glass tube.
- 7.—Liquid seals must be in their natural condition, not liable to be thickened by deposit of lime or other foreign matter.
- 8.—The liquid seals (except those from which the gas is properly piped away) shall be of sufficient depth to resist any possible pressure of gas inside the generator, and in no position shall they be less than six inches.
- 9.—The supply of water to the carbide shall be immediately and automatically cut off before the pressure of gas inside the generator exceeds three inches of water, and a properly protected water gauge, or gauges, shall be so placed as to show the actual pressure of gas inside the generator and gasholder.
- 10.—Suitable escape pipes must be provided, through which the gas shall freely and safely pass from the generator and gasholder into the external air at a pressure not exceeding three inches of water, and before it becomes possible for it to escape by any other means.
- 11.—The pipes for the conveyance of gas from the generator to the gasholder, and those for the escaping gas, shall be at least one inch internal diameter.
- 12.—The apparatus must be located in a dry room without artificial light or fire heat, and having good ventilation to the outer air near the ceiling.
- 13.—The generator must be filled and the deposit removed by daylight.
- 14.—The deposit, when removed from the generator, to be placed at safe distance outside the building, as the same may contain carbide that is not entirely decomposed.
- 15.—The use of liquid acetylene or of gas generated from liquid acetylene is absolutely prohibited, also lamps in which gas is generated from carbide therein.
- 16.—STORAGE OF CARBIDE.—If permitted inside of buildings, must be kept in generator room and only in air tight metal cases, each case to contain only one charge, and the total quantity shall be limited to the requirements for one week, and in no case exceed 50 lbs.

With regard to the question of making extra charge and amount thereof, after several propositions the following resolution was adopted:—

That on all buildings (and their contents), in which Acetylene gas is generated in accordance with the foregoing rules, an extra for each machine of 10 cents per \$100 for annual and 20 cents per \$100 for three year risks must be charged. When generator in building is not in accord with foregoing rules, double rates must be charged.

No charge to be made when generator (according to standard) is outside in first-class building (no communication) or in building of other construction detached at least 15 feet.

The Secretary was instructed to prepare the necessary form of permit.

The meeting then adjourned.

FRIDAY MORNING SESSION.

TORONTO, November 12th, 1897.

Met pursuant to adjournment at 10 a.m.

Present: P. H. Sims, President; F. W. Evans, A. M. M. Kirkpatrick, P. M. Wickham, M. C. Hinshaw, Lansing Lewis, E. P. Pearson, P. A. McCallum, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. E. Blogg, R. H. Templeton, T. A. Gale, R. W. Tyre, G. E. Moberly, Jno. B. Laidlaw, J. W. Tatley, R. McD. Paterson, Geo. J. Pyke, G. Simpson, H. M. Blackburn, T. L. Morrissey, J. Killer, J. J. Kenny and C. C. Foster.

7—GASOLINE.—(Ag. No. 10.)—The Factory Improvement Committee presented recommendations as hereafter given in regard to use of Gasoline Engines and Stoves, and its use in type setting machines.

8—Grain Elevators where Gasoline Engines are used.—(Ag. No. 11.)—Report on this matter was referred back for further information.

9—Gasoline Stoves.—(Ag. No. 12.)—The following recommendations were adopted:—

That the present rule requiring double rates be abolished and the following substituted therefor:—

For permission to use Gasoline Stoves (with present form of permit) charge extra.

Mercantile Risks	25c. per annum.
Three Year Risks.....	25c. per annum or 50c. for three years.

For short period permits charge as follows:—

One month	Five-tenths.	} Of annual extra for both mercantile and 3 year risks.
Two months	Six-tenths.	
Three months.....	Seven-tenths.	
Four months.....	Eight-tenths.	

For more than four months charge annual rates. For a fraction of a month charge full month rate.

10—Gasoline Engines.—(Ag. No. 13.)—The following report was adopted:—

That Gasoline Engines be permitted upon the following condition —

MERCANTILE RISKS, GENERAL.—Engine House, first-class, cut off, or other than first-class detached 40 feet. Charge extra .....	.10
Otherwise, rate same as in risk.	
Engine inside risk with outside underground supply tank, and explosion by galvanic spark. Charge extra .....	.25
Engine inside risk otherwise than as above, viz., with gravity supply, or supply tank inside building, or explosion by flame. Charge extra.....	.50
BOOKBINDERS, LITHOGRAPHERS AND PRINTERS.—Engine House, first-class, cut off, or other than first-class detached 40 feet, same as borrowed power.	
Otherwise, rate same as in risk.	
Engine inside with outside underground supply tank, and explosion by galvanic spark, same as steam power.	
Otherwise, add 25c. to steam power rate.	
CARPENTER SHOPS.—Engine House, first class, cut off, or other than first-class, detached 40 feet.....	.50
Otherwise, rate same as in risk.	
Engine inside with outside underground supply tank, and explosion by galvanic spark .....	.75
Otherwise	1.00

11—Gasoline Type Setting Machines.—The following recommendations were adopted:

When machine is fed by gravity flow, charge extra.....	.25
When machine is fed by pump or pressure fed, charge extra.....	.15
With warranty in policy that no gasoline shall be stored in the premises, except in the reservoir attached to the machine.	

12—RATES.—(Ag. No. 15.)—The following recommendations and suggestions from the Committee on Rates were submitted and dealt with as recorded:—

13—Workmen's Risk in Specials.—(Ag. No. 16.)—That the present charge for workmen's risk be exigible in all manufacturing or schedule rated risks, except woodworking ones.

This recommendation was not approved, thus leaving the collection of extra at the discretion of Companies as at present.

14—Mining Risks.—(Ag. No. 17.)—That Head Houses, Compressor Houses, Crusher or Breaker Houses and Reducing Buildings, be rated at 4 per cent., but the Secretaries may specially rate such risks on their merits.

Recommendation adopted.

15—Bark.—(Ag. No. 18.)—That the Secretaries be authorized to specially rate bark in connection with tanneries, where same is under lantern fire appliances, but situate at least 100 feet distant, by making special allowance for such protection, but no bark to be rated less than 1 per cent.

Recommendation adopted.

16—SAW MILL AND LUMBER YARDS.—(Ag. No. 20.)—The Factory Committee reported progress on the question of the need of any revision of the Tariff on these risks, referred to it at last Meeting (vide par. 66 and 67).

17—DEPARTMENTAL STORES.—(Ag. No. 21.)—The Secretary reported the result of the application of the proposed Schedule to a few of these risks, the necessary information for which he had been able to obtain. After some discussion, further consideration was deferred to enable the Secretary to make a fuller report as to the application of the Schedule on a larger number of risks and a comparison of same with present ratings.



18—ELECTRIC LIGHT AND POWER STATIONS.—(Ag. No. 22.)—The Western Factory Improvement Committee submitted a draft Schedule for rating these risks, which was ordered to be printed in Agenda for consideration at next Meeting.

19—COMMISSION AGREEMENT.—(Ag. No. 6.)—The Secretary, shortly after presenting his report on this matter at Thursday morning Session, stated that the "Manchester" had handed in its signature to the affirmation of the Commission Agreement, to which, however, the following condition was attached: "*Except Brockville, a District Agency. A small allowance is made on profits in addition to the 15 per cent.*"

The consideration of the position now taken by the "Manchester," which was discussed at two previous Sessions, was resumed. Very strong objections were taken to any re-opening of the question, as other Companies had taken action on the settlement agreed to at the recent Annual Meeting. After lengthy discussion, the following resolution was moved and carried unanimously:—

That inasmuch as the Minutes (Item 53) of the Annual Meeting on 23rd September last show that an agreement was reached by all Companies and that the Manchester agreed to bring all their Agencies in accord therewith at once, that the signature of that Company excepting Brockville cannot be accepted.

It was further moved and carried:—

That if the Manchester desires to obtain the extension of any privilege accorded at the recent Annual Meeting to any other Company with regard to the Commission Agreement, it must make written application for same, setting fully forth the reasons therefor, so that such application may be printed in the Agenda of the following meeting.

The meeting then adjourned to 2.30 p.m.

FRIDAY AFTERNOON SESSION.

TORONTO, November 12th, 1897.

Met pursuant to adjournment at 2.30 p.m.

Present:—P. H. SIMS, President; F. W. Evans, T. R. Wood, A. M. M. Kirkpatrick, T. L. Morrissey, R. H. Templeton, J. G. Thompson, Geo. J. Pyke, C. C. Foster, J. W. Tatley, P. A. McCallum, G. Simpson, P. M. Wickham, G. F. C. Smith, J. B. Laidlaw, Lansing Lewis, R. McD. Paterson, Thos. Davidson, G. E. Moberley.

20—CO-INSURANCE.—(Ag. No. 23.)—The question of reconsidering the allowance for co-insurance in Ontario was held over for consideration at next meeting.

21—UNIFORM CONDITIONS OF MEMBERSHIP.—(Ag. No. 24.)—This matter, in conjunction with request of the Waterloo in regard to Commission Agreement, was deferred to next meeting, the Secretary of that Company being absent owing to indisposition.

22—MATTAWA.—(Ag. No. 25.)—The suggestion to specifically rate this place was concurred in and matter referred to Committee which has similarly dealt with other distant point towns.

23—PRINTERS, LITHOGRAPHERS AND BOOKBINDERS.—(Ag. No. 26.)—This item was withdrawn.

24—FISH CURING ESTABLISHMENTS, General or Supply Stores in connection therewith.—(Ag. No. 21.)—Ordered that the present rating under No. 14, Special Tariff therefor, be abolished, and that the ordinary country store rate be applied.

25—CANCELLATION WITH PRO RATA REBATE.—(Ag. No. 8.)—It was ruled that it is contrary to tariff to cancel a portion of a policy at pro rata rates.—Short term rates must be charged for the portion cancelled.

26—C. ROSS CO., Retail Dry Goods, Ottawa.—(Ag. No. 29.)—In reply to an application for special reduced rating on this risk, the Secretary was instructed to say that the Companies are not prepared to make any reduction in view of anticipated increase in the rating of Departmental Stores and other stores of large area, but that full consideration would then be given to any favorable features that may exist in their risk.

27—COINSURANCE, its Legality as a Policy Condition.—(Ag. No. 30.)—That the Association assist in a case now before the Courts to establish the "reasonableness" of the co-insurance clause as an addition to the Ontario Statutory Conditions.

The foregoing proposal, following precedent, was not concurred in.

28—GRAIN ELEVATORS.—The question of the adequacy of the minimum rates on this class of risk, being called in question with regard to the rating of the Kingston Elevator Co.'s premises at Kingston, the matter was referred to the Factory Improvement Committee to report at next meeting.

29—MANITOBA, Stamping System therein.—A notice of motion was given for next meeting, that the Stamping System be introduced in Manitoba.

Meeting then adjourned.

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

P. H. SIMS,
President.



INFRACTIONS BROUGHT FORWARD FROM PREVIOUS MINUTES.

Infractions preceded by an asterisk have been rectified according to instructions.

- *Atlas.—Elevator, Seaforth. Cancellation ordered (17-5-97.) Reported (14-7-97.)
- *British America.—Hotel, Marmora. Cancellation ordered (20-5-97.) Reported (29-6-97.)
- *Commercial Union.—Block of Stores, Belleville. Cancellation ordered (20-5-97.) Reported (28-6-97.)
- *Guardian.—Elevator, Seaforth. Cancellation ordered (17-5-97.) Reported (25-6-97.)
- *Guardian.—Carriage Shop, Point Claire. Cancellation ordered (1-6-97.) Reported (15-9-97.) Agent, E. Mayer.
- *Imperial.—Lumber, Rat Portage. (Collection ordered (4-2-97.) Reported (11-6-97.)
- *Lancashire.—Lumber, Rat Portage. Collection ordered (4-2-97.) Reported (2-7-97.)
- *Lancashire.—Block of Stores, Belleville. Cancellation ordered (20-5-97.) Reported (10-8-97.)
- *Liverpool & Lon. & Globe.—Bank Building, Ottawa. Collection ordered (19-5-97.) Reported (8-6-97.)
- *London & Lancashire.—Bank Building, Ottawa. Collection ordered (19-5-97.) Reported (17-6-97.)
- *London & Lancashire.—Store, Fort William. Cancellation ordered (28-4-97.) Reported (6-8-97.)
- *Manchester.—Barbers Shop, Quebec. Cancellation ordered (4-6-97.) Reported (14-6-97.) Agent, W. J. Fraser.
- *National.—Tinsmith Shop, Ste. Mary's. Cancellation ordered (28-12-96.) Reported (25-6-97.)
- *North America.—Farm Property, Saltfleet Township. Cancellation ordered (28-9-96.) Reported (13-9-97.)
- *North British & Mercantile.—Lumber, Rat Portage. Collection ordered (4-2-97.) Reported (21-7-97.)
- *North British & Mercantile.—Block of Stores, Carleton Place. Cancellation ordered (7-6-97.) Reported (16-7-97.)
- *North British & Mercantile.—Elevator, Seaforth. Cancellation ordered (20-5-97.) Reported (16-7-97.)
- *Northern.—Lumber, Rat Portage. Collection ordered (4-2-97.) Reported (21-6-97.)
- *Phoenix of Hartford.—Block of Stores, Belleville. Cancellation ordered (20-5-97.) Reported (18-6-97.)
- *Phoenix of Hartford.—Storehouse, Fonthill. Cancellation ordered (13-4-97.) Reported (23-6-97.)
- *Quebec.—Drug Store, Windsor. Cancellation ordered (6-3-97.) Reported (15-9-97.)
- *Quebec.—Dry Goods Stock, London. Cancellation ordered (6-3-97.) Reported (15-9-97.)
- *Royal.—Concert Hall, Gananoque. Collection ordered (15-4-97.) Reported (18-6-97.)
- *Royal.—Bank Building, Ottawa. Collection ordered (19-5-97.) Reported (18-6-97.)
- *Sun.—Bank Building, Ottawa. Collection ordered (19-5-97.) Reported (18-6-97.)
- *Union.—Lumber, Rat Portage. Collection ordered (4-2-97.) Reported (14-6-97.)
- *Western.—Greenhouse, Township of Ops. Cancellation ordered (10-5-97.) Reported (15-9-97.)

INFRACTIONS SUBSTANTIATED SINCE LAST MINUTES.

- *Ætna.—General Store, Ridgetown. Cancellation ordered (14-10-97.) Reported (25-10-97.) Agent, J. D. Elliott.
- *Alliance.—Convent, Ottawa. Collection ordered (23-8-97.) Reported (26-8-97.)
- Alliance.—Hardware Store, Collingwood. Cancellation ordered (3-11-97.)
- *Atlas.—Milkman's Stables, Cote St. Luke. Cancellation ordered (30-7-97.) Reported (10-8-97.) Agent, O. W. Pease.
- *British America.—Hardware Store, Niagara Falls. Cancellation ordered (20-7-97.) Reported (4-8-97.) Agent, J. F. Hill, Welland.
- *Caledonian.—Storehouse, Paris. Cancellation ordered (26-8-97.) Reported (2-9-97.)
- Caledonian.—General Store, Watford. Cancellation requested (14-10-97.) Agent, T. Kerfoot.
- *Imperial.—Storehouse, Paris. Cancellation ordered (26-8-97.) Reported (4-9-97.)
- *Ins'ce Company of North America.—Dwelling, Montreal. Cancellation ordered (25-8-97.) Reported (22-9-97.) Agent, C. A. Hogues.
- Lancashire.—Boot and Shoe Stock, Sarnia. Collection ordered (17-9-97.)
- Liverpool & London & Globe.—Boot and Shoe Stock, Sarnia. Collection ordered (17-9-97.)
- *Liverpool & London & Globe.—Hardware Store, Niagara Falls. Cancellation ordered (20-7-97.) Reported (9-8-97.) Agent, J. F. Hill, Welland.
- *Liverpool & London & Globe.—Farm Risk, Township of Sydney. Cancellation ordered (15-10-97.) Reported (28-10-97.)
- *London & Lancashire.—Dwelling, Kemptville. Cancellation ordered (21-7-97.) Reported (6-8-97.) Agent, R. W. Dickenson.
- London & Lancashire.—Town Hall, Carleton Place. Collection ordered (3-11-97.)
- *London Assurance.—Cheese Factory, Dereham Township. Cancellation ordered (24-6-97.) Reported (26-1-97.)
- *London Assurance.—General Store, Ridgetown. Cancellation ordered (14-10-97.) Reported (25-10-97.) Agent, J. P. McKinley.
- *London Assurance.—Boot and Shoe Factory, Quebec. Cancellation ordered (28-6-97.) Reported (16-7-97.) Agent, F. H. Gosselin.
- *Manchester.—Dwelling, London. Cancellation ordered (21-6-97.) Reported (20-7-97.) Agent, A. McPherson.
- *Manchester.—Dwelling, London. Cancellation ordered (21-6-97.) Reported (20-7-97.) Agent, A. McPherson.
- Manchester.—Oil Agitators, Petrolia. Cancellation ordered (17-9-97.)
- *Manchester.—General Store, Ridgetown. Cancellation ordered (14-10-97.) Reported (9-11-97.) Agent, J. P. McKinley.
- *Northern.—Warehouse, Paris. Cancellation ordered (28-8-97.) Reported (9-9-97.)
- *Norwich Union.—Bakery, Joliette. Cancellation ordered (28-6-97.) Reported (30-9-97.) Agent, Rowan.
- *Norwich Union.—Saw Mill, St. Joachim. Collection ordered (28-6-97.) Reported (10-8-97.) Agent, John Lincoln.



- ***Phoenix of Hartford.**—Warehouse, Paris. Cancellation ordered (26-8-97.) Reported (28-9-97.)
- ***Phoenix of Hartford.**—Block of Stores, Belleville. Cancellation ordered (5-8-97.) Reported (6-8-97.)
- ***Phoenix of Hartford.**—Office Effects, Levis. Collection ordered (2-11-97.) Reported (3-11-97.) Agent, A. Lemieux.
- ***Phoenix of London.**—Warehouse, Paris. Cancellation ordered (26-8-97.) Reported (16-9-97.)
- ***Phoenix of London.**—Hotel, Fort Francis. Cancellation ordered (20-7-97.) Reported (12-8-97.)
- ***Phoenix of London.**—Steamer, Windsor. Cancellation ordered (14-10-97.) Reported (14-10-97.)
- ***Phoenix of London.**—Carriage Shop, Pointe Claire. Cancellation ordered (22-9-97.) Reported (1-11-97.) Agent, E. Mayer.
- ***Quebec.**—Boot and Shoe Stock, Sarnia. Collection ordered (27-9-97.)
- ***Quebec.**—Furniture Warehouse, Berlin. Cancellation ordered (17-9-97.) Reported (14-10-97.)
- ***Queen.**—Storehouse, Paris. Cancellation ordered (26-8-97.) Reported (2-9-97.)
- ***Queen.**—Oil Agitators, Petrolia. Cancellation ordered (17-9-97.) Reported (20-9-97.)
- ***Royal.**—Block of Stores, Belleville. Cancellation ordered (5-8-97.) Reported (14-9-97.)
- ***Royal.**—General Store, Ridgetown. Cancellation ordered (14-10-97.) Reported (1-11-97.)
- ***Sun.**—Block of Stores, St. Thomas. Cancellation ordered (5-8-97.) Reported (26-8-97.)
- ***Sun.**—Store Building, Somerset. Cancellation ordered (21-10-97.) Reported (27-10-97.) Agent, P. Pelletier.
- ***Union.**—Warehouse, Paris. Cancellation ordered (26-8-97.) Reported (30-9-97.)
- ***Western.**—Boot and Shoe Stock, Sarnia. Collection ordered (27-9-97.) Cancellation reported (2-11-97.)



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

ORDINARY REGULAR MEETING

Held in MONTREAL, QUE.,

9TH & 10TH FEBRUARY, 1898.

MONTREAL, Wednesday, February 9th, 1898.

Met this day at 10 a.m.

Present : P. H. SIMS, 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 A. M. Nairn, Montreal.
 COMM. UNION..... Jas. McGregor, Montreal.
 CONNECTICUT..... H. Hampson, Montreal.
 GUARDIAN E. P. Heaton, Montreal.
 HARTFORD..... W. S. Robertson, Montreal.
 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... E. A. Lilly, Montreal.
 MANCHESTER..... Not represented.
 MERCANTILE A. Wright, Toronto.

NATIONAL..... M. C. Hinshaw, Montreal.
 NORTH AMERICA... H. Hampson, Montreal.
 N. BRIT. & MER.... Thos. Davidson, Montreal.
 NORTHERN..... { Robt. W. Tyre, Montreal.
 { G. E. Moberly, Montreal.
 NORWICH UNION. { J. B. Laidlaw, Toronto.
 { W. Kavanagh, Montreal.
 PHEN. OF BR'KL'N... H. Hampson, Montreal
 PHEN. OF HA'TF'D... J. W. Tatley, Montreal.
 PHEN. OF LONDON . R. McD. Paterson, Montreal.
 QUEBEC..... Not represented,
 QUEEN } Geo. Simpson, Montreal.
 ROYAL }
 SCOT. UN. & NAT.... W. Kavanagh, Montreal.
 SUN..... H. M. Blackburn, Toronto.
 UNION T. L. Morrisey, Montreal.
 WATERLOO..... Not represented.
 WESTERN Not represented.

NOTICE OF MEETING.

An ordinary Regular Meeting of the Association will be held on

Wednesday, the 9th February, at 10 a m.,

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

ALF. W. HADRILL,
Secretary.

P. H. SIMS,
President.

AGENDA.

- 1.—Confirmation of Minutes of 10th, 11th and 12th November.
- 2.—Minutes Montreal Committee, November 24th, December 15th, January 29th.
Special.—Appeal by Scottish Union, against ruling *re* Building adjoining and communicating with Hotel.
- 3.—Minutes of Toronto Board, November 15th, 29th, December 23rd, January 19th and 24th.
- 4.—Minutes of Hamilton Board, November 22nd, December 6th, 13th, January 24th.
- 5.—Minutes of Manitoba Board, November 4th and 5th, December 2nd, 9th, January 6th, 7th—specially the following items:—

(a).—AMENDMENTS TO BOARD CONSTITUTION, vide Minutes December 2nd, January 6th and 7th.

(b).—JURISDICTION, TO INCLUDE RAT PORTAGE, ETC.—“ That as Rat Portage and the Lake of the Woods District are tributary to Winnipeg, and the greater portion of the insurance is done through Winnipeg offices, in view of this Board having become affiliated with the C. F. U. A. : *Be it resolved*,— That the Canadian Fire Underwriters' Association be requested to place that territory under the Jurisdiction of this Board.

(c).—APPEAL OF MESSRS. Carruthers & Brock, *re* Board confirming issuance of short period policies at *pro rata* rate.

(d).—ACETYLENE GAS RULES.

6.—Fire Appliance Committee.—Reports therefrom.

Special.—HAMILTON.

7.—Infraction of Tariff Committee.—Report therefrom.

8.—Incendiarism Committee.—Report therefrom.

9.—Commission Agreement.—Letter from Manchester Fire Assurance Co.

TORONTO, February 5th, 1898.

A. W. HADRIEL, Esq.,

Secretary Canadian Fire Underwriters' Association.

MONTREAL, QUE.

Re Commission Agreement.

DEAR SIR,—I am in receipt of your favor of yesterday's date, and in accordance with the Resolution passed at the last Meeting of the Board, I herewith make application for the exemption of the Brockville Agency of the Manchester from the Commission Agreement. As explained at the last Meeting, the position of the Company in that Agency is identical with that of the North British & Mercantile, which Company was accorded that privilege.

Yours truly,

JAMES BOOMER,

Manager.

10.—Grain Elevators.—Revised Ratings on Elevators submitted by Factory Improvement Committee referred to it at last meeting.—(*Ratings appear in Minutes.*)

11.—Saw Mills.—The question of revising the rates on these risks having been referred to the Factory Improvement Committee at last Annual Meeting (vide par. 66 and 67), the Committee submit the following Schedule for consideration.—(*Schedule appears in Minutes.*)

12.—Lumber.—The Factory Improvement Committee, to which the question of revising rates on Lumber was referred at last Annual Meeting, beg to report that, after having given lengthy consideration to the matter, it is not prepared to recommend any disturbance of present rates.

13.—Electric Light and Power Stations.—The following Draft Schedule for rating these risks, was submitted by the Factory Improvement Committee at last Meeting (vide par. 18), and ordered to be printed in the present Agenda.—(*Schedule appears in Minutes.*)

14.—Co-Insurance.—To reconsider the allowance for Co-insurance in Ontario.

15.—Uniform Conditions of Membership.—To discontinue any special privileges that may now be accorded to any Company, so that all members of C.F.U.A. shall be on the same footing. } *Left over from previous Meetings.*

16.—Acetylene Gas.—The expediency of making any extra charge for use of same when generated by approved apparatus.

17.—Manitoba, Stamping System therein.—That the Stamping System be introduced in Manitoba.

18.—Departmental Stores.—The rating of same.

19.—Policies Payable to Order of Assured.—That the Association adopt a rule prohibiting the making of policies or the granting of certificates payable to the order of assured.

20.—Stamping System in Toronto and Hamilton.—That the Stamping Officers of the Toronto and Hamilton Boards be instructed to inter-communicate with regard to risks in either city which may be placed outside of the jurisdiction of the local officer, and thus secure consecutiveness of stamping of policies, interim and renewal receipts.

21.—Deseronto.—To specifically rate same.

22.—Fort William.—To specially rate same.

23.—Manitoba Board—To instruct it to conform to C.F.U.A. usage their practice of permitting insurance on stocks in two adjoining but separate buildings in one amount with only the 75 per cent. Co-insurance clause.

24.—Religious Risks, Policy Wordings.—That the Association control the wordings of religious risks, and secure more desirable forms of policy.

25.—Quebec City Fire Commissioner—To consider the fact that the Companies pay the salary of the Quebec Fire Commissioner and that steps be taken to instruct him to enforce the application of the Quebec Civil Code with regard to Chimney Fires in that city.

26.—Chemical Fire Extinguishers.—The acceptance of same in lieu of casks and pails.

27.—Commission Rules—Endorsement Fee.—Is it permissible to permit the agent to retain the whole or any portion of this fee, other than the regular commission of 15 per cent.

28.—Builders' Risks.—In order to more clearly define the application of the charges for this risk, change the present wording of "on first and second-class buildings, etc.," to "on buildings of solid brick or stone construction, 15c. per month, and on buildings of any other construction, 20c. per month."

29.—Sprinklered Risks.—That Standard equipped risks, unless rated by the Secretary, be free from Tariff Rates and Rules, and that an arrangement be made by which any Company can secure the services of the Sprinkler Inspector upon payment therefor.

30.—Competition.—The best method of meeting mutual and other competition.

31.—Coal Oil Refineries—To reconsider rates thereon.

32.—Fire Inquests.—The appointment of Fire Commissioners in the Province of Ontario.

33.—Hamilton.—Municipal taxation therein.

Minutes of last Regular Meeting of 10th, 11th and 12th November were taken as read and confirmed.

34—MONTREAL COMMITTEE.—Minutes of this Committee of November 24th, December 15th and January 26th, were submitted and ordered to be filed.

35—Appeal.—The appeal of the Scottish Union and National, recorded in Minutes 15th December, from the decision of that Committee regarding building adjoining and communicating by fire proof doors with hotel, recorded in paragraph 52 of Minutes of November 24th, was, after consideration, thrown out and ruling of the Committee confirmed.

36—TORONTO BOARD.—Minutes of Meetings November 15th and 29th, December 23rd, and January 10th and 24th, were submitted and ordered to be filed.

37—HAMILTON BOARD.—Minutes of November 22nd, December 6th, 13th and Jan. 24th, were submitted and ordered to be filed.

38—MANITOBA BOARD.—The Minutes of this Board of November 4th and 5th, December 2nd and 9th, and January 6th and 7th, were submitted and ordered to be filed, action being taken on sundry items therein as follows:—

39—Amendments to Board Constitution.—The amendments recorded in Minutes of January 6th and 7th, to Article 8 of the Constitution and Section 8 of the By-Laws, were concurred in. The amendment to Article 4 in Minutes December 2nd, was held over for further explanation.

40—Rat Portage District.—The request in Minutes of January 7th that this district be placed under the jurisdiction of the Manitoba Board was not agreed to.

41—Appeal.—The appeal of Messrs. Carruthers & Brock, against the confirmation by the Manitoba Board of the action of certain offices in charging *pro rata* rate for a short term policy, on the ground that no direct tariff rule had been infringed, was sustained by a vote of 16 to 2 on the following resolution:—

That the principle of short term rates for short term risks is so well established that it does not require to be expressed in the rules to govern, and therefore the appeal of Messrs. Carruthers & Brock be sustained.

42—Acetylene Gas.—With regard to the request as per Minutes January 7th, for permission to continue the granting of permits under its present rules, it was decided that no change at present be required other than that the Board do restrict the granting of permits for such installations in the building insured or any building connected therewith, to those machines which have been or may be approved by the Association.

The Meeting then adjourned to 2.30 p.m.

WEDNESDAY AFTERNOON SESSION.

MONTREAL, February 9th, 1898.

Met pursuant to adjournment at 2.30 p.m.

Present:—P. H. SIMS, President; F. W. Evans, P. M. Wickham, M. C. Hinshaw, A. M. Nairn, J. McGregor, E. P. Heaton, W. S. Robertson, J. G. Thompson, G. F. C. Smith, A. Wright, E. A. Lilly, Thos. Davidson, G. E. Moberly, J. B. Laidlaw, J. W. Tatley, R. McD. Paterson, G. Simpson, W. Kavanagh, H. M. Blackburn, T. L. Morrissey.

43—FIRE APPLIANCES AND CLASSIFICATION OF PLACES.—The following reports were presented and adopted:—

Report Western Committee.—Since November, your Committee have authorized the following changes in classification, notices of which were duly sent to Companies:—AURORA, BLYTH and HARBASTON lowered from "D" to "E." Of these, HARBASTON has complied with the requirement of night patrol and promises further co-operation with other deficiencies, and the notice of the lowering of the classification was withdrawn, and advice having been received from the Corporation of Aurora that they had decided to comply partially with the Association requirements, it was deemed advisable to defer the lowering of the classification of that town, and Companies were notified accordingly.

ARNPRIOR—This town has been notified that classification will be reduced to "E" on the 1st of March next, if steps are not in the mean time taken to correct deficiencies.

BLESHEIM having complied with the Association requirements, was raised from "E" to "D," and **BRETTON**, which place was not before classified, having passed the necessary Fire Limit and Explosive Storage By-law, was placed in class "E."

Your Committee would beg to submit for consideration the classification of the following towns, viz.,—**TRESWARREN**, at present classed "C," is, as per Inspector Howe's report of 19th January, deficient in fourteen particulars, and in view of the very serious nature of the defects, together with the apparent impossibility of getting improvements made, your Committee would recommend that it be lowered to class "E" on 1st of March next. **NEW-MARKET**.—This place is now classed "C," and the Corporation of the Town having advised that they would not comply with the Association requirements, it is recommended that its classification be reduced to "D" on 1st March next.

The Eastern Branch Fire Appliance Committee, beg to report the following changes in classification since last General Meeting:—

BEAUFORTS having made the necessary improvements, was replaced in Class "D," on the 1st January.

LOUISVILLE having failed to maintain the requisite appliances, was reduced to Class "F," on 1st February.

CHICOUTIMI, now provided with water-works, was raised to Class "E," on 1st February.

44—Hamilton.—The Association being without any advice as to the carrying out of any of the suggested improvements in the Fire Appliances of this City, notice was given that the whole question be dealt with at next Meeting.

45—INFRACTIONS OF TARIFF.—The Western Branch Committee presented the following report, which was, after explanations, dealt with, as indicated by clauses in *italics* after each paragraph.

Your Committee beg to report that two meetings have been held since November, and all infractions listed in last minutes have been corrected with the exception of that recorded against the Quebec Insurance Company on a Boot & Shoe Stock, Sarnia. Attention is called to the delay of this Co's Ontario Manager in replying to the Association's Bulletins and Queries, matters being held in abeyance for periods of from two to six months.—*Secretary to communicate with Head Office of that Company.*

The position taken by a Company, member of this Association, is submitted for consideration. Companies found on a risk under tariff were instructed to cancel. Order was complied with by all except the Company in question, who has collected the proper rate and declines to cancel, on the ground that its line was accepted at rates at which other Companies held the risk.—*Position of Company not sustained, risk must be cancelled.*

Another Company has declined to cancel a policy on a dwelling risk in Eastern Ontario, the same having been accepted at dwelling rates, whereas the risk being situated outside of any Corporation, farm rates should apply.—*Rating of Committee sustained.*

Re St. Anthony Lumber Co., Whitney.—From replies received to query recently issued in regard to this risk, it appears that some twenty-six of the Association Companies are interested at less than the tariff applying, as per Inspector Naylor's report. In view of the number of Companies interested, and the fact of the specific rating of this and similar risks being now in Committee's hands, your Committee consider it inadvisable to insist upon the enforcement of the tariff rules, and the matter is accordingly submitted for consideration. *Action of Committee approved.*

46—Quebec Commission Agreement.—The special Committee referred to at last Annual Meeting (vide par. 38), which had been appointed to enquire into certain complaints as to the observance of this agreement, presented the following report which was, on motion, adopted:—

The Committee report in this matter that Mr F. X. Gosselin, having ceased to represent the London Assurance Corporation and the Alliance Assurance Co., the duties assigned to them require no further investigation.

The Committee also record that the canvasser associated with Mr. Gosselin is no longer connected directly or indirectly with the Agency of either Company.

47—INCENDIARISM.—The following report from the Western Incendiary Committee was received and adopted:—

Your Committee beg to report that they have held two meetings since last November. In view of the suspicious circumstances of a fire occurring in Port Rowan, in November last, the offering of a reward of \$200, for conviction of incendiary, was authorized.

In the Ledgerwood case at Arnprior, which was referred to in Committee's report at last Annual Meeting, the matter of the prosecution of the suspected party was placed in the hands of Messrs. Hanson & Kennedy, of Montreal, but a conviction was not obtained, the Grand Jury returning a verdict of "No Bill." The expenses incurred in this instance amounted to about \$150.

The meeting then adjourned to 10 a.m. the following day.

THURSDAY MORNING SESSION.

MONTREAL, February 10th, 1898.

Met pursuant to adjournment at 10 a.m.

Present:—P. H. SIMS, President; P. M. Wickham, M. C. Hinshaw, A. M. Nairn, J. McGreggor, H. Hampson, E. P. Heaton, J. G. Thompson, G. F. C. Smith, A. Wright, E. A. Lilly, Thos. Davidson, R. W. Tyre, J. B. Laidlaw, J. W. Tatley, R. McD. Paterson, G. Simpson, H. M. Blackburn, W. Kavanagh, T. L. Morrisey.

48.—UNLICENCED INSURANCE COMPANIES.—The chairman of the Sub-Committee of the Legislation Committee which had been appointed to take action towards suppressing unlicensed Companies transacting business, presented a report detailing the legal proceedings taken against certain parties, with generally satisfactory result. The report was received and certain questions therein in regard to Dominion and Provincial Jurisdiction were referred to the Legislation Committee.

49.—COMMISSION AGREEMENT.—The following letter which appears on the Agenda, was received:—

A. W. HADBILL, Esq.,
Secretary Canadian Fire Underwriters' Association.
MONTREAL, QUE.

TORONTO, February 5th, 1898.

Re Commission Agreement.

DEAR SIR,—I am in receipt of your favor of yesterday's date, and in accordance with the Resolution passed at the last Meeting of the Board, I herewith make application for the exemption of the Brockville Agency of the Manchester from the Commission Agreement. As explained at the last Meeting, the position of the Company in that Agency is identical with that of the North British & Mercantile, which Company was accorded that privilege.

Yours truly,

JAMES BOOMER,
Manager.

On motion, it was agreed that the application of the Manchester be granted.

The first part of the document
 discusses the general principles
 of the proposed system.
 It is intended to provide a
 clear and concise summary
 of the main points.
 The second part of the document
 contains a detailed description
 of the various components
 and their functions.
 This section is intended to
 provide a comprehensive
 overview of the system's
 architecture and design.
 The final part of the document
 discusses the implementation
 and testing procedures.
 It includes a list of the
 resources used and a
 bibliography of the relevant
 literature.

The following table
 provides a summary of the
 key features of the system.
 It is intended to provide a
 quick reference for the
 reader.

The foregoing completes the ratification by all Members of the Commission Agreement as an article of the Constitution, with the exception of the Waterloo Mutual. This Company's letter of September 10th, recorded in the minutes of the Annual Meeting held that month, was read, asking 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." After some discussion on the matter, the following resolution was adopted:—

That consideration of the matter of the position of the Waterloo Insurance Company be deferred to next meeting, and, in the meantime, Mr. Taylor be required to formulate and specify the modifications required in the Commission Agreement as referred to in his letter of September 10th, 1897.

50—KEYSTONE FIRE INSURANCE COMPANY OF ST. JOHN, N.B.—As this Company is now transacting business in the Province of Ontario, the Secretary was directed to invite the Company to become a Member of this Association.

51—GRAIN ELEVATORS.—The question of revising the tariff on these risks and formulating new rates for elevators in which gasoline engines are used, having been referred to the Factory Improvement Committee at last meeting, that Committee submitted the following scale of rates which, on motion, was adopted:—

	1st Class.	2nd Class.	3rd Class.
Grain Elevators (steam power).....	\$2.50	\$3.00	\$3.50
When Boiler House is first-class and separated from Elevator by fire proof doors.....	2.25	2.75	3.25
When Boiler House is first-class and outside of Elevator, with no communication between them (except by shaft, belt or pipes).....	2.00	2.50	3.00
When Boiler House (first-class) is 20 feet from Elevator, or of any construction over 60 feet.....	1.50	2.00	2.50
Electric Power.....	1.60	2.10	2.60
Wind or Water Power.....	1.50	2.00	2.50
Horse Power.....	1.00	1.25	1.75

By GASOLENE ENGINE.—Standard Equipment.—Gasolene Engines fed by air or artificial pressure from tank underground, and at least 20 feet from building; explosion caused by galvanic electric spark, engine located in a brick, metal roof engine house, with blank wall (except shaft hole) toward elevator, and with a clear space of 20 feet or more between it and the elevator or additions; the shafting between the engine house and elevator not to be boxed in

	1st Class.	2nd Class.	3rd Class.
With Standard Engine in Standard Engine House, distant 20 feet..... (Ignition not by Electric Spark add 10c; if gravity feed add 10c.)	\$1.50	\$2.00	\$2.50
With Engine in Engine House, of any construction, distant not less than 60 feet from elevator.....	1.50	2.00	2.50
With Standard Engine in Standard Engine House within 20 feet of elevator or in Engine House of other than Standard construction, over 20 feet and under 60 feet from Elevator..... (Ignition not by Electric Spark add 20c; if gravity feed add 20c.)	1.75	2.25	2.75
With Standard Engine in Elevator or in Engine House of other than Standard construction, within 20 feet of Elevator..... (Ignition not by Electric Spark add 25; gravity feed add 25c.)	2.00	2.50	3.00

In all cases where gasoline engine is used, the following permit shall be endorsed on the policies covering on building or contents:—

"Permission is hereby given to use for motive power one gasoline engine, being warranted by the assured that the room in which said engine is kept, shall, at all times, be clean and free from dirt and rubbish; that no artificial light shall be permitted therein when the reservoir attached to said engine is being filled; that no gasoline, except that contained in said reservoir, which shall not exceed one gallon, and that contained in the supply tank, which shall not exceed ten gallons, shall be kept upon the premises, containing the property insured or within 25 feet thereof, or of property exposing same; and that said supply tank shall be located outside of the building and under ground, or, if above ground, shall be situated at least 25 feet from the buildings containing the property insured, or exposing same."

52.—SAW MILLS.—The question of revising the rates on these risks having been referred to the Factory Improvement Committee at last Annual Meeting (vide par. 66 and 67), the Committee submitted the following Schedule for consideration:—

DRAFT SCHEDULE FOR RATING SAW MILLS.

STANDARD MILL.—Substantial frame construction, Metal, slate or gravel roof. All woodwork to be linewashed annually; ladder to roof to no planes; no shingle saws or machines; light, electric or gas. Oil Room outside and detached from Mill, unless in Brick Engine Room. All machinery easily accessible. All bearings, hanger or post to be fitted with drip cups. Smoking prohibited. Green or Wet Logs only sawn.

BOILER HOUSE.—Detached at least five feet from Mill, constructed of brick or stone with an entire parapetted fire wall towards Mill, roof entirely of iron. Brick smokestack or metal stack through entire iron roof or brick wall to Refuse Burner, or on brick or stone base 3 feet above roof. Sawdust removed by carriers to iron feed (with drop between carrier and feeder) to Boiler House. No exhaust into metal stack.

PROTECTION.—To have two hydrants or not less than a 4-inch main of a town waterworks within 100 feet of Mill or to have steam force pump of sufficient capacity to throw two one-inch streams, located in detached Pump or a fire-proof Boiler House, and worked independently of Mill; steam to immediately work same to be constantly maintained throughout the whole year. Sufficient, but not less than 500 feet, of 2½ inch hose, with branch pipes to lay two lines from pump or hydrants to any part of Mill property, to be kept on premises. Not less than two casks and one dozen pails filled with salted water. Watchman with watch-clock at all times when Mill is not running except from after final closing down in winter to opening for repairs in spring.

REFUSE BURNER.—To be supported on a stone or brick base, and constructed of steel with straight sides from 60 to 100 feet high with a diameter of 18 to 36 feet, according to capacity of Mill. The inside of burner to be lined with 12 inches of fire-brick to 12 feet above feed floor. The top of the burner to be enclosed by a wire screen from 15 to 25 feet high, with a mesh not exceeding ¼ square inch. No open Refuse Burner of any kind within 200 feet of Mill.

BASIS RATE	Steam Power.	84 25
Add for deficiencies as follows:—	Water Power.	2 50
For Roof, not metal, slate or gravel, but protected by an efficient sprinkler pipe.....		.25
" If not protected.....		.50
" Light frame work, discretionary, but not less than.....		.10
" Crowded placement of Machinery, not easily accessible, discretionary, but not less than.....		.10
" Interior not linewashed annually.....		.25
" Light, enclosed coal oil lamps.....		.15
" Oil lamps not enclosed.....		.25
" Oil or lamp room in mill, each.....		.10
" None, or deficient oil drip cups to bearings, not exceeding.....		.25
" Smokestack through roof.....		.25
" No ladder to roof.....		.10
" Sawing dry dead timber.....		.50
" Frame Mill or Shed adjoining.....		.50
" Each additional planer.....		.25
" Shingle Saws or Machines in Mill or Shed adjoining.....		.50
" Feeders, not solid iron.....		.50
" Boilers in Mill or Frame Boiler House.....		1.00
" Iron Stack through roof.....		.75
" Boiler House—Brick with first-class roof, communicating with Mill without fire-proof doors.....		.50
" Boiler House—Brick with first-class roof, cut off from Mill by parapetted fire wall and no communication except by fire-proof doors.....		.25
" Boiler House—same as preceding, adjoining, but not communicating.....		.10
" Iron stack through roof.....		.20
" Shingle Rack in Boiler House, not less than steam, but if electric (foregoing extra is not chargeable if Boiler House is detached from Mill, or roof is ENTIRELY of iron).....		.10
" No Spark Arrestor or Metal Stack.....		.10
" Not eight ft. clear space between top of Boilers and Roof not less than.....		.10
For Exhaust from Stack.....		1.00
" Open Refuse Burner within 200 feet.....		1.00
(Note.—Any Burner will be considered an "Open" Burner unless it is enclosed on all sides by a non-combustible structure, but if its height is not less than twice the width or diameter of the burner.)		
For No Screens to Burner.....		.50
" Not having protection of town waterworks or fire pumps.....		.50
" Steam Pumps of capacity to throw a one inch stream, in Mill or Frame Boiler House, with sufficient hose to reach any part of Mill.....		.35
" Same Pump in Brick Engine or Boiler House.....		.25
" Standard Fire-steam Pump, but steam constantly sustained only during the running season.....		.15
" No Casks and Pails.....		.25
" No Watchman with Watchclock.....		.25

After some discussion as to the effect the proposed schedule would have on the rating of various mills, action was deferred to next meeting.

53.—LUMBER.—The Factory Improvement Committee presented the following report:—

Your Committee to which the question of revising rates on Lumber was referred at last Annual Meeting, beg to report that, after having given lengthy consideration to the matter, it is not prepared to recommend any disturbance of present rates

After discussion, the report was adopted.

54.—Differential Summer and Winter Rates.—A suggestion that a differential short period table for Summer and Winter months be adopted, was favorably received, and the Secretary was instructed to have same printed in the Agenda for next Meeting.

55.—Specific Rating of Lumber Yards.—The Secretaries were instructed to issue rates on the Lumber Yards that have been inspected and reported on by Inspector Naylor, the ratings to specify the warranties necessary, and also to require the assured to mark boundary line of the warranted clear space in lumber yards by suitable sign posts.

56.—ELECTRIC LIGHT AND POWER STATIONS.—The following Draft Schedule for rating these risks was referred to the Joint Factory Improvement Committees to report upon at next meeting:—

SCHEDULE FOR RATING

ELECTRIC LIGHT AND POWER STATIONS.

STANDARDS.—Building to be standard as per general schedule, except that it must be only one story high; no basement or open space below floor.

SPECIAL REQUIREMENTS.—Wire tower to be of brick or stone, with roof same as station. Generators to be placed on non-absorbent, non-combustible floors; switchboards and wiring to be installed in accordance with general rules; lightning arresters provided for every circuit and properly grounded.

BASIS —Steam or Water Power	8	50
Add for deficiencies as follows:—		
For Brick Walls, for each story not of standard thickness, etc., but not cumulative above	10	
Brick encased or brick splayed building	25	
Rough cast or metal-clad building	35	
Frame building	30	
Shingles in mortar roof, 150, shingles only	25	
Mansard roof, not exceeding	10	
Roof, wooden, trussed or sheathed	05	
For each story over one	05	
Exceeding 5,000 feet in ground area. (At discretion)	05	
Floors celled or otherwise not standard. (At discretion)	05	
Walls furled, or interior partitions other than brick. (At discretion)	05	
Houses or Elevators inside, and without self-closing hatches	10	
Stairways inside, but enclosed and cut off at each flat	05	
Stairways inside, but not cut off at each flat	10	
Wells, open hatchways, or other open communications from floor to floor	10	
Heating, other than steam or hot water	05	
Hot Water Furnaces, a single wood or coal fire for not less than	25	
Steam pipes not on metal brackets, or without protection where they pass through floors or partitions	10	
Lighting, other than gas or electric light	25	

Boiler House, first-class and self-contained, no communication except by fire-proof doors	05
With Iron Stack through roof additional	05
Boiler House, first-class, self-contained, without fire-proof doors, and Boiler with at least five feet clear space, as described below	15
Not so situated to rate same as in factory	05
With Iron Stack through roof additional	20
Boiler in Factory, with fire-proof room, with fire-proof door, and with Iron Stack through roof additional	20
Boiler in Factory, with at least five feet clear space between boiler, and three feet between top of dome and ceiling, and ten feet clear of any combustible material all round	25
With Iron Stack through roof additional	25
Boiler in Factory not as above	30
With Iron Stack through roof additional	25
Insufficient in size or thickness, charge at discretion, but not less than	10
None or deficient municipal appliances	25
Not having required casks and pails	25
Gasoline, kerosene, benzine, or naphtha stored in Station	10
Standard Fire Plug with hose (optional)	10
Competent attendant at all times when dynamo are running	25
Not having Watchman with watchlock when Station is not running	10
Proper metal cans for oily waste	10
Lubricating oils stored in Station	25
Gasoline, Benzine or Naphtha stored in Station	10
Gasoline soldering pots used or stored in Station	25
Asbes not properly disposed of (optional)	05
Exposure (optional)	05
Additional occupancy (optional)	05
Wire Tower, not as in requirements	15
Generators or Dynamoes, not as in requirements	25
Writing not in plain sight and accessible	25
Writing not properly insulated	25
Safety cut-outs not provided	25
Wire communications not added	25
Wiring for Station lighting not standard	25
Switchboards not as in requirements	30
Resistance Boxes, etc., not as in requirements	25
Lightning Arresters	25
General Condition (Charge at discretion)	05

Rating of boiler, engine, or machinery to be based on the above

57.—CO-INSURANCE.—"To reconsider the allowance for Co-Insurance in Ontario."

The member giving the notice explained that he had brought the matter up for consideration in view of the doubtful validity of the clause under recent legal decisions. Considerable discussion took place on these lines, and the question was referred to next meeting pending the settlement of a case now before the Courts.

58.—UNIFORM CONDITIONS OF MEMBERSHIP.—This motion was practically disposed of under paragraph No. 49.

59.—ACETYLENE GAS.—In regard to the proposal to waive the extra charge for Standard Generators as required by the recently adopted rules, it was decided that it is not expedient to do so.

The second paragraph of the rules was amended as follows, by the insertion of the words in italics:—

If the apparatus in the building insured, or in any building connected therewith or *within forty feet thereof* has not been approved by the Association, or if it is not installed and maintained in accordance with said rules, double rates must be paid.

60.—MANITOBA STAMPING SYSTEM.—The notice of motion that the Stamping System be introduced in Manitoba was withdrawn.

61.—DEPARTMENTAL STORES.—The Secretary further reported in regard to the rating of these risks, and the question was referred to the Joint Committee on Rates, with instructions to specifically rate these risks in the various towns under their jurisdiction, and submit same for consideration at next meeting.

62—POLICIES PAYABLE TO ORDER OF THE ASSURED.—The Secretary reported that, with a view to prevent the introduction of the granting of such policies on Lumber, Risks, an agreement that such privilege should not be granted, had been almost unanimously signed by Companies, and that the matter had been placed on the Agenda for the purpose of the Association legislating thereon.

During discussion the meeting adjourned at 1.15, to re-assemble at 2.30 p.m., the Secretary being instructed to draft, in the interim, a rule prohibiting the practice referred to.

THURSDAY AFTERNOON SESSION.

MONTREAL, February 10th, 1898.

The President, pursuant to adjournment, took the Chair at 2.30 p.m., and, with some other members, remained until 3 p.m., at which time, there not being a quorum present, the Meeting was declared adjourned.

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 and a list of references.
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 provide a clear and concise
 summary of the document's
 content and to provide a
 list of references for further
 study.

INFRACTIONS BROUGHT FORWARD FROM PREVIOUS MINUTES.

Infractions preceded by an asterisk have been rectified according to instructions.

- *Alliance.—Hardware Store, Collingwood. Cancellation ordered (3-11-97.) Reported (2-12-97.)
 *Caledonian.—General Store, Watford. Cancellation requested (14-10-97.) Reported (29-11-97.)
 *Lancashire.—Boot and Shoe Stock, Sarnia. Cancellation ordered (17-9-97.) Reported (22-11-97.)
 *Liverpool & London & Globe.—Boot and Shoe Stock, Sarnia. Cancellation ordered (17-9-97.) Reported (8-2-98.)
 *London & Lancashire.—Town Hall, Carleton Place. Cancellation ordered (3-11-97.) Reported (6-1-98.)
 *Manchester.—Oil Agitators, Petrolia. Cancellation ordered (17-9-97.) Reported (26-11-97.)
 *Quebec.—Boot and Shoe Stock, Sarnia. Cancellation ordered (17-9-97.)

INFRACTIONS SUBSTANTIATED SINCE LAST MINUTES.

- *Ætna.—Lumber, Tp. of Chaffey. Cancellation ordered (20-11-97.) Reported (20-12-97.)
 *Ætna.—Lumber, Collins Inlet. Collection ordered (18-11-97.) Reported (4-12-97.)
 *Ætna.—Boot and Shoe Stock, Peterboro. Cancellation ordered (24-1-98.)
 *British America.—Lumber, Collins Inlet. Collection ordered (18-11-97.) Reported (4-12-97.)
 *British America.—Dry Goods Stock, Bowmanville. Cancellation ordered (25-10-97.) Reported (11-11-97.)
 *British America.—Block of Stores, Napanee. Cancellation ordered (19-11-97.) Reported (3-12-97.)
 *British America.—General Store, Gravenhurst. Cancellation ordered (1-2-98.)
 *Caledonian.—Block of Stores, London. Cancellation ordered (24-1-98.)
 *Caledonian.—Elevator, Preston. Cancellation ordered (28-1-98.)
 *Commercial Union.—School, Rainy River District. Cancellation ordered (30-11-97.) Reported (19-1-98.)
 *Connecticut.—Storehouse and Glass Works, London. Cancellation ordered (7-2-98.)
 *Guardian.—Lumber, Collins Inlet. Collection ordered (18-11-97.) Reported (29-12-97.)
 *Imperial.—Block of Stores, Napanee. Cancellation ordered (19-11-97.) Reported (3-12-97.)
 *Lancashire.—Lumber, Collins Inlet. Collection ordered (18-11-97.) Reported (1-12-97.)
 *Lancashire.—Boot and Shoe Stock, Peterboro. Cancellation ordered (24-1-98.)
 *Liverpool & London & Globe.—Lodge furniture, Napanee. Cancellation ordered (17-12-97.) Reported (20-1-98.)
 *London Assurance Cor.—Farm Property, Tp. of Whitby. Cancellation ordered (15-1-98.) Reported (19-1-98.)
 *Liverpool & London & Globe.—Church, Thedford. Cancellation requested (13-1-98.) Reported (31-1-98.)
 *Manchester.—Lumber, Collins Inlet. Collection ordered (18-11-97.) Reported (30-11-97.)
 *Manchester.—Block of Stores, Napanee. Cancellation ordered (19-11-97.)
 *National.—Storehouse and Glass Works, London. Cancellation requested (3-2-98.)
 *National.—Boot and Shoe Stock, Peterboro. Cancellation ordered (24-1-98.)
 *North America.—Hardware and Grocery Store, Brantford. Cancellation ordered (7-2-98.)
 *North British & Mercantile.—Lumber, Collins Inlet. Collection ordered (18-11-97.) Reported (30-11-97.)
 *North British & Mercantile.—Block of Stores, London. Cancellation ordered (15-11-97.) Reported (27-12-97.)
 *North British & Mercantile.—Gents' Furnishing Store, Eganville. Cancellation ordered (24-1-97.)
 *North British & Mercantile.—Boot and Shoe Stock, Peterboro. Cancellation ordered (24-1-98.)
 *Northern.—Store, Mattawa. Cancellation requested (20-11-97.) Reported (8-12-97.)
 *Northern.—Church, Thedford. Cancellation requested (15-11-97.) Reported (1-12-97.)
 *Northern.—Church, Thedford. Cancellation requested (2-2-98.)
 *Phoenix of Brooklyn.—Lumber, Collins Inlet. Collection ordered (18-11-97.) Reported (28-12-97.)
 *Phoenix of Hartford.—Block of Stores, London. Cancellation ordered (15-11-97.) Reported (4-1-98.)
 *Phoenix of London.—Block of Stores, London. Cancellation ordered (15-11-97.) Reported (8-12-97.)
 *Quebec.—Church, Brantford. Cancellation ordered (15-11-97.)
 *Quebec.—Grocery Store, London. Cancellation ordered (17-7-97.) Reported (4-2-98.)
 *Queen.—Store, Brampton. Cancellation ordered (15-11-97.) Reported (29-11-97.)
 *Queen.—Block of Stores, Napanee. Cancellation ordered (19-11-97.) Reported (3-12-97.)
 *Queen.—Farm Risk, Tp. of Sydney. Cancellation ordered (19-12-97.)
 *Queen.—Hotel, Wahnapiatae. Cancellation ordered (15-11-97.) Reported (6-12-97.)
 *Royal.—Hotel, Wahnapiatae. Cancellation ordered (15-11-97.) Reported (7-12-97.)
 *Royal.—Storehouse and Glass Factory, London. Cancellation ordered (24-1-98.)
 *Scottish Union & National.—Block of Stores, London. Cancellation ordered (15-11-97.) Reported (3-12-97.)
 *Union.—Hotel, Wahnapiatae. Cancellation ordered (15-11-97.)
 *Union.—Storehouse and Glass Works, London. Cancellation ordered (24-1-98.)
 *Western.—Hotel, Wahnapiatae. Cancellation ordered (15-11-97.) Reported (6-12-97.)
 *Western.—Block of Stores, Napanee. Cancellation ordered (19-11-97.) Reported (8-12-97.)
 *Western.—Block of Stores, Peterboro. Cancellation ordered (24-1-98.)
 *Western.—Storehouse and Glass Works, London. Cancellation ordered (24-1-98.)

THE HISTORY OF THE

ROYAL SOCIETY OF LONDON

FROM ITS FIRST INSTITUTION

TO THE PRESENT TIME

BY JOHN VAUGHAN

ESQ; OF GREAT BRITAIN

AND

JOHN VAUGHAN

OF GREAT BRITAIN

AND

JOHN VAUGHAN

OF GREAT BRITAIN

AND

JOHN VAUGHAN

OF GREAT BRITAIN

AND

JOHN VAUGHAN

OF GREAT BRITAIN

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

ORDINARY REGULAR MEETING

Held in TORONTO, Ont.,

13th and 14th APRIL, 1898.

TORONTO, Wednesday, April 13th, 1898.

Met this day at 10 a.m.

Present :—P. H. SIMS, President, in the Chair.

AETNA.....	A. M. M. Kirkpatrick, Toronto.	NORTH AMERICA.....	Not Represented.
ALLIANCE.....	Not represented.	N. BRIT. & MER.....	Randall Davidson, Montreal.
ATLAS.....	M. C. Hinshaw, Montreal.	NORTHERN.....	Robt. W. Tyre, Montreal.
BRITISH AMERICA.....	P. H. Sims, Toronto.	NORWICH UNION.....	{ J. B. Laidlaw, Toronto.
CALEDONIAN.....	Lansing Lewis, Montreal.		{ W. Kavanagh, Montreal.
COMM. UNION.....	{ Jas. McGregor, Montreal.	PHEN. OF BR'K'N.....	A. M. M. Kirkpatrick, Toronto.
	{ R. Wickens, Toronto.	PHEN. OF HA'P'D.....	Not Represented.
CONNECTICUT.....	Not represented.	PHEN. OF LONDON.....	*R. McD. Paterson, Montreal.
GUARDIAN.....	E. P. Heaton, Montreal.	QUEBEC.....	Geo. J. Pyke, Toronto.
HARTFORD.....	Not represented.	QUEEN.....	{ W. Mackay, Montreal.
IMPERIAL.....	G. R. Kearley, Montreal.	ROYAL.....	{ W. Kavanagh, Montreal.
LANCASHIRE.....	J. G. Thompson, Toronto.		{ *A. F. Jones, Toronto.
LIV. & L. & GLOBE.....	Not Represented.	SCOT. UN. & NAT.....	H. M. Blackburn, Toronto.
LON. & LANCASH.....	A. Wright, Toronto.	UNION.....	T. L. Morrisey, Montreal.
LONDON ASSURANCE.....	E. A. Lilly, Montreal.	WATERLOO.....	{ *C. M. Taylor, Waterloo.
MANCHESTER.....	Jas. Boomer, Toronto.		{ J. Killer, Toronto.
MERCANTILE.....	A. Wright, Toronto.	WESTERN.....	Not represented.
NATIONAL.....	M. C. Hinshaw, Montreal.		

Gentlemen with * opposite their names were not present at opening session.

NOTICE OF MEETING.

An ordinary Regular Meeting of the Association will be convened on

Wednesday, the 13th April, at 10.00 a.m.,

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

ALF. W. HADRILL,

Secretary.

P. H. SIMS,

President.

AGENDA.

- 1.—Confirmation of Minutes of 9th and 10th February.
- 2.—Minutes of Montreal Committee, February 23rd, March 30th.
- 3.—Minutes of Toronto Board, February 7th, 15th and 21st, March 7th, 16th and 21st, April 4th.
- 4.—Minutes of Hamilton Board, February 21st, March 14th and 21st, April 4th.
Special—Re Eagle Knitting Co.
- 5.—Minutes of Manitoba Board, February 3rd, March 3rd.
Special—Amendments to By-Laws, Par. 15; Acetylene Gas, Par. 13.
- 6.—**Fire Appliance Committee.**—Reports therefrom.
Special—HAMILTON.—To determine what action shall be taken in view of neglect to carry out required improvements.
- 7.—**Electric Light and Power Committee.**—Report therefrom.
- 8.—**Financial Statement.**—To appoint auditors and authorize Assessment for current year.
- 9.—**Saw Mills.**—Report from Factory Improvement Committee recommending adoption of the Schedule for rating Steam Saw Mills (submitted at last meeting) and that the same be applied to water power mills with a basis of \$5.00, as follows:—(*Transferred to Minutes.*)

- 10.—Electric Light and Power Stations.**—Report from Factory Improvement Committee submitting revised Draft Schedule for Rating these Risks:—
- 11.—Departmental Stores.**—Report of Committee thereon.
- 12.—Waterloo Mutual Fire Insurance Co.**—The continuation of the special privileges under which this Company became a member of the Association.
- 13.—Keystone Fire Insurance Co.**—Application for membership.
- 14.—Policies Payable to Order of Assured.**—That the Association adopt a rule prohibiting the making of policies or the granting of certificates payable to the order of assured.
- 15.—Stamping System in Toronto and Hamilton.**—That the Stamping Officers of the Toronto and Hamilton Boards be instructed to inter-communicate with regard to risks in either city which may be placed outside of the jurisdiction of the local officer, and thus secure consecutiveness of stamping of policies, interim and renewal receipts.
- 16.—Deseronto.**—To specifically rate same.
- 17.—Fort William.**—To specifically rate same.
- 18.—Manitoba Board.**—To instruct it to conform to C. F. U. A. usage their practice of permitting insurance on stocks in two adjoining but separate buildings in one amount with only the 75 per cent. Co-insurance clause.
- 19.—Religious Risks, Policy Wordings.**—That the Association control the wordings of religious risks, and secure more desirable forms of policy.
- 20.—Quebec City Fire Commissioner.**—To consider the fact that the Companies pay the salary of the Quebec Fire Commissioner and that steps be taken to instruct him to enforce the application of the Quebec Civil Code with regard to Chimney Fires in that city.
- 21.—Chemical Fire Extinguishers.**—The acceptance of same in lieu of casks and pails.
- 22.—Commission Rules—Endorsement Fee.**—Is it permissible to permit the agent to retain the whole or any portion of this fee, other than the regular commission of 15 per cent?
- 23.—Builders' Risk.**—In order to more clearly define the application of the charges for this risk, change the present wording of "on first and second class buildings, etc." to "on buildings of solid brick or stone construction, 15c. per month, and on buildings of any other construction, 20c. per month."
- 24.—Sprinklered Risks.**—That Standard equipped risks, unless rated by the Secretary, be free from Tariff Rates and Rules, but that an arrangement be made by which any Company can secure the services of the Sprinkler Inspector upon payment therefor.
- 25.—Competition.**—The best method of meeting mutual and other competition.
- 26.—Coal Oil Refineries.**—To reconsider rates thereon.
- 27.—Fire Inquests.**—The appointment of Fire Commissioners in the Province of Ontario.
- 28.—Hamilton.**—Municipal taxation therein.
- 29.—Lumber.—Differential Short Period Rates for Summer and Winter.**—To consider the adoption of Schedule ordered, to be prepared at last meeting.—(*Transferred to Minutes.*)
- 30.—Grain Elevators.**—To specially rate Scott's Elevator at Chatham, or to provide a rating for Elevators with Boiler House, of other than first-class construction, at less than 60 feet from Elevator.
- 31.—Printers, Lithographers and Bookbinders.**—To increase rates on same.
- 32.—Mercantile Risks in D, E and F Towns.**—To increase rates on same.
- 33.—Tariff Agencies representing Non-Tariff Companies.**—To legislate thereon.
- 34.—Commission.**—Amendment to By-law No. 3:—(*Transferred to Minutes.*)
- 35.—Violation of Tariff**—Also to amend By-law No. 5:—(*Transferred to Minutes.*)
- 36.—Acetylene Gas.**—That the present extra for its use be discontinued, and that quantity of Calcium Carbide to be allowed on premises be increased to 100 lbs.
- 37.—Mortgage Clause.**—To abolish extra therefor on Special Risks.

The Minutes of last ordinary regular Meeting, held 9th and 10th February, were taken as read and confirmed.

38.—MONTREAL COMMITTEE.—The Minutes of Meetings of 23rd February and 30th March were submitted and ordered to be filed.

39.—TORONTO BOARD.—The Minutes of Meetings of February 7th, 15th and 21st, March 7th, 16th and 21st, April 4th, were submitted and ordered to be filed after the following resolution had been moved and adopted with regard to Item No. 33, RE SALVAGE CORPS:—

That the Committee appointed at the Toronto Board Meeting of April 4th, be instructed to limit the scope of its reports to an enquiry concerning what steps the Municipal Authorities propose taking to supplement the City protection by the establishment of a Salvage Corps.

40.—HAMILTON BOARD.—The Minutes of Meetings of 21st February, 14th and 21st March, and 4th April, were submitted and ordered to be filed; the rating of the EAGLE KNITTING FACTORY, at 90c. building, \$1.15 contents, with certain privileges as to overtime as stated on the printed rating slip was confirmed.

41.—MANITOBA BOARD.—The Minutes of Meetings of February 3rd and March 3rd were submitted and ordered to be filed, after the following action had been taken:—

BY-LAWS, AMENDMENT TO.—The amendment to Sec. 9 of the By-Laws, recorded under Item No. 15, was concurred in.

ACETYLENE GAS MACHINES.—The Association re-affirmed its decision requiring all machines to be approved by it before permits be granted for their use.

MINUTES.—With regard to the suggestion of the Manitoba Board that it be furnished with the printed Association Minutes, it was not considered necessary to do so, as the Secretary duly communicates to that Board any action taken of import to it.

42.—MUNICIPAL FIRE APPLIANCES.—The following report from the Western Committee was presented, considered item by item, and on motion adopted, the Committee being requested to urge upon the Guelph authorities the necessity of further improvements:

Your Committee beg to report that they have not five times since the last Association meeting, and the only changes of classification made are in the cases of **Orangeville** and **Ridgetown**. The former place having complied with the Association requirements was placed in Class "C," as authorized by the Association under date of May 12th, 1897; the latter has provided the necessary appliances and been given a "D" classification, to take effect on 1st proximo. Notices of changes have been duly sent to Companies.

Deputations have been received from **Lawnmanville** and **Peterboro'**, and, in the case of the latter place, now classed "B," request was made that the present method of giving alarm by telephons be accepted in lieu of an electrical system, as required by standard. It was decided that in view of the promise that the dead ends in the water works system are to be put in proper circuit and the single branch hydrants replaced by double ones, the present arrangements in regard to fully paid men and horses in fire hall be accepted, but that the requirement of an electric alarm is one that cannot be waived, and the Corporation were notified that this must be provided within a reasonable time to enable them to retain their present classification. They were also advised, in reply to query, that to obtain an "A" classification the standard must be fully complied with.

Ottawa.—It will be remembered that in March of last year the Council of Ottawa adopted a report of their Fire and Light Committee, which recommended certain improvements in the fire appliances, which were, at the time, considered by them to be only necessary for the proper protection of the city. Our Inspector's report of Feb. the 11th last shows, however, that the proposed arrangements have not been adhered to the following promised appliances not having been provided:—Second steam fire engine and chemical engine. It is also pointed out that the supply of hose is deficient, the original statement of quantity proved to be incorrect, nearly 50 per cent. being found defective, reducing available quantity to about 7,000 feet, and necessitating the purchase of at least 2,000 more, of which 4,000 has been procured, with statement that appropriation has been exhausted and no further action is anticipated. It has been noticed from a press article that a recommendation to reduce the number of men on the brigade from fifty-nine to fifty was to be presented to the Council. The Corporation were communicated with, protesting against any such action being taken.

The improvements in the water works system, including increased pumping capacity, for which funds are now in hand, will, it is expected, be completed during the present year.

Guelph.—In pursuance of the decision of the Association, an inspection was made of the appliances of this city on the 14th ult., and it was found that the following change had been made:—The duplex pumps, 420 gallons capacity, located at the Agricultural College have been connected with the city water works system by a six-inch main. These pumps are supplied from reservoir of about nine hours capacity. In the opinion of our Inspector this arrangement might be considered as supplying the deficiency of the single line of main from the pump house to the point of distribution, provided that the steam fire engine is put in commission, and the river pumping platforms repaired.

The following improvements are under consideration with an apparent likelihood of being effected:—Correction of the arrangement of fire station; hook and ladder truck expected to be bought shortly; additional horse, and arrangements for men sleeping in fire station will be provided in rearrangement of fire hall; chemical extinguishers are to be purchased immediately, as is also a portable boiler for thawing frozen hydrants. If the above were supplied, the following deficiencies would still exist, and it would appear that there is no inclination to take action in the direction of correcting same:—No electric fire alarm; no chemical engine or salvage equipment; only one, instead of five fully paid men; pressure relief valve required on pumps; no attention given to the regular drilling of brigade.

The Eastern Committee reported that **Huntingdon** now having an efficient system of water works, was raised to class E on 1st instant.

On motion, the "Norwich Union" was added to the Western Branch Fire Appliance Committee.

43.—HAMILTON.—It having been ordered at last Meeting that the question of what action should be taken in view of the continued inefficiency of the Hamilton Fire Preventive Appliances, be taken up at this Meeting, a recent re-inspection had been made by Mr. Howe, and his report was submitted as follows:—

April 1st, 1898.

Since this matter was discussed in November last, the standpipe has been raised ten feet, which means an increased pressure of four pounds at such times as the pumps are capable of throwing water over it, which can only be expected when the rate of consumption is low, and not during heavy draughts in the event of a destructive fire.

An aerial ladder truck has been ordered. The new fire station in the West End is being equipped. Another chemical combination engine and hose wagon is being provided. A 12 inch main is about to be laid from the 12 inch main on York Street, which the City Engineer says will continue via Sophia, King and Garth, to Hannah Street.

An offer has been made to the City Council by The Cataract Power Co., (whose object is to supply power for general purposes) for pumping from the Beach under additional pressure, by electric power, generated at De Cew Falls, about 33 miles distant, and whilst there may be no difficulty in effecting this, under certain conditions, it does not appear to me that an electrical system depending upon a single line, especially over a long stretch of open country, could in itself, be satisfactory for fire purposes, as there would be constant liability to stoppage at any moment, and I am unable to see how, under a single system, that danger could be securely guarded against without the maintenance of fires under a sufficient number of boilers and ability to start up steam pumps of suitable capacity without loss of time, or by having a reservoir of adequate pressure and capacity, constantly full of water, in connection with the system.

It is therefore apparent that nothing effective has yet been done to secure improved pressure beyond the small addition of 4 lbs. to the standpipe, which latter is not always available.

Deficiencies for Class "A"—1.—Within the prohibited district several more hydrants should be placed; notably on Bay, Kelly, Jackson, Park, Macnab, Catharine, Walnut, Mary and Wellington Streets, and Ferguson Avenue. Amongst others the places referred to in report dated November 20th, 1894, under "Special exposures," first table, have received no attention and constitute a standing menace to the main business centre. 2.—The mains at street intersections do not appear to be generally connected, a serious defect that ought not to exist. 3.—Under present conditions the water should, in my opinion, be constantly pumped over the standpipes, to give *instantly* the best pressure at present available, and proper means should be adopted, without further delay, to yield a constantly higher pressure than is now possible. 4.—The pressures over the high level system are most unsatisfactory. 5.—The use of the very large number of hydraulic elevators, each supplied by six inch pipes from the city mains, still continues, notwithstanding their well-known serious drain on the present inadequate pressure.

In conclusion, I can only emphasize my opinion that considerably more hydrants are required, and that a sufficiently increased fire pressure, beyond what is now possible, should be provided without delay and be constantly maintained. The standpipe pressure, apart from its inadequacy, takes too long to put on even in the daytime, whilst at nights a man has to get out of bed, dress and walk some distance to operate the valves for the purpose, an arrangement which cannot be other than in the highest degree unsatisfactory.

ROBERT HOWE,
Inspector C. F. U. A.

During a full expression of views on the matter, several propositions were submitted. The sense of the Meeting was taken on some points, when the hour for midday recess having arrived, the Meeting adjourned till 2.30 p.m.

WEDNESDAY AFTERNOON SESSION.

TORONTO, April 13th, 1898.

Met pursuant to adjournment at 2.30 p.m.

Present:—P. H. SIMS, President; A. M. M. Kirkpatrick, M. C. Hinshaw, Lansing Lewis, J. McGregor, R. Wickens, E. P. Heaton, J. G. Thompson, A. Wright, E. A. Lilly, James Boomer, R. Davidson, R. W. Tyre, J. B. Laidlaw, T. C. Paterson, G. J. Pyke, W. Mackay, W. Kavanagh, A. F. Jones, H. M. Blackburn, T. L. Morrissey, C. M. Taylor, J. Killer, C. C. Foster.

44.—HAMILTON (Continued):—The following resolution, embodying the sense of the Meeting as expressed at the morning session, was submitted, and, on motion, carried unanimously and the Western Fire Appliance Committee directed to give effect to same:—

Whereas the Fire Preventive Appliances of the City of Hamilton are insufficient for the proper protection of the City, notably in respect to its Waterworks which are seriously deficient both as to supply and pressure, all as shown by the several reports made by the Association's Inspector during two or more years, said reports having been duly communicated to the Municipal Authorities. Urgent representations have also been repeatedly made by correspondence and deputations from the Association to the Hamilton Municipal Council, and also to the Board of Trade of that city.

The Association having understood that some of the more urgently required improvements would be made, have delayed action, but now finding that its continued representations have been without avail, it is

Resolved, Unless the required improvements in the Fire Preventive Appliances of the City of Hamilton be initiated by an improved water service being provided by continuous pumping of the water over the standpipes, on or before the 1st June next,—that the rates on Office, Mercantile and Manufacturing risks in the congested district, as described below, be increased by adding ten cents to the annual rates and twenty cents to the three year rates, with an additional five cents when a Mercantile risk is over three stories in height:—

The congested area is bounded on the north by Cannon, Robert and Rebecca Streets; on the south by Main and Hunter Streets; on the west by Caroline and Bay Streets, and on the east by Wellington Street and Ferguson Avenue.

45.—ELECTRIC LIGHT AND POWER, Report from Eastern Committee.—The following report was presented, and, after some discussion, it was referred back to the Committee to present some definite recommendation:—

Your Committee beg to report that they have long felt the necessity of being in possession of fuller and expert information as to the general character of electrical installations throughout the Province of Quebec and Eastern Ontario. Having recently been occasionally able to utilize the services of Inspector Naylor, they asked him to visit the following places:—Sherbrooke, St. Hyacinthe, Cornwall and Valleyfield, and to examine the system of electric light and power installations and a sufficient number of individual risks in which current is used for light or power, with a view of ascertaining the general character and safety of the installations. This he has done, and his general reports on Sherbrooke and St. Hyacinthe have been printed and distributed to Companies. In St. Hyacinthe, the inspections made indicate that the general character of the installations are fairly good, except that main switches are not in general use. In the three other places, the installations are generally defective, the older ones very markedly so. In Cornwall the Inspector noted that the trolley current is being used. The reports of the Inspector are being dealt with by the Secretary communicating them to the Electric Light Companies, the Municipal Authorities and the individual assured, and requiring the defects to be remedied, but the present instances are of course only a small proportion of what may be expected elsewhere, and the question your Committee would submit to the Association is, what action should be taken to secure safe electrical installations throughout the country. It is regarded as not being practically possible to secure an inspection, by an officer of the Association, of every risk in which electrical current is introduced. A very extensive inspection could, of course, be made if the Association saw fit to appoint an Inspector for that purpose. Mr. Naylor, with his other duties, could not possibly undertake the work in detail, and even to make partial examinations in all the towns, as has been done in the four places mentioned, would take considerable time. The great bulk of the work could probably be performed by a much less expensive man. Your Committee would also suggest whether the co-operation of the Electric Light Companies could not be secured by requiring them to enter into an agreement with the Association that they would not furnish current to any party unless his installation be in accord with the Underwriters' Rules. To effectively carry this out, however, would require more stringent regulations with regard to Companies granting permission for electric light; at present no permit is asked or required. It would be useless to place confidence in the securing or maintaining of any such requirement unless the Insurance Companies were prepared to enforce it by such penalty as might be devised. Even with such a proposed arrangement, it would be necessary to maintain some inspection to see that the Electric Light Companies carried out the agreement with the Association.

Your Committee feel that the whole subject is a somewhat difficult one to handle, but are not now prepared to make any recommendations, believing that a full discussion of the subject is first desirable.

46.—FINANCES.—The Secretary-Treasurer submitted a statement of last year's revenue and expenditure. On motion, Mr. A. M. M. Kirkpatrick (Phenix of Brooklyn) was appointed to audit the expenditure of the Toronto Office, and Messrs. P. M. Wickham (Alliance) and Randall Davidson (North Brit. & Mer.) to audit the whole statement. The statement thereafter to be printed and distributed.

An assessment of half of one per cent, on the premium income of each Company for the year 1897, to meet the expenses of the current year, the expenses to be subsequently adjusted on the actual income for 1898, as heretofore.

47—INFRACTION OF TARIFF.—The following report from the Western Committee was received. After a prolonged discussion on position of Companies neglecting to duly comply with the rulings of the Association, the report was adopted, and the Secretary was instructed to write the defaulting Companies requiring compliance with the Board's decision, and to report Companies action and replies at next meeting of the Association:—

Your Committee beg to report, in regard to the Infractions, as recorded in last Minutes, that the Quebec Assurance Co. have not yet reported cancellation of their policy on a Boot and Shoe Stock, Sarnia. The following Companies, interested on a Boot and Shoe Stock, Peterboro, at less than tariff rate, have failed to report cancellation, although requested to do so:—Etna, Lancashire, National and Western; and the following Companies, who accepted insurance on Glass Works, London, have also failed to cancel their policies, although date for such action had been specially arranged for:—Connecticut, National, Royal, Union and Western. The Caledonian has not yet advised cancellation of policy on Grain Elevator, Preston.

The infraction recorded against the Union Assurance Co. on Hotel, at Wahnapiatae, which was referred to in the Committee's Report of February last, has not been corrected.

The meeting adjourned at 5:15 p.m. to 11 a.m. the following morning (a meeting of Head Offices, interested in British Columbia, being called for at 10 a.m. to discuss certain matters affecting that territory, Mr. Hobson, the Secretary of the Provincial Board, being on a visit East, and is now in Toronto, by request of the Montreal Offices).

THURSDAY MORNING SESSION.

TORONTO, April 14th, 1898.

Met pursuant to adjournment at 11.00 a.m.

Present—P. H. Sims, President; Lansing Lewis, J. McGregor, E. P. Heaton, G. R. Kearley, J. G. Thompson, A. Wright, E. A. Lilly, Jas. Boomer, R. Davidson, R. W. Tyre, J. B. Laidlaw, R. McD, Paterson, T. C. Paterson, Geo. J. Pyke, W. MacKay, H. M. Blackburn, T. L. Morrissey, C. M. Taylor, C. C. Foster.

48—SAW MILLS.—(Ag. No. 9.)—The Factory Improvement Committee reported, recommending the adoption of the Schedule for rating Steam Saw Mills (submitted at last Meeting), and that the same be applied to water power mills with a basis of \$3.50. After explanation from Members of the Committee as to the effect of the application of the Schedule, it was, with some minor amendments, adopted as follows, it to be operative on and after the 1st June next, in lieu of present Items Nos. 43, 44 and 45 in the Special Tariff, which will become void on that date.

DRAFT SCHEDULE FOR RATING SAW MILLS.

STANDARD MILL.—Substantial frame construction, Metal, slate or gravel roof. All woodwork to be limewashed annually; ladder to roof; no planers; no shingle saws or machines; light electric or gas. Oil Room outside and detached from Mill, unless in Brick Engine Room. All machinery easily accessible. All bearings, hanger or post to be fitted with drip cups. Green or Wet Logs only sawn.

BOILER HOUSE.—Detached at least five feet from Mill, constructed of brick or stone with an entire parapetted fire wall towards Mill, roof entirely of iron. Brick smokestack or metal stack through entire iron roof or brick wall to refuse Burner, on or brick or stone base 3 feet above roof. Sawlust removed by carriers to iron feed (with drop between carrier and feeder) to Boiler House. No exhaust into metal stack.

PROTECTION.—To have two hydrants on not less than a 6-inch main of a town waterworks within 400 feet of Mill or to have steam force pump of sufficient capacity to throw two one-inch streams, located in detached Pump or a fire-proof Boiler House, and worked independently of Mill; steam to immediately work same to be constantly maintained throughout the whole year. Sufficient, but not less than 500 feet, of 2 1/2 inch hose, with branch pipes to lay two lines from pump or hydrants to any part of Mill property, to be kept on premises. Not less than two casks and one dozen pails filled with salted water. Watchman with watch-clock at all times when Mill is not running except from after final closing down in winter to opening for repairs in spring.

REFUSE BURNER.—To be supported on a stone or brick base, and constructed of steel with straight sides from 60 to 100 feet high with a diameter of 18 to 30 feet, according to capacity of Mill. The inside of Burner to be lined with 12 inches of fire-brick to 12 feet above level floor. The top of the burner to be enclosed by a wire screen from 15 to 25 feet high, with a mesh not exceeding 1/4 square inch. No open Refuse Burner of any kind within 200 feet of Mill.

BASIS RATE	Steam Power	Water Power
For deficiencies as follows:—	\$4.25	3.50
For Roof, not metal, slate or gravel, but protected by an efficient sprinkler pipe	.25	.50
If not so protected	.50	.50
Light frame work, discretionary, but not less than	.10	.10
Crowded placement of Machinery, not easily accessible, discretionary, but not less than	.10	.10
Interior not limewashed annually	.25	.25
Light, enclosed gas oil lamps	.10	.10
Oil lamps not enclosed	.25	.25
Oil or lamp room in mill, each	.10	.10
Name, or distinct oil drip cups to bearings, not exceeding	.25	.25
No ladder to roof	.10	.10
Sawing dry dead timber	.50	.50
Passer in Mill or Shed adjoining	.50	.50
Each additional planer	.25	.25
Shingle Saws or Machines in Mill or Shed adjoining	.50	.50
Feetlers, in "dry"	.50	.50
Feetlers, not solid iron	.25	.25
Boilers in Mill or Frame Boiler House	1.00	1.00
Iron Stack through roof	.25	.25
Boiler House—brick with first-class roof, communicating with Mill without fire-proof doors	.50	.50
Iron stack through roof	.25	.25
Boiler House—brick with first-class roof, cut off from Mill by parapetted fire wall and no communication except by fire-proof doors	.25	.25
Iron stack through roof	.20	.20
Boiler House—same as preceding, adjoining, but not communicating	.10	.10
Iron stack through roof	.20	.20
Shingle Roof to Boiler House, not less than 100, but if with iron stack through roof charge double the extra for iron stack	.10	.10
No Spoke Arrestor or Metal Stack	.10	.10
Not eight ft. clear space between top of Boilers and Roof not less than (Foregoing extra is not chargeable if Boiler House is detached from Mill, or roof is not shingle of iron)	1.00	1.00
For Exhaust into Iron Stack	1.00	1.00
Open Refuse Burner within 200 feet	1.00	1.00
(Note—Ref. Burner will be considered an "open" Burner unless it is enclosed on all sides by a non-combustible structure, the height of which is not less than twice the width or diameter of the Burner.)		
For No Screen to Burner	.50	.50
Other defects in Burner, charge at discretion		
Not having protection of town waterworks or of standard fire pumps or pumps as described below	.50	.50
Not having protection of Steam Pumps of capacity to throw a one inch stream, in Mill or Frame Boiler House, with sufficient hose to reach any part of Mill	.25	.25
Standard Pumps, Same Pump in Brick Engine or Boiler House	.25	.25
but having Standard Two-stream Pump, but steam constantly sustained only during the running season	.15	.15
For No Cask and Pails	.25	.25
No Watchman with watch-clock	.25	.25

49—WATERLOO MUTUAL FIRE INSURANCE CO.—(Ag. No. 12.)—The continuation of the special privileges under which this Company became a member of the Association,

Mr. Taylor, the Secretary of the Waterloo, reviewed the connection of his Company with the Association, and explained that competition with other mutuals absolutely required the continuance of the privileges granted in the past. On motion, it was unanimously resolved

That the special privileges accorded the Waterloo Mutual be re-affirmed, viz., exemption from the 15 per cent. Commission Agreement and the Tariff for three year risks in Western Ontario, the cities of Toronto, Hamilton and London excepted.

It being explained on behalf of the "Keystone" that the omission was an oversight and would be duly rectified, it was, on motion,

Resolved.—That the application of the Keystone Fire Insurance Co., for membership in the Canadian Fire Underwriters' Association, be cordially granted.

NOTE.—The following letter was subsequently received :—

TORONTO, 18th April, 1898.

A. W. HADRIEL, Esq.,
Secretary Canadian Fire Underwriters' Association,
MONTREAL.

DEAR SIR:—

By authority of the Directors of the Keystone Fire Insurance Company (Ontario Branch), I hereby make application for admission into the membership of the Canadian Fire Underwriters' Association.

I remain,

Yours respectfully,

Malcolm Gibbs,

General Agent

KEYSTONE FIRE INSURANCE COMPANY (Ontario Branch.)

53—POLICIES PAYABLE TO ORDER OF ASSURED.—That the Association adopt a rule prohibiting the making of policies or the granting of certificates payable to the order of assured.—(Ag. No. 14.)

After some discussion on the matter the following draft rule was submitted and ordered to be printed in the Minutes for consideration at next Meeting :—

It is not permissible to issue policies or certificates payable to the order of the assured or to grant such condition by endorsement or in any manner whatsoever.

54—STAMPING SYSTEM IN TORONTO AND HAMILTON.—That the Stamping Officers of the Toronto and Hamilton Boards be instructed to inter-communicate with regard to risks in either city which may be placed outside of the jurisdiction of the local officer, and thus secure consecutiveness of stamping of policies, interim and renewal receipts.—(Ag. No. 15.)

This was not considered necessary, it being the duty of Head Offices to forward to the respective Stamping Officers any business on risks in the territory under their jurisdiction, which may have been accepted through agencies in any other district.

55—DESERONTO.—(Ag. No. 16.)—To specifically rate same. }

56—FORT WILLIAM.—(Ag. No. 17.)—To specifically rate same. }

On motion, these propositions were agreed to and referred to the following Joint Committees, to give effect to same. Western Committee—Lancashire, Sun, London and Lancashire, and Norwich Union. Eastern Committee—North British, Commercial Union, Imperial, Royal and Union.

57—MANITOBA BOARD.—That they be required to discontinue their practice of permitting insurance on stocks in two adjoining but separate buildings in one amount with only the 75 per cent. Co-insurance clause, and to conform to C. F. U. A. rules.—(Ag. No. 18).

On motion it was so ordered.

58—RELIGIOUS RISKS, POLICY WORDINGS.—That the Association control the wordings of religious risks, and secure more desirable forms of policy.—(Ag. No. 19.)

No action taken.

59—QUEBEC CITY FIRE COMMISSIONER.—To consider the fact that the Companies pay the salary of the Quebec Fire Commissioner, and that steps be taken to instruct him to enforce the application of the Quebec Civil Code with regard to Chimney Fires in that city.—(Ag. No. 20.)

No action taken.

60—CHEMICAL FIRE EXTINGUISHERS.—The acceptance of same in lieu of casks and pails.—(Ag. No. 21.)

A motion to this effect was negatived.

61—ENDORSEMENT FEE.—Is it permissible to permit the agent to retain the whole or any portion of this fee, other than the regular commission of 15 per cent?—(Ag. No. 22.)

Resolved that the Endorsement Fee is subject to the Commission Rule, and therefore only 15 per cent. thereof can be allowed an Agent.

62—BUILDERS' RISK.—In order to more clearly define the application of the charges for this risk, change the present wording of "on first and second-class buildings, etc.," to "on buildings of solid brick or stone construction, 15c. per month, and on buildings of any other construction, 20c. per month."—(Ag. No. 23.)

On motion, the foregoing amendment was agreed to.

63—SPRINKLERED RISKS.—That Standard equipped risks, unless rated by the Secretary, be free from Tariff Rates and Rules, but that an arrangement be made by which any Company can secure the services of the Sprinkler Inspector upon payment therefor.—(Ag. No. 24.)

Referred to Factory Improvement Committee for consideration and report.

64—COMPETITION.—The best method of meeting mutual and other competition.—(Ag. No. 25.)

After remarks from members urging the necessity of securing the enforcement of existing laws against underground insurance, the matter was referred to the following Committees:—*Eastern*—Phoenix of London, Guardian, Union; *Western*—Norwich Union, Western and Lancashire.

65—COAL OIL REFINERIES.—To consider rates thereon.—(Ag. No. 26.)—Referred to Western Rates Committee to report thereon.

66—FIRE INQUESTS.—The appointment of Fire Commissioners in the Province of Ontario.—(Ag. No. 27.)—Matter was withdrawn.

67—HAMILTON.—Municipal taxation therein.—(Ag. No. 28.)—No action called for.

68—LUMBER.—Differential Short Period Rates for Summer and Winter.—(Ag. No. 29.)—To consider the adoption of the following Schedule ordered to be prepared at last Meeting:—

NUMBER OF MONTHS.

	1	2	3	4	5	6	7	8	9	10	11	12
Any day in January	15 <small>20</small>	22½ <small>30</small>	30 <small>40</small>	40 <small>50</small>	52½ <small>60</small>	65 <small>70</small>	75	82½	90	95	97½	100
February	15 <small>20</small>	22½ <small>30</small>	32½ <small>40</small>	45 <small>50</small>	57½ <small>60</small>	70	80	87½	92½	95	97½	100
March	15 <small>20</small>	25 <small>30</small>	37½ <small>40</small>	50	62½	75	85	90	92½	95	97½	100
April	20	32½	45	57½	70	82½	87½	90	92½	95	97½	100
May	25	37½	50	62½	75	85	87½	90	92½	95	97½	100
June	25	37½	50	62½	72½	80	82½	85	87½	90	92½ <small>95</small>	100
July	25	37½	50	62½	67½	75	77½	80	82½ <small>85</small>	85 <small>90</small>	92½ <small>95</small>	100
August	25	37½	47½	55	62½	70	72½ <small>75</small>	75 <small>80</small>	77½ <small>85</small>	85 <small>90</small>	92½ <small>95</small>	100
September	25	35	42½	50	57½ <small>60</small>	65 <small>70</small>	67½ <small>75</small>	70 <small>80</small>	77½ <small>85</small>	85 <small>90</small>	92½ <small>95</small>	100
October	20	27½ <small>30</small>	35 <small>40</small>	42½ <small>50</small>	50 <small>60</small>	57½ <small>70</small>	62½ <small>75</small>	70 <small>80</small>	77½ <small>85</small>	85 <small>90</small>	92½ <small>95</small>	100
November	15 <small>20</small>	22½ <small>30</small>	30 <small>40</small>	37½ <small>50</small>	45 <small>60</small>	55 <small>70</small>	65 <small>75</small>	72½ <small>80</small>	80 <small>85</small>	87½ <small>90</small>	95 <small>95</small>	100
December	15 <small>20</small>	22½ <small>30</small>	30 <small>40</small>	37½ <small>50</small>	47½ <small>60</small>	60 <small>70</small>	70 <small>75</small>	77½ <small>85</small>	85	92½	97½	100

By the schedule in the large figures, present rates would be reduced for short period winter insurances, the reduction being compensated for by increased summer rates; but by substituting the small figures where given, ordinary short period rates would be obtained for winter months and the increased rates for summer months. The schedule must not only apply to short period policies, but to cancellations of annual policies.

After explanations of the working of the table, it was moved that the table as in the large figures be adopted.

Moved in amendment that the table be adopted with the substitution of the small figures for the large. The amendment was lost, and the main motion carried.

79—GRAIN ELEVATORS.—To specially rate Scott's Elevator at Chatham, or to provide a rating for Elevators with Boiler House, of other than first class construction, at less than 60 feet from Elevator.—(Ag. No. 30.)

On motion, the question was referred to Joint Rates Committee to report.

70—PRINTERS, LITHOGRAPHERS AND BOOKBINDERS.—To increase rates on same.—(Ag. No. 31.)

On motion, this matter was referred to Joint Rates Committee for report.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be clearly documented and verified. The second section covers the various methods used to collect and analyze data, highlighting the need for consistency and precision. The third part details the procedures for reporting and reviewing the information, ensuring that all stakeholders are kept informed and that any discrepancies are promptly addressed. Finally, the document concludes with a summary of the key findings and recommendations for future improvements.

71—MERCANTILE RISKS IN D, E AND F TOWNS.—To increase rates on same.—(Ag. No. 32.)

The proposition was favorably received, and referred to following Special Committee for consideration and report. The Committee were also asked to consider the desirability of amending rates on Mercantile Risks, particularly on contents in all classes of towns in Ontario and Quebec. *Eastern Committee*—Commercial Union, Guardian, Royal, Phoenix of London and Aetna. *Western Committee*—Lancashire, Norwich Union, Sun, Western and Hartford.

72—TARIFF AGENCIES REPRESENTING NON-TARIFF COMPANIES.—To legislate thereon.—(Ag. No. 33.)

Referred to same Committee as item 25, Par. 65, viz., Phoenix of London, Guardian, Union, Norwich Union, Western and Lancashire.

73—COMMISSION.—Amendment to By-Law.—(Ag. No. 34.)—

That the following proposed amendments to the By-laws be referred to a Committee to report at a Special Meeting to be held in Montreal, June 8th, to consider their adoption :—

“To amend By-law 2 by striking out the present By law and substituting thereof the following :—

“Sec. 3.—This By-law does not govern the payment of commission in the cities of Montreal, Toronto or Quebec (in which places special rules govern the appointment of agents and payment of commission have been adopted); to all other places it applies, except that in the cities of Ottawa, Hamilton and London, a commission of fifteen per cent. may be paid; but in all other respects the payment of commission in the cities of Ottawa, Hamilton and London is governed by this By-law.

“To agents registered as hereinafter provided, a commission of 10 per cent. may be paid; to all others the payment of commission is absolutely prohibited.

“Agents of non-tariff Companies shall not be eligible for registration, nor shall it be competent to any member of this Association to register more than one agent, or firm of Agents, for any place, i. e., any city, town or village, and the agent so registered must be a resident of the place for which registered.

“It shall be the duty of the Secretary to keep an Agent's Register, and members of the Association shall file with the Secretary particulars of each of their agencies, to wit; name of agent, place for which registered, and declaration as to eligibility. Upon compliance with these requirements, the Secretary shall duly register the agent's.

This matter was referred to the same Committee as the previous item, and it was ordered that the regular June Meeting be also called as a Special Meeting to consider Committee's report.

74—VIOLATION OF TARIFF.—(Ag. No. 35.)—Also to amend By-Law 5 by striking out the present By-Law and substituting thereof the following :—

“The acceptance or renewal of a risk at less than the prescribed rate shall be a violation of tariff, and the penalty therefor shall be the immediate cancellation of the risk and the forfeiture of the right to write on such risk for one month from the date of such cancellation.

“It shall be the duty of every member of this Association to report to the Secretary every violation of tariff coming to their knowledge, and upon the submission to the President for the time being, of evidence sufficient to satisfy him of the violation of tariff on the part of the Company against whom the charge is preferred, he shall then declare the tariff as to that risk suspended, and the rate at which the risk was accepted by the Company violating tariff, to be the rate at which any other Company may write the risk, always providing that no Company may be at liberty to accept through the agent or broker who placed the risk at less than tariff rate.

“The tariff may be restored at any meeting of the Association upon due notice and a majority vote.”

This matter was referred to same Committee as the two previous items.

75—ACETYLENE GAS.—That the present extra for its use be discontinued, and that quantity of Calcium Carbide to be allowed on premises be increased to 100 lbs.—(Ag. No. 36.)

On motion it was

Resolved—That the present system of requiring machines to be approved by the Association be maintained, but that the extras of 10c. per \$100 on Annual and 20c. per \$100 on Three year risks (now charged for the use of approved standard machines installed and maintained in accordance with Association Rules) be discontinued; *the present extra for machines not approved or not installed in accord with Association Rules to continue obligatory.*

That the limit of quantity of Carbide permitted to be kept on the premises be raised to 100 lbs.

76—MORTGAGE CLAUSE.—To abolish extra therefor on specials.—(Ag. No. 37.)—Not approved.

77—NOTICES OF MOTION.—The following notices of motion for next meeting were received :—

Extra for Wood Finish in Buildings.—The extra rates adopted for wood ceilings and linings in the schedule for Departmental Stores, be a standing rule of the Association, applicable to all risks in Ontario and Quebec.

Lumber.—That the clause in the Tariff providing for the special rating of Lumber in towns classed A, B & C, be amended to read as follows :—

Lumber in towns classed A, B & C, and fully protected by hydrants of the Municipal Water Works, and yards fully and adequately protected by private water works system may be specially rated by the Secretaries, but not below the above minimum rate; but no reduction in rate shall be made until after full inspection and report by the Association's Inspector.

The Meeting then adjourned.

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

P. H. SIMS,
President.

NOTICE.—Changes in Tariff Rates and Rules become operative only when promulgated by the Secretary.

[The text in this section is extremely faint and illegible. It appears to be a list or a series of entries, possibly names or dates, but the characters are too light to transcribe accurately.]

[This section contains a few more lines of faint text at the bottom of the page, which are also illegible.]

INFRACTIONS BROUGHT FORWARD FROM PREVIOUS MINUTES.

Infractions preceded by an asterisk have been rectified according to instructions.

- Zetna.**—Boot and Shoe Stock, Peterboro. Cancellation ordered (24-1-98.)
***British America.**—General Store, Gravenhurst. Cancellation ordered (1-2-98.) Reported (10-2-98.)
***Caledonian.**—Block of Stores, London. Cancellation ordered (24-1-98.) Reported (12-3-98.)
***Caledonian.**—Elevator, Preston. Cancellation ordered (28-1-98.)
Connecticut.—Storehouse and Glass Works, London. Cancellation ordered (7-2-98.)
Lancashire.—Boot and Shoe Stock, Peterboro. Cancellation ordered (24-1-98.)
National.—Storehouse and Glass Works, London. Cancellation requested (3-2-98.)
National.—Boot and Shoe Stock, Peterboro. Cancellation ordered (24-1-98.)
***North America.**—Hardware and Grocery Store, Brantford. Cancellation ordered (7-2-98.) Reported (28-3-98.)
***North British & Mercantile.**—Gents' Furnishing Store, Eganville. Cancellation ordered (24-12-97.) Reported (8-3-98.)
***North British & Mercantile.**—Boot and Shoe Stock, Peterboro. Cancellation ordered (24-1-98.) Reported (12-4-98.)
***Quebec.**—Church, Brantford. Cancellation ordered (15-11-97.) Reported (28-3-98.)
Quebec.—Boot and Shoe Stock, Sarnia. Cancellation ordered (17-9-97.)
***Queen.**—Farm Risk, Tp. of Sidney. Cancellation ordered (19-12-97.) Reported (21-3-98.)
Royal.—Storehouse and Glass Factory, London. Cancellation ordered (24-1-98.)
Union.—Hotel, Wabnapitae. Cancellation ordered (15-11-97.)
Union.—Storehouse and Glass Works, London. Cancellation ordered (24-1-98.)
Western.—Boot and Shoe Stock, Peterboro. Cancellation ordered (24-1-98.)
Western.—Storehouse and Glass Works, London. Cancellation ordered (24-1-98.)

INFRACTIONS SUBSTANTIATED SINCE LAST MINUTES.

- British America.**—Block of Stores, Belleville. Action requested (25-3-98.)
Caledonian.—Block of Stores, Simcoe. Cancellation ordered (22-3-98.)
Caledonian.—Dry Goods Stock, Orillia. Cancellation ordered (11-4-98.)
***Guardian.**—Boot and Shoe Stock, Seaforth. Cancellation ordered (3-3-98.) Reported (21-3-98.)
***Guardian.**—Gold Reduction Plant, Whitefish Bay. Cancellation ordered (5-3-98.) Reported (6-4-98.)
Guardian.—Block of Stores, Belleville. Action requested (25-3-98.)
Hartford.—Hardware Store, London. Cancellation ordered (25-3-98.)
Imperial.—Block of Stores, Belleville. Action requested (25-3-98.)
Lancashire.—Block of Stores, Belleville. Action requested (25-3-98.)
Lancashire.—Hardware Store, London. Cancellation ordered (25-3-98.)
Liverpool & London & Globe.—Jail, Kingston. Cancellation ordered (26-3-98.)
***London & Lancashire.**—Dry Goods Stock, Chatham. Cancellation requested (22-1-98.) Reported (8-2-98.)
London Assurance Corp.—Block of Stores, Belleville. Action requested (25-3-98.)
***Manchester.**—Store, Port Arthur. Cancellation ordered (24-2-98.) Reported (28-3-98.)
Manchester.—Block of Stores, Belleville. Action requested (25-3-98.)
Manchester.—Dry Goods Stock, Orillia. Cancellation ordered (11-4-98.)
National.—Block of Stores, Belleville. Action requested (25-3-98.)
North British & Mercantile.—Gold Reduction Plant, Whitefish Bay. Cancellation ordered (5-3-98.)
North British & Mercantile.—Dry Goods Stock, Orillia. Cancellation requested (11-4-98.)
***Norwich Union.**—Furniture Store, Belleville. Cancellation requested (4-3-98.) Reported (18-3-98.)
***Norwich Union.**—Furniture Store, Mount Albert. Cancellation ordered (18-3-98.) Reported (25-3-98.)
***Norwich Union.**—Gold Reduction Plant, Whitefish Bay. Cancellation ordered (5-3-98.) Reported (28-3-98.)
***Phoenix of Brooklyn.**—Block of Stores, Belleville. Action requested (25-3-98.) Reported (7-4-98.)
***Phoenix of Brooklyn.**—Dwelling, Niagara Falls. Cancellation ordered (3-3-98.) Reported (8-3-98.)
***Phoenix of Hartford.**—School, Fort William. Cancellation ordered (3-3-98.) Reported (19-3-98.)
Phoenix of Hartford.—Hardware Store, Port Colborne. Cancellation ordered (11-4-98.)
Phoenix of Hartford.—Dry Goods Stock, Orillia. Cancellation ordered (11-4-98.)
***Queen.**—Furniture Store, Belleville. Cancellation ordered (5-3-98.) Reported (9-3-98.)
***Royal.**—Hotel Occupancy, Orillia. Cancellation requested (17-7-98.) Reported (10-3-98.)
***Royal.**—Block of Stores, Belleville. Action requested (25-3-98.) Reported (6-4-98.)
***Sun.**—Store, Port Arthur. Cancellation ordered (24-2-98.) Reported (28-3-98.)
Sun.—Block of Stores, Belleville. Action requested (25-3-98.)
Western.—Block of Stores, Simcoe. Cancellation requested (22-3-98.)
Western.—Drug Store Occupancy, Peterboro. Cancellation ordered (25-3-98.)

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

SPECIAL AND REGULAR MEETINGS

Held in MONTREAL, P. Q.,

8th and 9th JUNE, 1898.

MONTREAL, Wednesday, June 8th, 1898.

Met this day at 10 a.m.

Present:—P. H. SIMS, President, in the Chair.

ÆTNA.....	F. W. Evans, Montreal.	NATIONAL	*M. C. Hinshaw, Montreal.
ALLIANCE.....	P. M. Wickham, Montreal.	NORTH AMERICA.....	*Harold Hampson, Montreal.
ATLAS.....	*M. C. Hinshaw, Montreal.	N. BRIT. & MER.....	Randal Davidson, Montreal.
BRITISH AMERICA.....	P. H. Sims, Toronto.	NORTHERN.....	Robt. W. Tyre, Montreal.
CALEDONIAN.....	A. M. Nairn, Montreal.	NORWICH UNION.....	{ J. B. Laidlaw, Toronto. W. Kavanagh, Montreal.
COMM. UNION.....	Jas. McGregor, Montreal.	PHEN. OF BR'K'N.....	*Harold Hampson, Montreal.
CONNECTICUT.....	*Harold Hampson, Montreal.	PHEN. OF HA'F'D.....	J. W. Tatley, Montreal.
GUARDIAN.....	E. P. Heaton, Montreal.	PHEN. OF LONDON.....	A. T. Paterson, Montreal.
HARTFORD.....	P. A. McCallum, Toronto.	QUEBEC.....	J. H. Routh, Montreal.
IMPERIAL.....	T. F. Dobbin, Montreal.	QUEEN.....	{ Geo. Simpson, Montreal.
KEYSTONE.....	Not Represented.	ROYAL.....	{ W. Kavanagh, Montreal.
LANCASHIRE.....	J. G. Thompson, Toronto.	SCOT. UN. & NAT.....	W. Kavanagh, Montreal.
LIV. & L. & GLOBE.....	G. F. C. Smith, Montreal.	SUN.....	H. M. Blackburn, Toronto.
LON. & LANCASH.....	{ A. Wright, Toronto. F. W. Evans, Montreal.	UNION.....	T. L. Morrisey, Montreal.
LONDON ASSURANCE.....	E. A. Lilly, Montreal.	WATERLOO.....	Not represented.
MANCHESTER.....	Jas. Boomer, Toronto.	WESTERN.....	J. J. Kenny, Toronto.
MERCANTILE.....	A. Wright, Toronto.		

Gentlemen with * opposite their names were not present at opening session.

NOTICE OF MEETING.

SPECIAL GENERAL MEETING.

MONTREAL, 28th May, 1898.

At the last Regular Meeting of the Association, held 13th and 14th April, it was ordered that the next Regular Meeting due on 8th June next, be also called as a Special General Meeting to consider certain proposed amendments to the By-Laws, which were then referred to a Special Committee to report thereon.

The members of the Association will therefore assemble in **SPECIAL MEETING** on

Wednesday, the 8th June next, at 10.00 a.m.,

in the Association Rooms, Montreal, to take such action as may be decided upon, on the subjoined proposed Amendments to the By-Laws of the Association.

COMMISSION.—Amendment to By-Law, Section 3.

That the following proposed amendments to the By-Laws be referred to a Committee to report at a special Meeting to be held in Montreal, June 8th, to consider their adoption:—

"To amend By-Law 3 by striking out the present By-Law and substituting therefor the following:—

"Sec. 3.—This By-Law does not govern the payment of commission in the cities of Montreal, Toronto or Quebec (in which places special rules govern the appointment of agents and payment of commission have been adopted) to all other places it applies, except that in the cities of Ottawa, Hamilton and London, a commission of fifteen per cent may be paid; but in all other respects the payment of commission in the cities of Ottawa, Hamilton and London is governed by this By-Law.

"To agents registered as hereinafter provided, a commission of 10 per cent. may be paid; to all others the payment of commission is absolutely prohibited.

"Agents of non-tariff Companies shall not be eligible for registration, nor shall it be competent to any member of this Association to register more than one agent, or firm of agents, for any place, i. e., any city, town or village, and the agent so registered must be a resident of the place for which registered.

"It shall be the duty of the Secretary to keep an Agent's Register, and members of the Association shall file with the Secretary particulars of each of their agencies, to wit; name of agent, place for which registered, and declaration as to eligibility. Upon compliance with these requirements, the Secretary shall duly register the agent."

VIOLATION OF TARIFF.—Also to amend By-Law, Section 5, by striking out the present By-Law and substituting therefor the following:—

"The acceptance or renewal of a risk at less than the prescribed rate shall be a violation of tariff, and the penalty therefor shall be the immediate cancellation of the risk and the forfeiture of the right to write on such risk for one month from the date of such cancellation.

"It shall be the duty of every member of this Association to report to the Secretary every violation of tariff coming to their knowledge, and upon the submission to the President for the time being, of evidence sufficient to satisfy him of the violation of tariff on the part of the Company against whom the charge is preferred, he shall then declare the tariff as to that risk suspended, and the rate at which the risk was accepted by the Company violating tariff, to be the rate at which any other Company may write the risk, always providing that no Company may be at liberty to accept through the agent or broker who placed the risk, at less than tariff rate.

"The tariff may be restored at any meeting of the Association, upon due notice and a majority vote."

At the close of the Special Meeting the **REGULAR GENERAL MEETING** will be held for the transaction of such business as may be placed on the Agenda, which as usual will be issued with the call for such Meeting two days before date thereof. The present notice is given, as the Constitution requires that ten days notice of any amendment to the Constitution or By-Laws be sent to each member of the Association.

ALF. W. HADRILL,
Secretary.

P. H. SIMS,
President.

NOTICE OF REGULAR GENERAL MEETING.

MONTREAL, 4th June, 1898.

An ordinary Regular Meeting of the Association will be convened on

Wednesday, the 8th June,

at the close of the Special Meeting called for same date, for the transaction of business on the annexed Agenda.

ALF. W. HADRILL,
Secretary.

P. H. SIMS,
President.

AGENDA.

- 1.—Confirmation of Minutes of 13th and 14th April.
- 2.—Minutes of Montreal Committee, 27th April and 25th May.
- 3.—Minutes of Toronto Board, April 18th, May 2nd, 16th and 30th.
- 4.—Minutes of Hamilton Board, April 11th, 18th, May 2nd, 9th, 16th, 23rd and 30th.

Special—Re Departmental Stores.

- 5.—Minutes of Manitoba Board, April 7th and 12th, May 5th.

- 6.—**Fire Appliance Committee.**—Reports therefrom.

Special—HAMILTON.—

- 7.—**Electric Light and Power Committee.**—Report therefrom.

- 8.—**Infraction of Tariff Committee.**—Report therefrom.

9.—**Rates Committee.**—Report therefrom re Scots Elevator at Chatham, and Printers and Lithographers, and Coal Oil Refineries.

- 10.—**Unlicensed Companies.**—Report from Special Committee.

- 11.—**Tariff Agencies representing Non-Tariff Companies.**—Report from Special Committee.

- 12.—**Mercantile Risks in D, E and F Towns.**—Report from Special Committee thereon.

- 13.—**Policies Payable to Order of Assured.**—To adopt as a Tariff Rule the following:—

That it is not permissible to issue policies or certificates payable to the order of the assured or to grant such condition by endorsement or in any manner whatsoever.

14.—Extra for Wood Finish in Buildings.—The extra rates adopted for wood ceilings and linings in the Schedule for Departmental Stores, be a standing rule of the Association, applicable to all risks in Ontario and Quebec.

15.—Lumber.—That the clause in the Tariff providing for the special rating of Lumber in towns classed A, B & C, be amended to read as follows:—

Lumber in towns classed A, B & C, and fully protected by hydrants of the Municipal Water Works, and yards fully and adequately protected by private water works system may be specially rated by the Secretaries, but not below the above minimum rate; but no reduction in rate shall be made until after full inspection and report by the Association's Inspector.

16.—Sprinklered Risks.—Report from Factory Improvement Committee on notice given at last Meeting.—That Standard equipped risks, unless rated by the Secretary, be free from Tariff Rates and Rules, but that an arrangement be made by which any Company can secure the services of the Sprinkler Inspector upon payment therefor.

17.—Manitoba Grain Tariff.—Observance of same.

18.—Hamilton Board.—Does it serve any useful purpose.

19.—Special Ratings.—(a) Richelieu and Ontario Navigation Co.'s Steamers. (b) Victoria Hotel, Aylmer; Russell House Hotel, Ottawa; Canadian Pacific Railway Company's Steel Elevator, Fort William.

20.—Hotels and Saloons.—Letter from Licensed Victuallers Committee, re rates.

21.—Inspection Reports.—Companies to co-operate in requiring defects to be remedied.

22.—Steamboats.—To adopt a wording to protect Companies from being consider on the risk when they are idle or unemployed.

23.—Endorsement Fees.—To reconsider decision that this fee is subject to Commission Rules.

24.—Commission Rules.—To consider the following letter:—

TORONTO, June 3rd, 1898.

ALF. W. HADBILL, Esq.,

Secretary, The Canadian Fire Underwriters' Association,
Board of Trade Building, Montreal, Que

DEAR SIR:—I desire that we be accorded the privilege of paying to our Agent at Cornwall, Mr. Monroe, a specific annual sum in addition to the 15 p.c. commission, the same as was permitted to the "Royal" and "North British & Mercantile" at the last Annual Meeting of the Association. Mr. Monroe represents us over a large district and has numerous sub-agents acting for the Company under him; in fact, our arrangements with Mr. Monroe are, and have been for many years, identical with those of the above named Companies. Kindly present this letter to the Meeting to be held next week, when I hope to be present myself.

Yours truly,

J. G. THOMPSON,

Manager, Lancashire Fire Ins. Co.

25.—Re Mutual Competition.—To refer to a Special Committee, to be appointed by the President, the question of adopting some means of meeting the competition of Cash Mutual and Mutual Companies, particularly in the western part of Ontario.

26.—Annual Meeting.—To determine place at which Annual Meeting shall be held.

The President took the Chair and called the Members to order for the SPECIAL MEETING at Ten o'Clock.

The following reports from the Special Committees appointed to consider certain proposed Amendments to the By-Laws as specified in the notice calling the meeting were presented, and, on motion, received for consideration.

Report from Eastern Committee.

27.—COMMISSION.—Your Committee, while recognizing the necessity for such legislation, were unable to agree upon its terms, or the expediency of introducing it at the present time, and therefore cannot make any recommendation, but refer the matter back to the Association.

28.—TARIFF AGENCIES REPRESENTING NON-TARIFF COMPANIES.—Your Committee is of the opinion that the adoption of the proposed Amendment to By-Law 3 with the following addition, would remove this disability:—

After word "Companies," in third paragraph, insert: "Or those who may be interested either directly or indirectly in such Non-Tariff Companies or Agencies, or Agents occupying offices jointly with Non Tariff Companies or Agents," shall not be eligible, etc.

29.—VIOLATIONS OF TARIFF.—Your Committee feel that the rule as it exists at present does not afford sufficient protection to loyal members of the Association, but gives a decided advantage to any who may not have a proper regard for their tariff obligations, or who may be careless in checking rates, or lax in their reading or interpretation of the tariff, and for these reasons believe some change in the rule desirable. The Amendment to By-Law 5, as proposed, would seem to meet the case, and they would therefore recommend its adoption.

Report from Western Committee.

Your Committee beg to report that they met and discussed the recommendations of the Eastern Committee, but did not find themselves able to concur in same. They hoped, however, to have been able to arrange for a Joint Meeting, as your Committee is generally of the opinion that some action is desirable on the question of Non-Tariff Companies being represented by Tariff Agencies, and also as to the insufficiency of present rules regarding violations of the tariff.

It was moved:—

That Section 3 of the By-Laws be amended according to notice of motion, with the addition recommended in the Eastern Committee's report.

A very general discussion followed in which many members expressed the opinion that any further action limiting the rate of commission should be in the direction of dealing with the excepted cities to the 15 per cent. agreement.

The clause relating to Agents of Board Companies holding Non-Tariff Agencies was more favorably received, and some amendments elaborating the clause were suggested, but it being deemed that it would be better to consider this matter on a fuller notice of motion in view of difficulties which had arisen when the Association legislated on this question some years ago, all amendments were withdrawn and a vote was taken on the main motion, which was negatived.

It was then moved :—

“That the Eastern Committee's report on the proposed Amendment to By-Law No. 5 *re* Violations of Tariff be adopted.”

The satisfactory working of the proposed amendment was strongly questioned, and the following motion in amendment was agreed to :—

Resolved.—That the matter of dealing with Violations of the Tariff be referred back to the Committee, enlarged as follows, to present a joint report at the Annual Meeting in September :—Guardian, Liverpool & London & Globe, Union, Northern, Western, Norwich Union, Western, Lancashire and Sun.

The business for which the Special Meeting was called being disposed of, it was adjourned and the members organized in ordinary Regular Meeting to deal with the business on the Agenda for same.

ORDINARY REGULAR MEETING.

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

30.—LOCAL BOARDS.—The Minutes of the Montreal Committee, the Toronto and the Manitoba Boards, as noted in Agenda, were submitted and ordered to be filed. Consideration of the Hamilton Board Minutes was deferred, to be taken up with Item No. 18. *re* Hamilton Board.

A letter from the Secretary of the Manitoba Board was read, communicating a resolution of that Board of 2nd instant, regulating the payment of commission to agents throughout Manitoba and the North-West, and asking the concurrence of the C. F. U. A. at the present Meeting. Objection was made and sustained to action being taken on so important a matter without notice, and before the printed Minutes of the Manitoba Board were in the hands of members.

31.—MANITOBA GRAIN TARIFF.—Observance of same, (Ag. No. 17.)—On the request of a member, a Committee (consisting of the President and Messrs. A. T. Paterson and F. W. Evans,) was appointed to take cognizance of and report on certain information which the member desired to submit on this matter.

The Meeting adjourned at 1 p.m. to 2.30 p.m.

WEDNESDAY AFTERNOON SESSION.

MONTREAL, June 8th, 1898.

Met, pursuant to adjournment, at 2.30 p.m.

Present—P. H. SIMS, President; F. W. Evans, P. M. Wickham, M. C. Hinshaw, A. M. Nairn, J. McGregor, E. P. Heaton, P. A. McCallum, T. F. Dobbin, J. G. Thompson, G. F. C. Smith, A. Wright, Thos. Davidson, R. W. Tyre, J. B. Laidlaw, H. Hampson, J. W. Tatley, A. T. Paterson, G. Simpson, H. M. Blackburn, T. L. Morrissey, J. J. Kenny.

32.—FIRE APPLIANCE COMMITTEE.—The following reports were received and dealt with as hereafter recorded :—

The Eastern Branch Committee beg to report that **Drummondville** and **Chambly Canton** having obtained a system of water works were raised to Class E on the 1st June. The Corporation of the Town of **Louiseville** having imposed and enforced payment of a tax of \$15 on Companies transacting business therein, after being duly notified that such action would call for an increase of rates, your Committee recommends that, as the town is now in the lowest classification, an extra 10c. be added to the rate on all mercantile risks.

On motion, the recommendation of the Committee was approved and the report adopted.

Western Branch Fire Appliance Committee beg to report that they have had four sessions since last Meeting of the Association, and while a number of places have been considered, the following are the only changes decided upon :—**Shelburne** and **Stayner** to be lowered from “D” to “E” on 1st July next.

The Corporation of **Warton** have been notified that unless steps are taken before 1st proximo, to correct the very serious defects now existing in their appliances, the classification of the town will be lowered from “D” to “E” on the 1st of August next.

Hamilton.—In pursuance to resolution passed at last Meeting of the Association, the Corporation of Hamilton were notified on the 22nd April of the decision of the Association in regard to their fire appliances. On the 19th May, a letter was received from the City Clerk embodying a resolution of their Fire and Water Committee, as adopted by their Council, which reads as follows :—

"Your Committee received the communication of Secretary Robins of the Canadian Fire Underwriters' Association re increase of rates, and in reply would say that the Committee are doing everything possible with the means at their disposal to meet any reasonable requirements; the standpipe has been raised, increasing the fire pressure about five pounds, an aerial truck and combination chemical and hose wagon have been ordered, and the West End fire hall will be open at an early date. In the opinion of your Committee, the above improvements in the Department should be acceptable to the Canadian Fire Underwriters' Association."

It was apparent from this that the Hamilton authorities were not prepared to accede to the request of the Association for continuous pumping over the standpipe. At the request, however, of the Hamilton Local Board and Committee of Hamilton Board of Trade a meeting with the Fire and Water Committee was arranged for and held in the City Hall, Hamilton, on the evening of the 1st instant, at which the Association was represented by seven members of the Western Branch Fire Appliance Committee, Inspector Howe and the Secretary. After a full discussion the Chairman of the Fire and Water Committee stated that the scheme, as proposed by Engineer Keating, is being carried out as fast as possible; and further, that owing to improvements made in the system of calling for standpipe pressure same can be obtained at any time within six minutes from the striking of alarm, which operates from the Chief's office, pumping house and Carotaker's dwelling at reservoir, and he considered that such an arrangement should obviate the necessity for continuous pumping.

In view of these statements it was decided to have a test made by Inspector Howe, the result of which is embodied in his report of June 2nd (printed separately).

The action of the Committee re Shelburne, Stayner and Warton, was approved.

With regard to **Hamilton**, after Inspector Howe's report had been read and remarks from members of the Committee which had attended the Conference, the following resolution was adopted:—

That in consideration of the representations made of what has been done and what is further contemplated by the City Council of Hamilton in the way of improving their fire appliances and protection, the increase of rates in the congested district of that City be deferred for the present, but that the Secretary be required to inform the City Council that, to prevent an increase in the rates, it is necessary that steps be taken to remedy existing defects, and to place the pumps in a condition to keep up the pressure requisite to maintain an overflow of the standpipe.

33.—INFRACTION OF TARIFF.—(Ag. No. 8.)—The following report was received:—

Western Branch Infraction of Tariff Committee beg to report that the following question has been submitted to them, and would ask for confirmation of its decision, objection having been taken to same.

RISKS IN SEPARATE BUILDINGS, BUT NOT SEPARATED BY FIRE WALLS.—It was ruled that Companies are permitted to write such risks at minimum rates so long as there is no communication between buildings.

In regard to the uncorrected infraction referred to in last Minutes, satisfactory correction has been made in all cases. Of the infractions substantiated subsequent to above and recorded in last Minutes, the London Assurance has failed to cancel policy on Block of Stores, Balleville, and the Phoenix of Hartford has not yet complied in the matter of cancellation of policy on Dry Goods Store, Orillia.

The ruling of the Committee was concurred in, the term "separate buildings" meaning not parts of a building under one roof or buildings with common party divisions, but distinct separate and entire buildings, even if both be frame and adjoining, for the reason that the question is then one of "endangerment," for which the tariff makes no provision, leaving such to discretion of Companies.

After explanation and subsequent promise of compliance from the Companies named in the report as having failed to cancel certain risks as requested, the report of the Committee was adopted.

34.—RATES COMMITTEE.—(Ag. No. 9.)—The recommendation of the Committee on the following items referred to it at last Meeting was concurred in.

35.—Elevators.—Scott's at Chatham.—Not desirable to make any exemption from application of general tariff for elevators.

36.—Printers and Lithographers.—Not expedient to further increase or interfere with present rates.

37.—Coal Oil Refineries.—Report deferred pending inspection of certain of these risks.

The Meeting then adjourned to 10.30 a.m. Thursday.

THURSDAY MORNING SESSION.

MONTREAL, June 9th, 1898.

Met, pursuant to adjournment, at 10 a.m.

Present:—P. H. SIMS, President; F. W. Evans, P. M. Wickham, M. C. Hinshaw, A. M. Nairn, J. McGregor, E. P. Heaton, P. A. McCallum, W. S. Robertson, T. F. Dobbin, J. G. Thompson, G. F. C. Smith, A. Wright, E. A. Lilly, R. W. Tyre, J. B. Laidlaw, H. Hampson, J. W. Tatley, A. T. Paterson, G. Simpson, H. M. Blackburn, T. L. Morrissey, J. J. Kenny.

38.—ELECTRIC LIGHT AND POWER COMMITTEE.—(Ag. No. 7.)—The following Report was received:—

The Eastern Committee beg to report that, since the last General Meeting, a number of electrical installations have been examined by Inspector Naylor in the Cities of Quebec and Ottawa. While the installations in Quebec were by no means satisfactory, particularly the older ones, those of Ottawa are characterized by the Inspector as being generally most defective,—very poor in workmanship and material.

A local inspection was some years ago arranged for the latter city, and an amount of \$200 per annum is being paid for this purpose, but it would appear from the Inspector's report to be very inefficient.

The previous report of your Committee contained two suggestions by which better observance of the Association Rules might be secured. This report was referred back to your Committee to make a recommendation. Your Committee again discussed the matter, but with very limited attendance, and they are not prepared to make a definite recommendation on the matter in the absence of any general expression of opinion from the Association on the suggestions which were placed before them in previous report.

After the situation had been discussed at some length, the matter was referred back to the Committee with instructions to report as to the best means of securing some general inspection of electrical installations.

39—COMPETITION OF UNLICENSED COMPANIES.—(Ag. No. 10.)—The following report from the Special Committee, appointed at last meeting, was read and adopted:—

Your Committee is of the opinion that the existing laws intended to prevent the placing of fire risks in unlicensed companies are ineffective, and that, with a view to securing such legislation as will attain the desired object, the Association should appoint a strong Committee to consider what is required, and, when the plan is well matured, urge upon the Government an amendment to the Insurance Act at next session of Parliament, to meet the necessities of the case.

The President appointed the following members to form the Committee:—

In Montreal—Guardian (Convener), Aetna, Liverpool & London & Globe, Phoenix of London, Union, Caledonian, and North British & Mercantile. *In Toronto*—Western, Lancashire, Sun, Hartford, Phenix of Brooklyn.

40—TARIFF AGENCIES REPRESENTING NON-TARIFF COMPANIES.—(Ag. No. 11.)—The Special Committee to which this subject had been referred at last meeting had included it in their report to the Special Meeting, held yesterday a.m. As recorded in the minutes of said meeting, it was considered that, in view of the amplified propositions which were offered in amendment, the subject could better be dealt with at the propositions were given as a notice of motion for the Annual Meeting. The following notice was subsequently handed in:—

That the following be adopted as a By-Law of the Canadian Fire Underwriters' Association:—"It shall be the duty of the Secretary to keep an Agents' Register, and members of the Association shall file with the Secretary particulars of each of their agencies, except Agencies in Montreal, Toronto and Quebec, to wit: name of agent, place for which registered, and declaration to be made by him that he pledge himself upon his honor that he will not accept more than (a) 15 per cent commission; (b) 12 per cent, and 5 per cent, on the profits, or (c) 10 per cent, and 7 1/2 per cent, on the profits, and that he will not accept any other remuneration, direct or indirect, from any other Company he represents, whether such Company be a member of the Canadian Fire Underwriters' Association or not.

* Also that he will not act for any Company not a member of the Canadian Fire Underwriters' Association, except Mutual Fire Insurance Companies, and will further pledge himself that he will absolutely confine his business for such Mutual Company to business written on the Mutual or Premium Rate System."

41.—MERCANTILE RISKS IN "D," "E" AND "F" TOWNS.—(Ag. No. 12.)—The Joint Committee appointed at last meeting to consider a revision of rates on these risks informally reported that both sections of the Committee had met and interchanged views and suggestions on the subject. These were laid before the meeting, and after a full discussion thereon, the following resolution was adopted:—

Resolved,—That the subject of specific rating of "F" Towns in the Province of Quebec be referred to the Eastern Committee, and those in Ontario to the Western Committee, with instructions to report at the Annual Meeting.

42.—POLICIES PAYABLE TO ORDER OF ASSURED.—(Ag. No. 13.)—It being held that as this matter had no relation to the physical hazard or rate of a risk, but was solely a question of contract between a Company and the Assured, action could only be taken by adopting a By-Law thereon. It was, therefore, ordered that the proposed rule be recorded as notice of motion for a new By-Law for consideration at next Annual Meeting as follows:—

NOTICE TO AMEND BY-LAWS.—That the following be adopted as a By-Law of the Association:—

That it is not permissible to issue policies or certificates payable to the order of the assured or to grant such condition by endorsement or in any manner whatsoever.

43.—INTERIOR WOOD FINISH TO BUILDINGS.—(Ag. No. 14.)—The proposition to charge an extra for interior wood finish to buildings was not considered feasible.

44.—LUMBER.—(Ag. No. 15.)—The notice of motion under this item was moved and lost.

45.—SPRINKLERED RISKS.—(Ag. No. 16.)—Report from Factory Improvement Committee:—

Your Committee beg to report that they considered the question referred to them at last meeting, viz.:—That Standard equipped risks, unless rated by the Secretary, be free from Tariff Rates and Rules, but that an arrangement be made by which any Company can secure the services of the Sprinkler Inspector upon payment thereof.—And they are of opinion that the conditions are not such as to make any change from present practice desirable.

46.—MANITOBA GRAIN TARIFF.—(Ag. No. 17.)—The Committee appointed yesterday afternoon on this matter presented the following report, which was adopted:—

The Committee appointed to deal with paragraph No. 17 in the Agenda, beg to report that having held a meeting and considered certain information laid before them, they deem it inexpedient to take any action thereon.

47.—HAMILTON BOARD.—(Ag. No. 18.)—It was moved and carried:—

Resolved: That the Meeting deprecates the action of the Hamilton Board in passing resolutions such as those recorded in its Minutes of May 9th and 16th, relative to subjects that had been decided upon by the Head Offices, in session, of the Canadian Fire Underwriters' Association.

The Meeting adjourned at 1 p.m. to 2,30 p.m.

THURSDAY AFTERNOON SESSION.

MONTREAL, June 9th, 1898.

Met, pursuant to adjournment, at 2.30 p.m.

Present :—P. H. SIMS, President ; F. W. Evans, P. M. Wickham, A. M. Nairn, J. McGregor, J. H. Routh, E. P. Heaton, P. A. McCallum, T. F. Dobbin, J. G. Thompson, G. F. C. Smith, A. Wright, E. A. Lilly, R. Davidson, J. B. Laidlaw, J. W. Tatley, A. T. Paterson, G. Simpson, T. L. Morrissey, and J. J. Kenny.

48.—SPECIAL RATINGS.—(Ag. No. 19.)—The following ratings were agreed to :—

49.—Richelieu & Ontario Navigation Co.'s Fleet and Property.—On property as per schedule filed with the Secretary, 90c.

50.—Victoria Hotel, Aylmer, P. Q.—Building and Contents \$2.55.

51.—Russell House Hotel, Ottawa.—Building \$1.25; Contents \$1.50.

52.—Canadian Pacific Railway Co., Steel Grain Elevator and Tanks, Fort William.—Building and Contents 75c.

53.—HOTELS AND SALOONS.—(Ag. No. 20.)—A letter from the Licensed Victuallers Association, *re* rates on Hotels and Saloons, was referred to the Eastern Rating Committee for consideration and report.

54.—INSPECTION REPORTS, Companies to co-operate in requiring Defects to be remedied.—(Ag. No. 21.)—The giver of this notice of motion not being present, no action was taken.

55.—STEAMBOATS.—(Ag. No. 22.)—This item was withdrawn.

56.—ENDORSEMENT FEES.—(Ag. No. 23.)—The motion to reconsider and reverse the decision given at last meeting, that Endorsement Fees are subject to the Commission Rules, was negated, and the decision was re-affirmed. The Secretary was directed to notify companies having other arrangements to act concurrently on a given date.

57.—COMMISSION RULES.—(Ag. No. 24.)—The application of the "Lancashire" for special exemption from the obligations of the Commission Rule with regard to its Cornwall Agency (vide letter in Agenda) was negated on the following motion :—

Resolved, That as the request of the Lancashire is a departure from the terms of the Commission Agreement, inasmuch as the proposal is not a continuance of a contract made prior to the adoption of the Commission Agreement, this Association is unable to make the concession asked for.

58.—MUTUAL COMPETITION.—(Ag. No. 25.)—This notice was referred to the Committee on Mercantile Risks in "D," "E" and "F" towns.

59.—ANNUAL MEETING.—The naming of the place at which the Annual Meeting, due September next, shall be held, was left in the hands of the President and the Western members.

The meeting then adjourned.

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

P. H. SIMS,
President.

NOTICE.—Changes in Tariff Rates and Rules only become operative when promulgated by the Secretary.

INFRACTIONS BROUGHT FORWARD FROM PREVIOUS MINUTES.

Infractions preceded by an asterisk have been rectified according to instructions.

- ***Ætna** — Boot and Shoe Stock, Peterboro. Cancellation ordered (24-1-98.) Reported (25-4-98.)
- ***British America**.—Block of Stores, Belleville. Cancellation ordered (25-3-98.) Reported (27-4-98.)
- ***Caledonian**.—Elevator, Preston. Cancellation ordered (28-1-98.) Reported (4-6-98.)
- ***Caledonian**.—Block of Stores, Simcoe. Cancellation ordered (22-3-98.) Reported (12-5-98.)
- ***Caledonian**.—Dry Goods Stock, Orillia. Cancellation ordered (11-4-98.) Reported (3-5-98.)
- ***Connecticut**.—Storehouse and Glass Works, London. Cancellation requested (7-2-98.) Reported (26-4-98.)
- ***Guardian**.—Block of Stores, Belleville. Cancellation ordered (25-3-98.) Reported (3-5-98.)
- ***Imperial**.—Block of Stores, Belleville. Cancellation ordered (25-3-98.) Reported (3-5-98.)
- ***Lancashire**.—Block of Stores, Belleville. Cancellation ordered (25-3-98.) Reported (18-5-98.)
- ***Lancashire**.—Hardware Store, London. Cancellation ordered (25-3-98.) Reported (18-5-98.)
- ***Lancashire**.—Boot and Shoe Stock, Peterboro. Cancellation ordered (24-1-98.) Reported (18-4-98.)
- London Assurance Corp.**.—Block of Stores, Belleville. Cancellation ordered (25-3-98.)
- ***Manchester**.—Block of Stores, Belleville. Cancellation ordered (25-3-98.) Reported (4-6-98.)
- ***Manchester**.—Dry Goods Stock, Orillia. Cancellation ordered (11-4-98.) Reported (7-5-98.)
- ***National**.—Storehouse and Glass Works, London. Cancellation ordered (3-2-98.) Reported (4-6-98.)
- ***North British & Mercantile**.—Reduction Plant, Whitefish Bay. Cancellation ordered (5-3-98.) Reported (15-5-98.)
- ***North British & Mercantile**.—Dry Goods Stock, Orillia. Cancellation requested (11-4-98.) Reported (2-5-98.)
- ***Phoenix of Hartford**.—Hardware Store, Port Colborne. Cancellation ordered (11-4-98.) Reported (7-5-98.)
- Phoenix of Hartford**.—Dry Goods Stock, Orillia. Cancellation ordered (11-4-98.)
- ***Quebec**.—Boot and Shoe Stock, Sarnia. Cancellation ordered (17-9-97.) Expiry of Policy reported (13-4-98.)
- ***Queen**.—Store, Megantic. Cancellation ordered (9-5-98.) Reported (25-5-98.)
- ***Royal**.—Storehouse and Glass Works, London. Cancellation ordered (24-1-98.) Reported (26-4-98.)
- ***Sun**.—Block of Stores, Belleville. Cancellation ordered (25-3-98.) Reported (3-5-98.)
- ***Union**.—Hotel, Wahnapiatae. Cancellation ordered (15-11-97.) Reported (4-6-98.)
- ***Union**.—Storehouse and Glass Works, London. Cancellation ordered (24-1-98.) Reported (14-5-98.)
- ***Western**.—Boot and Shoe Stock, Peterboro. Cancellation ordered (24-1-98.) Reported (19-4-98.)
- ***Western**.—Storehouse and Glass Works, London. Cancellation ordered (24-1-98.) Reported (26-4-98.)
- ***Western**.—Block of Stores, Simcoe. Cancellation ordered (22-3-98.) Reported (14-5-98.)
- ***Western**.—Drug Store Occupancy, Peterboro. Cancellation ordered (25-3-98.) Reported (19-4-98.)

INFRACTIONS SUBSTANTIATED SINCE LAST MINUTES.

- Atlas**.—Dwelling, Levis. Cancellation ordered (27-5-98.)
- ***Atlas**.—Flour Mill, Rawdon. Cancellation ordered (16-4-98.) Reported (29-4-98.)
- ***Caledonian**.—Store, Brigham. Cancellation ordered (2-6-98.)
- ***Guardian**.—Gents' Furnishing Stock, Ingersoll. Cancellation ordered (4-4-98.) Reported (15-4-98.)
- ***Liverpool & London & Globe**.—Carriage Sales Shop, Madoc. Cancellation ordered (29-3-98.) Reported (11-5-98.)
- ***Mercantile**.—Lumber, Woodstock. Cancellation ordered (14-4-98.) Reported (27-4-98.)
- National**.—Dwelling, Levis. Cancellation ordered (27-5-98.)
- ***National**.—Store, Longue Pointe. Cancellation ordered (5-5-98.) Reported (2-6-98.)
- North British & Mercantile**.—Leather Warehouse, Harriston. Cancellation ordered (25-5-98.)
- Phoenix of Hartford**.—Clothing Store, Ottawa. Cancellation ordered (9-5-98.)
- Phoenix of London**.—Dwelling, Hamilton. Cancellation ordered (26-5-98.)
- Quebec**.—Dwelling, Brantford. Cancellation ordered (27-5-98.)
- ***Royal**.—Wholesale Grocery, Louton. Cancellation ordered (26-4-98.) Reported (21-5-98.)
- ***Sun**.—Printing Office, Niagara Falls. Cancellation ordered (9-5-98.) Reported (28-5-98.)

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

Statement of Receipts and Expenditure for Year ending 31st December, 1897.

1897.		1897.	
Jan. 1—To Balance.....	\$5,776.34	Jan. 1—By Salaries Executive Officers, Assistants, Stenographers, etc.	\$6,036.34
to " Montreal Special Agents' and other fees	\$4,021.00	Dec. 31. " Salaries Inspection Depts. ...	7,424.90
Dec. 31. " Interest on Bank Account...	159.92	" Travelling Expenses, Inspection Departments	2,770.75
" Inspection Fees and Expenses Collected.....	119.50	" Travelling Expenses, Executive Officers.	430.75
May 20. " Cash from Assessment on Companies.....	23,104.98	" Rent and Taxes, and Telephone Service.....	1,172.07
	27,404.50	" Printing and Stationery....	2,362.81
		" Plans and Office Furniture.....	147.11
		" Postages and Telegrams....	521.14
		" Incendiary Investigation...	506.18
		" Hamilton Stamping System	928.30
			\$22,390.44
		Dec. 31—By Balance in Bank.....	10,790.40
			\$33,180.84
	\$33,180.84		

ASSESSMENT STATEMENT.

Total Expenses for year 1897, as per above Statement.....	\$22,390.44
FROM WHICH DEDUCT:	
Montreal Special Agents' and other Fees for 1897.....	\$4,021.00
Interest on Bank Account.....	159.92
Inspection Fees and Expenses Collected.....	119.50
	4,299.52
Balance—Net amount to be assessed, which is \$3.511 per \$1,000 on premium income from Provinces of Ontario and Quebec for 1897, viz., \$5,152,609.....	\$18,090.92

Audited and found correct,

P. M. WICKHAM,
RANDALL DAVIDSON, } AUDITORS.

ALF. W. HADRILL,
Sec. Treas.

MONTREAL, 25th July, 1898.

MONTREAL, 7th July, 1898.

The _____ Insurance Company.

IN ACCOUNT WITH

SEC. TREAS. CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

1897.	
Dec. 31.—To actual proportion of net expenses of the C. F. U. A. for year ending 31st December, 1897, \$3.511 per \$1,000 on \$ _____ your premium income from the Provinces of Ontario and Quebec for that year.....	\$
1898.	
April 13.—To Provisional Assessment of one-half of one per cent. on \$ _____ your premium income from the Provinces of Ontario and Quebec for 1897 to meet the expenses of the C. F. U. A. for current year (1898), to be hereafter adjusted on your premium income for same period	\$
Cr.—By Provisional Assessment charged in account rendered 29th May, 1897.....	\$
Balance due Sec.-Treas.....	\$

Accounts are furnished in triplicate. Companies will please sign one "Correct Copy," and return to Sec.-Treas. for him to file as a voucher for auditing. Cheque payable to the order of Alf. W. Hadrill, Sec.-Treas., at an early date, will oblige.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MINUTES OF PROCEEDINGS

AT THE

FIFTEENTH ANNUAL MEETING,

Held at KINGSVILLE, Ont.

21st and 22nd SEPTEMBER, 1898.

KINGSVILLE, Wednesday, September 21st, 1898.

Met this day at 10 a.m.

Present:—P. H. SIMS, President, in the Chair.

ÆTNA.....	{ F. W. Evans, Montreal, A. M. M. Kirkpatrick, Toronto.	MERCANTILE.....	A. Wright, Toronto.
ALLIANCE.....	P. M. Wickham, Montreal.	NATIONAL.....	M. C. Hinshaw, Montreal.
ATLAS.....	M. C. Hinshaw, Montreal.	NORTH AMERICA.....	Not represented.
BRITISH AMERICA.....	P. H. Sims, Toronto.	N. BRIT. & MER.....	Not represented.
CALEDONIAN.....	Lansing Lewis, Montreal.	NORTHERN.....	Robt. W. Tyre, Toronto.
COMM. UNION.....	Jas. McGregor, Montreal.	NORWICH UNION.....	J. B. Laidlaw, Toronto.
CONNECTICUT.....	Not Represented.	PHEN. OF BR'K'N.....	A. M. M. Kirkpatrick, Toronto.
GUARDIAN.....	E. P. Heaton, Montreal.	PHEN. OF HA'ID'D.....	Not represented.
HARTFORD.....	P. A. McCallum, Toronto.	PHEN. OF LONDON.....	J. Paterson, Montreal.
IMPERIAL.....	G. R. Kearley, Montreal.	QUEBEC.....	Geo. J. Pyke, Toronto.
KEYSTONE.....	*J. J. Kenny, Toronto.	QUEEN.....	} Geo. Simpson, Montreal.
LANCASHIRE.....	J. G. Thompson, Toronto.	ROYAL.....	
LIV. & L. & GLOBE.....	G. F. C. Smith, Montreal.	SCOT. UN. & NAT.....	W. A. Medland, Toronto.
LON. & LANCASH.....	{ A. Wright, Toronto, F. W. Evans, Montreal.	SUN.....	H. M. Blackburn, Toronto.
LONDON ASSURANCE.....	E. A. Lilly, Montreal.	UNION.....	*T. L. Morrissey, Montreal.
MANCHESTER.....	Jas. Boomer, Toronto.	WATERLOO.....	F. Haight, Waterloo.
		WESTERN.....	*J. J. Kenny, Toronto.

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

NOTICE OF MEETING.

MONTREAL, September 10th, 1898.

The **Fifteenth Annual Meeting** of the Association will assemble at the Mettawas Hotel, Kingsville, Ont., on

Wednesday the 21st 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. HADRIU'L,
Secretary.

P. H. SIMS,
President.

AGENDA.

Reports from Standing Committees.

- | | |
|---|-------------------------------|
| 1—Classification of Places and Fire Appliances. | 4—Infraction of Tariff. |
| 2—Factory Improvement. | 5—Incendiarism. |
| 3—Electric Lighting. | 6—Insurance Legislation. |
| | 7—Secretaries and Inspectors. |

Reports from Special Committees.

- 8—Rating Committee—Hotels, Saloons. Vide par. 53 Min. 9-6-98.
Coal Oil Refineries. Vide par. 37 Min. 9-6-98.
- 9—Competition of Unlicensed Companies. Vide par. 39 Min. 9-6-98.
- 10—Violation of Tariff—An amendment to present By-Laws. Vide par. 29 Min. 8-6-98.
- 11—Non-Tariff Competition. Vide par. 58 Min. 9-6-98.
- 12—Mercantile Risks in "D," "E" and "F" towns, and the specific rating of the "F" towns. Vide par. 71 Min. 14-4-98; Par. 41 Min. 9-6-98.

Local Board Minutes.

13—Minutes of Montreal Committee, 22nd June, 7th and 12th September.

Minutes of Toronto Board, 13th and 27th June, 12th Sept.

SPECIAL—Appeal from London Corporation against finding of Board, as recorded in par. 55 of Minutes 6th May, and par. 67 of Minutes 13th June.

Minutes of Hamilton Board, June 29th and 27th, Sept. 12th.

Minutes of Manitoba Board, 2nd June, 7th July and 14th August, 1st Sept.

SPECIAL—Limitation of Commission, vide par. 62 and 67.
Revised Constitution and By-Laws.

Matters referred from Ordinary Meetings.

14—**Tariff Agencies representing Non-Tariff Companies**—That the following be adopted as a By-Law of the Canadian Fire Underwriters' Association:—"It shall be the duty of the Secretary to keep an Agents' Register, and members of the Association shall file with the Secretary particulars of each of their agencies, except agencies in Montreal, Toronto and Quebec (in which cities special rules now exist), to wit: name of agent, place for which registered, and declaration to be made by him that he pledges himself upon his honor that he will not accept more than (a) 15 per cent commission; (b) 12½ per cent, and 5 per cent, on the profits, or (c) 10 per cent, and ½ per cent, on the profits, and that he will not accept any other remuneration, direct or indirect, from any other Company he represents, whether such Company be a member of the Canadian Fire Underwriters' Association or not.

"Also that he will not act for any Company not a member of the Canadian Fire Underwriters' Association, except Mutual Fire Insurance Companies, and will further pledge himself that he will absolutely confine his business for such Mutual Company to business written on the Mutual or Premium Note System." Vide par. 46, Minutes 9-6-98.

15 **Policies Payable to Order of Assured**—That the following be adopted as a By-Law of the Association:—

That it is not permissible to issue policies or certificates payable to the order of the assured or to grant such condition by endorsement or in any manner whatsoever. Vide par. 47, Minutes 9-6-98.

New Business.

16—**Hintonburg, Janesville, Ottawa East**—To specifically rate these places.

17—**Levis**—To specifically rate this town and adjoining municipalities.

18—**Saw Mills**—That the charge of 50c. for shingle roofs be reduced to 25c. for water power mills.
To amend charge for metal stack.

19—**Departmental Stores**—To discriminate by means of a limit of value those risks which should rate as Departmental Stores and which as General Stores.

20—**Grain Elevators**—Rate on Fort William Elevator

Rate on Kingston Elevator and Transit Company's Elevator.

21—**Victoria Hotel, Aylmer**—To reconsider rate.

22—**Lumber**—Whether the increased rates on water power saw mills does not call for an increased rate on lumber exposed by such risks.

23—**Lumber**—That the following clause in the Lumber Tariff be rescinded, viz: "Lumber in towns classed "A," "B" and "C," and fully protected by hydrants of the municipal water works, may be specially rated by the Secretaries, but not below the minimum rate.

24—**Cold Storage**—To obtain relief from Temperature clause.

25—**Commission Rule**—Letter from Lancashire re special exemptions from Commission Rule.

26—**Stamping Officers**—To define their duties.

27—**Local Boards**—That Local Boards be required to adopt Association Regulations dealing with extras, such as for Electric Motors or Mortgage Clause on special risks, &c.

28—**Taxation in Province of Quebec**—To determine upon some concurrent course of action in regard to the future payment of the Provincial Government fee for each office, &c., in the Province of Quebec.

29—**Endorsement Fee**—That endorsement fees be exempt from the provision of the Commission Agreement, and that Companies be at liberty to make such arrangements as they may think fit with their agents in respect to same, always providing that no Company shall allow any agent to retain more than 50 per cent. of any such fee.

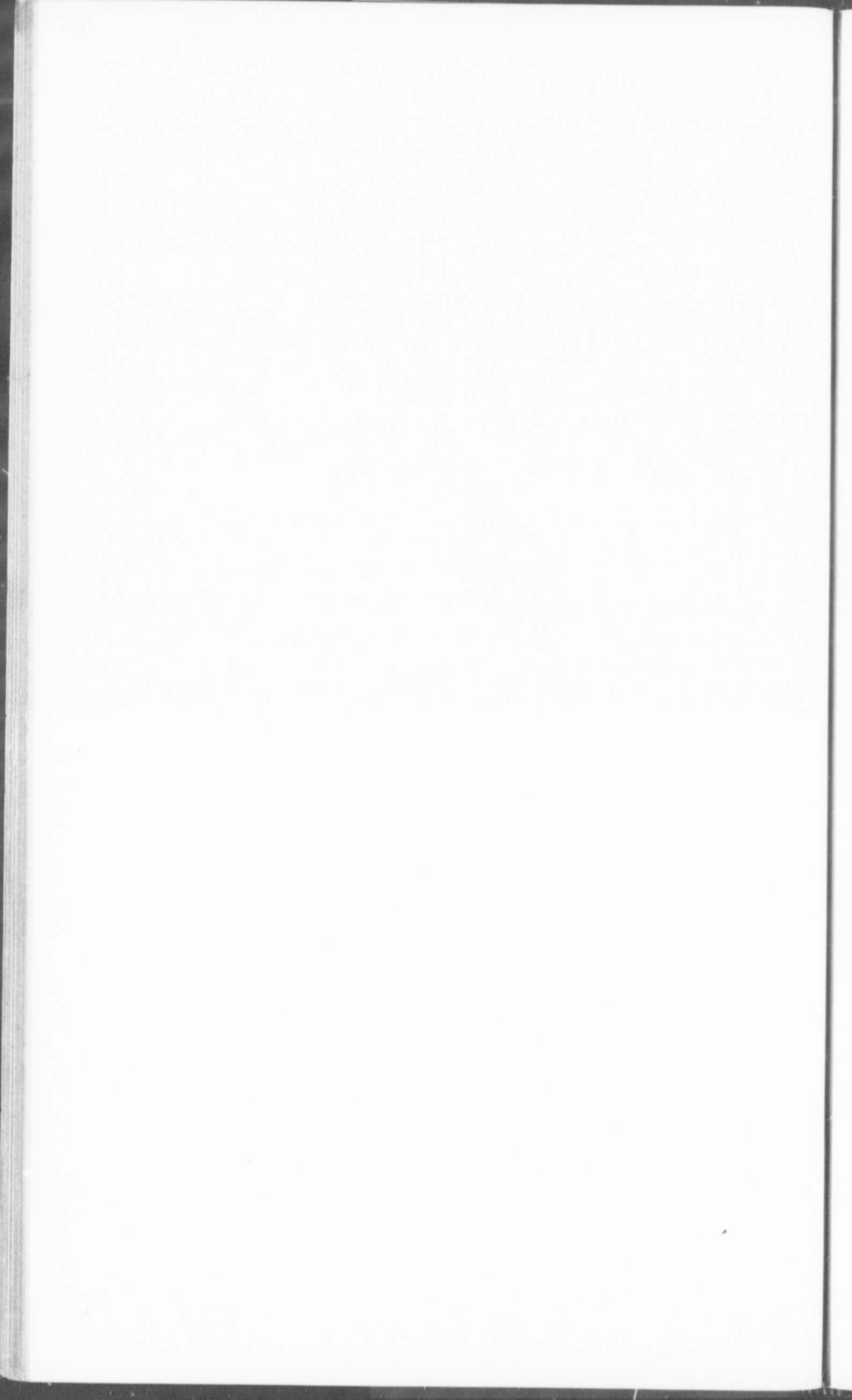
Such other business as may be introduced by consent of the Meeting.

ELECTION OF OFFICERS.

30—**PRESIDENT'S ADDRESS.**—I have pleasure in meeting the members of the Canadian Fire Underwriters' Association, and opening the proceedings of the Fifteenth Annual Meeting. The custom of the past two years has been followed in meeting at a place distant from the Cities of Montreal and Toronto where the Head Offices of the Companies principally are, and I hope the business will be transacted with the same satisfactory progress which characterized the proceedings of the two previous Annual Meetings.

I shall not attempt to review the history of the Association or dwell upon its aims or objects, as these have been dealt with very fully and ably by previous Presidents, but will confine my remarks more particularly to the events of the current year, and the difficulties pressing for more or less immediate solution.

It is a matter of congratulation to the members of the Association that they have not had to regret the loss by death of any of its members during the past year. We notice, however, with regret, that Mr. Taylor, who for so many years filled the position of Manager of the Waterloo Mutual Fire Insurance Company, has been compelled through failing health to retire from the management of that Company. He carries with him our best wishes that he may long enjoy the rest he has so well earned.



The membership of the Association has increased by one, "The Keystone" having joined us, and I am sure I am expressing the feelings of the members in tendering to that Company a cordial welcome.

In examining the Government returns it will be found that the result of the business of Fire Insurance in Canada for 1897, was: The *Net* cash premiums increased over 1896 about \$140,000, and losses incurred increased \$203,000. The ratio of losses to premiums in 1896 was 58.98 and in 1897 64.74, an increase of nearly 6 per cent. The loss ratio for fifteen years, beginning with 1883, (the date of the organization of the Association) was 63.75, so that the loss ratio for 1897 was one per cent. above that average.

The main object of the Association is, by the combined experience of the Companies, to determine and maintain adequate rates for the various classes of risks written. Another and equally important object is to regulate and minimize the rate of commission consistent with a fair and reasonable compensation to the agent for his work. The Commission Rule recently made a part of our Constitution is in force in the territory directly under the jurisdiction of the Association, except in the Cities of Toronto, Montreal and Quebec. The abuses which exist and grow without a Commission Rule are recognized and felt by all, and I am of the opinion that the time has arrived that a rule to govern commissions in the three excepted Cities should be adopted. Considering the small margin for profit on the capital invested, as is shown by the average ratio of loss, and that from the excepted Cities fully 25% of the whole revenue in premiums in Canada is derived, and in the two Provinces in which we have direct jurisdiction, a much larger percentage, it becomes apparent how necessary it is to reasonably limit the commission and thus reduce the ratio of expense which has such a tendency to increase.

INFRACTIONS—While their actual number may not be large in respect to the amount of business, too much vigilance on the part of Head Offices in scrutinizing rates cannot be given. In the keen competition that exists every effort is needed to maintain a proper sense of one's moral obligations to the Association, and any tendency to laxity or deterioration in this respect should be closely watched and guarded against. The Association rules for dealing with infractions have from time to time been criticised, and the question of their improvement will be before you. While there is no doubt room for criticism, it must be remembered that once the Association has to rely upon the enforcement of penalties instead of upon the honor and good faith of its members, the stability of the Association will be imperilled. To give adequate protection to the loyal and conscientious members against the indifferent and sometimes unscrupulous conduct of a member whose sense of honor is dim or overpowered by his anxiety for business, is what is needed. The most effective remedy against violation of rules will always be an appeal to the sense of honor of our individual members, and it is a source of gratification to know that the Canadian Fire Underwriters' Association has been maintained for so many years conducted on these lines, and I think it is safe to say that it is to-day as strong and efficient an organization as it has been at any time since its formation fifteen years ago.

ELECTRICAL INSTALLATIONS—You will notice by Inspector Naylor's Reports how very defective many of the electric installations are in towns and cities where he has inspected them. In some cases he reports them positively dangerous. The subject is surrounded with considerable difficulty owing to the inability of the public, other than electrical experts, to determine when a system is properly installed. The subject will come before you in the Report of the Electric Lighting Committee, and the object to be attained is the adoption of a regulation by which the assured and the parties installing plants will work in harmony with this Association, so that electrical plants in their mechanical appliances for generating and distributing current for light and power will be in accordance with the rules for proper installation, laid down by the National Electrical Association. I commend the subject to your careful consideration, and hope that at this meeting it will be so disposed of, that the anxiety of the members occasioned by Mr. Naylor's reports will be removed.

SPRINKLERED BUSINESS.—At the Annual Meeting two years ago this subject was very fully considered and rules adopted with a view to retain and control risks of this class, but so far very little success has attended our efforts. The difficulty appears to be in fixing a rate that will meet the competition of outside Companies. I have no very clear views on the question, and would commend the Report of the Factory Improvement Committee for your consideration.

It would be well if Members would individually study the history of the causes which have led to the disruption of Associations, and the consequences which follow. Though we have adopted rules to regulate and govern our conduct of the business, there are practices beyond the reach of rules which each member should carefully consider, so as to minimize as far as possible the dangers that exist to our Association. I may mention one which has been referred to by previous Presidents, and is the absorption of whole risks or large lines by individual Companies and re-insuring the surplus with Companies not members of the Association. I am aware this is a matter relating to the internal economy of each Office, but you can well imagine the effect upon other members when business is controlled and dealt with in this way. I refer to the practice before it reaches the magnitude it reached at other places, and where it became one of the leading factors causing disruption.

There are other questions which might be referred to, such as non-tariff competition; plurality of agents in one town, and agents representing tariff and non-tariff Companies; but as all will be dealt with in the reports of the Committees I will conclude by commending the Agenda to your careful consideration. In thanking you for your kind attention to my remarks I hope your deliberations will result in settling the questions before us and in strengthening the bond of good faith among the members of the Canadian Fire Underwriters' Association.

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.

A letter was read from Mr. Thos. Davidson, Managing Director of the North British & Mercantile, regretting that he would be unable to attend the meeting.

31—CLASSIFICATION OF PLACES—(Ag. No. 1).—The following Reports were presented, considered clause by clause, and dealt with as indicated in *italics* :—

Western Committee's Report—Your Committee beg to report that they have held twenty-one meetings since last annual report, and while actions taken have been reported upon from time to time at quarterly meetings, would now submit a short resume of work done.

Deputations have been received from Kincardine, Aurora, Peterboro' and Bowmanville, and changes of classification have been made as follows:—**Stratford** raised to "A"; **Orangeville** and **Orillia** raised to "C"; **Blenheim, Renfrew** and **Ridgetown** raised to "D"; **Becton** given an "E" classification, while **Teeswater, Shelbourne, Blyth** and **Arnprior** have been lowered to "E"; and **Newmarket** to "D". In addition to this, the Corporation of **Preston** and **Whitby** have been notified that their classifications will be lowered from "D" to "E" on the 1st of October next unless satisfactory action is taken in the meantime. In the case of **Warton** and **Stayner** notices of lowering of classification were issued to Companies, but were recalled in view of the municipal authorities having undertaken to make the necessary improvements.

32—Chatham—Advice having been received from the Corporation of this place that requirements for class "A" had been complied with, Inspector was instructed to make necessary tests, which was accordingly done under date of 7th instant. It was shown that the standard had been fully met, and your Committee would recommend that an "A" classification be given to take effect 1st prox.—*Carried.*

In this connection it is suggested that your Committee be empowered to immediately raise the classification of any town or city when the standard has been fully complied with without referring to the Association, as when meetings are held quarterly, an injustice is sometimes done to a Corporation, in the delay in having matter considered.—*Carried, and Sec. 4 of the By-Laws was amended in this respect.*

Your Committee feel that while a large number of the towns that have been up for consideration are not strictly up to the standard, the general tendency appears to be towards compliance with the Association requirements, and decisive action, as far as possible has been avoided, where any disposition to make improvements is shown.

In addition to those places listed in the last annual report as having complied with the Association standard, following may be considered as equal thereto, viz: Class "A," Stratford, Brockville and Chatham; Class "B," Windsor; Class "C," Picton; Class "D," Clinton, Renfrew, Penetanguishene, Blenheim and Ridgetown; Class "E," Millbrook, Port Perry, Arnprior, Teeswater, Shelbourne, Thorold and Becton, making a total of 43 out of 136 places classified, an increase of 17 over last report. With some few Corporations, however, it would appear impossible to obtain any satisfactory action towards correcting the deficiencies as pointed out by our Inspector, and which are very necessary for their efficient protection; and your Committee would beg to submit for special consideration the following places, viz:—

33—Collingwood—This place, now classed as "B," was last inspected on the 7th of December, 1897, when it was found that the following changes had been made since the previous inspection in February of that year:—

By-Law for storage of coal oil found to be satisfactory. Doors between pump and dynamo rooms are tin plated. Appliances in central fire hall more conveniently located. Hook and ladder truck altered to carry 800 ft. of hose, and stationed in central fire hall. Alarm from Church of England bell has been discontinued. An alarm gong placed in stable, near rear of Town Hall, where horses are at all times conveniently available for hook and ladder truck. Four hydrants added.

Still leaving the following deficiencies:—

1. Sufficient number of horses required to be in constant readiness in the fire hall to haul all the appliances to fires, none so here, livery relied upon, alarm gongs in three stables.
2. The chief and four others are required to be fully paid firemen on constant duty, and the same number to sleep in the fire hall, none fully paid or so sleeping at present, 13 have alarm gongs in their dwellings. The engineer did not respond to the test alarm to operate the chemical engine or the steamer, he should be one of the five men who are required to be on constant duty in the fire hall so as to ensure immediately effective service from the chemical.
3. The general alarm is very unsatisfactory. I listened for but did not hear either the church bell or the steam whistle at the test, nor did the Chairman of the Fire Committee who was with me. The vibrating gong on front of Town Hall is far from sufficient. A large public alarm bell should be provided and operated by street boxes. The gongs in firemen's dwellings are well enough for nights, but a more suitable day call is necessary.
4. The brigade is weak, 15 call men are not sufficient for the effective operation of the appliances.
5. The hose tower is a very poor affair in connection with the old frame fire hall, no heat there, the stove pipes disconnected, several lengths of partly frozen hose in the tower, frost cannot be kept out, a suitable tower should be built at the Town Hall as explained to the Mayor.
6. The extension ladder in the old frame fire hall should be carried on the hook and ladder truck, or a lighter one should be provided for the purpose if that is too heavy.
7. Hoses considerably less in quantity than stated at previous inspection, only 1,700 ft. reliable, all "B" towns should have at least 2,500 ft. first-class.
8. There are no chemical fire extinguishers, but they have a chemical engine on wheels.

The only change, of which advice has been received, is that work has been started on new hose tower in connection with the Town Hall.

Resolved.—That the Fire Appliances Committee be empowered to lower the classification of Collingwood to Class C at their discretion.

34—Georgetown—Now classed "C," inspected April 26th, 1898, when it was shown that the following changes had been made since former inspection:—

Night patrol, uncertain as to continuance, is at present on duty from 11 p.m. until 5 a.m. New flexible play-pipe and controlling nozzle. Two hundred ft. additional hose. New reel to replace one of the old ones that was too light. Hand engine sold to Southampton.

Still leaving the following deficiencies:—

1. Night patrol, recently appointed, appears doubtful as to continuance.
2. No electric alarm.
3. No automatic alarm bell.
4. No one sleeping in fire hall, three required.
5. Only 1,600 ft. of hose; 200 ft. about to be ordered, and 200 ft. more intended next year will comply with Standard.

6. The chemical extinguishers should be carried on the first appliance to every fire.
7. No fully paid chief.

Compliance has been promised with Nos. 3, 4 and 6, but from date of report to present time no statement has been obtained as to action taken. In regard to this place, your Committee would point out that the deficiencies have existed practically since classification was granted and that the position assumed by the town is an obstruction in obtaining amendments in other places, and your Committee would ask to be empowered to lower the classification of this place to "D," unless immediate action is taken.

Resolved.—That the classification of Georgetown be lowered to Class D.

35—Peterboro'—Now classed "B," last inspected 7th July, 1898, when it was shown that the following changes have been made subsequent to former inspection:—

Three hundred feet additional hose. One cellar revolving nozzle. One controlling nozzle. Mains extended 367½ ft. x 5 inch and 818 ft. x 4 inch, the latter for services only. Four hydrants added.

Leaving the following deficiencies:—

1. The "Magneto" alarm is unsatisfactory, and should be replaced by an effective "Sector box" system with sufficient well-placed boxes to strike 15 inch gongs in fire hall and pump house, 6 inch gongs in the dwellings of such firemen who do not sleep in the fire station, and to operate the general alarm bell. There does not appear to be any intention of complying with this requirement.
2. The steam fire engine should be provided with a reducer to enable it to be coupled to any of the hydrants. An expander should also be provided for the suction hose.
3. There are only three instead of five fully paid men, of whom the chief is not one. The chief is required to be a fully paid man.
4. Horses sufficient to haul all the appliances should be maintained for fire purposes only. One team employed on corporation work was 2½ minutes late at the test.
5. The number of dead ends on the water mains should be considerably reduced, and the single branch hydrants replaced by double ones.
6. Steamer did not respond to first call, and it was unable to pump after arrival following second alarm.

As before mentioned, a deputation was received from this town and the requirements of the Association were fully explained, and it was understood that steps would be taken to correct the existing conditions, but up to the present time no intimation of intended action has been received.—*The Committee were asked to continue their efforts and to further report.*

36—Woodstock—Now classed "C," inspected March 23rd, 1898, when it was shown that the following changes have been made subsequent to former inspection:—

Telephone on Town's private line placed in fire hall. A teamster on regular Town work, sleeps in auxiliary fire hall, where there is a telephone, his horse stabled there at night, his first duty is to haul the hook and ladder truck on alarm of fire, is not an enrolled fireman. Several dead ends cut off on the water mains, and another hydrant placed.

The following deficiencies still exist:—

1. The Central fire station is very inconvenient, and is without any suitable means for drying the hose.
2. No electric fire alarm; no automatic bell; the system inconvenient and unreliable, see lapse of time before alarm bell rung for test.
3. Five hundred feet additional hose should be provided immediately.

Although the Corporation of this place have been communicated with regularly, no information can be obtained as to their intentions in the matter of correcting the deficiencies.—*The Committee were asked to continue their efforts and to further report.*

In regard to **Guelph** and **Hamilton**, as the Secretary had been unable to obtain from the local authorities any definite information as to improvements made or contemplated, it was considered advisable to have the Fire Appliance Inspector visit these places and report, and the following is now submitted:—

37—Guelph—It will be remembered that in report submitted at last annual meeting it was pointed out that eleven serious deficiencies existed in the fire appliances of this place, and the Inspector's report of 12th instant shows that no action has been taken towards correction. The only change effected during the past year is, as per Committee's report of April 14th, being the connection of pumps at Agricultural College with the City system, which arrangement partially removed the deficiency of single supply main. Although numerous promises have been made both by letter and deputations, it would appear impossible to obtain any satisfactory action by the Corporation of this City, and your Committee would recommend that the classification be lowered to "C," to take effect on the 1st prox.—*Carried, to take effect on 1st November.*

38—Hamilton—In pursuance to resolution of last quarterly meeting the Corporation of this place were notified of the Association requirements, but, beyond acknowledgement of receipt of letter, no further communication has been received. The Inspector's report, under date of 8th instant, shows that 5,428 ft. of 1½ in. mains have been laid, chiefly South and East of the congested district, and 27 additional hydrants placed. The following changes are in progress:—Contract let for stronger frames for main pumps. The original contractor having failed to supply an aerial truck, another contract therefore has been made with the Waterous Company. A chemical combination wagon is in course of construction for equipment of new fire hall in West End.

It is expected that the alterations in pump frames will be completed by 1st of January. Nothing more will be done this year, the appropriations being exhausted.—*Report received.*

39—Fire Appliances—Amendment to Schedule—Your Committee would also beg to point out that waterworks systems are in operation in a number of towns classed "D" and "E," and as the present regulations do not provide a standard of appliances necessary for such cases, your Committee would recommend the adoption of the following additions to the present form:—

CLASS "D"—**WATERWORKS TOWN**—Waterworks to cover business and congested parts, capable of throwing two 1½ inch streams each through 200 feet of 2½ inch hose over the highest buildings; boilers to be in duplicate; engineer to be in constant attendance in pump house by day and to sleep in the building; two hose reels and 1,000 ft. of 2½ inch hose. Hook and ladder truck fully equipped with all proper appliances. General alarm bell of sufficient size to be heard distinctly over the whole town, shall be immediately accessible to the public at all times of the day or night and shall ring automatically. Night watchmen or policemen in sufficient number to patrol the place all night and give alarms. All other appliances sufficient for the requirements and effective protection of the place.

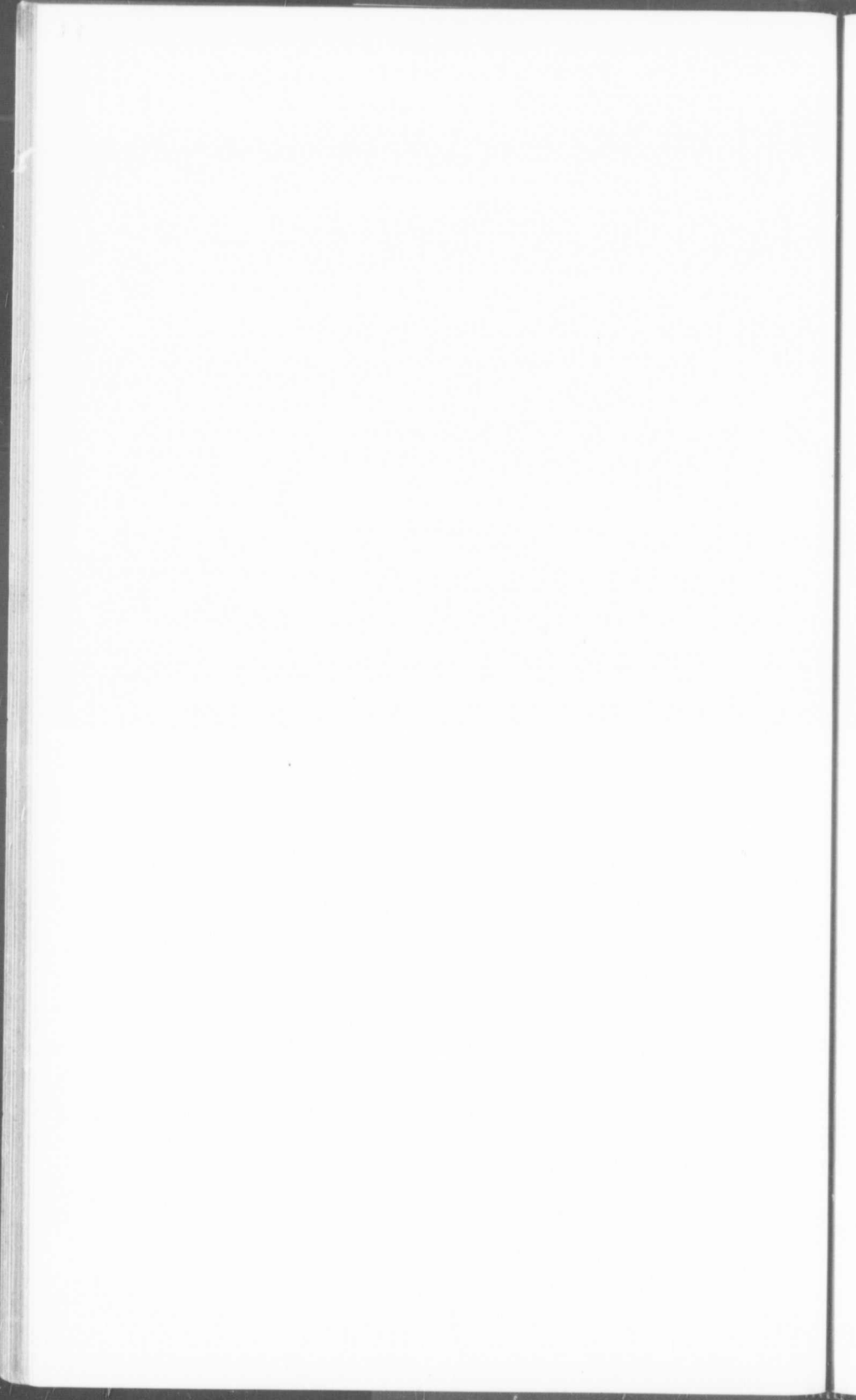
BUNGADE—The same as for class "C" except that fully paid Chief is not required and that the minimum number of men on duty in fire hall at nights shall not be less than two.

Arrangements for horses the same as for Class "C."

Steamer engineer and assistant, same as for Class "C."

Approved chemical fire extinguishers of not less than 5 gallons capacity each, which must always be fully charged, shall be carried on the first appliance to all fires and a sufficient number of spare charges shall constantly be kept.

CLASS "E"—**WATERWORKS TOWN**—Waterworks to cover business and congested portions, capable of throwing one 1½ in. stream through 200 ft. of 2½ in. hose over the highest buildings; attendance of engineer and condition of boiler fire, which shall always be lit, to be such as will enable steam at sufficient pressure to be raised in five minutes; general alarm bell; two hose reels, and 1,000 ft. of 2½ in. hose; sufficient supply of hook and ladders; properly organized fire brigade.



It is pointed out that these recommendations practically embody the practice of the Committee, and will not alter the grade of any places now classified.

The foregoing amendments to the Schedule of Fire Appliances for Classification of Towns were adopted:—

CLASSIFICATION OF PLACES—Eastern Committee's Report.—Your Committee beg to report that, not having been called upon to take any action since their last report to June meeting, they have only to record the changes in classifications made during the past twelve months as follows:—

ST. THERESE lowered to class "F" on 2nd December.

BEAUBARNOS lowered from "D" to "K" on 2nd December, but the required improvements being made it was re-instated in "D" on the 1st January following.

LOUISVILLE reduced to class "E" on 1st February, and, subsequently, in consequence of the Corporation of that place insisting upon the payment of a tax of \$15.00 by Insurance Companies transacting business therein, an extra of 10 per cent. was imposed on the 19th July on all mercantile risks.

CHICOUTI raised to class "E" on the 1st February.

HUNTINGTON raised to class "E" on the 1st April.

CHAMBLEY Canton raised to class "E" on the 1st June.

DUMMONDVILLE raised to class "E" on the 1st June.

All classified towns in the Province of Quebec have been re-examined by Inspector Howe during the past year, and his reports thereon duly printed and promulgated to Companies.

Your Committee regards, with satisfaction, the disposition amongst small municipalities to resort to water-works for fire protection, instead of by the introduction of steam engines. In the four places which have been raised, the change was thus caused.—*Report Received.*

40—FACTORY IMPROVEMENT, Report of Joint Committees.—(Ag. No. 2)—The following report was received, considered clause by clause, and action taken as recorded in italics:—

Inspection Work.—Your Committee beg to refer to Inspector Naylor's Report for particulars of the work during the past year. It will be noted that besides inspecting sprinklered risks he has been extensively engaged in examining and reporting on other important manufacturing establishments, large saw mills and electric light and power stations and installations. His reports on the latter will be dealt with by the Electrical Committee.

Sprinklered Risks.—While the efforts of the Association to meet the competition for sprinklered business may not have resulted to the anticipation of all members, and some suggestions with a view of giving Companies a freer hand have been brought before your Committee, they are of opinion that the present system and practice of dealing with these risks is sufficiently elastic and has fairly met all requirements. Any difficulty that has arisen has been from the reluctance of Companies to accept competitive rates. Your Committee, therefore, does not consider any change desirable.—*Carried.*

Co-Operation of Companies.—The inspection reports on all risks examined have been duly printed and distributed to members. Your Committee would strongly urge upon Companies the importance and necessity of their bringing every influence to bear in securing the carrying out by the assured of the recommendations of the Inspector for removing defects and improving the risk. The individual support of each Office is absolutely necessary to obtain the best results from the work of inspection.

This subject was referred back to the Committee to consider the best method to secure the co-operation of Companies, particularly in those cases in which representations from the Association have not been successful.

Inspector's Salary.—Your Committee beg to refer to the circumstances under which Inspector Naylor was engaged some two years' ago, and to recommend that in view of the efficient work done by him, that his salary be increased \$250 for one year from the 1st inst., and a further \$250 twelve months' hence, making his salary for the ensuing year \$4,250 and thereafter \$4,500; the engagement to be terminable on one month's notice from either side at any date.—*Carried.*

41—INSPECTION WORK.—A discussion of the work of the various inspectors arose during the consideration of the foregoing report, and it was moved and carried:—

That the whole work of inspections carried on by the Officers of the Association be referred to a Special Committee to be named by the President, to report at next meeting.

The President named the following Members as the Committee:—

Eastern—Alliance (*Convener*), Aetna, Caledonian, Commercial Union, London Assurance, North British & Mercantile, Northern, Phoenix of London and Queen.

Western—Mercantile (*Convener*), Hartford, Lancashire, Phenix of Brooklyn, Sun, Waterloo and Western.

42—ELECTRICAL INSTALLATIONS COMMITTEE.—(Ag. No. 3).—The following report from the Eastern Committee was received, and, after discussion, the question of how best to secure a general observance of the "Electrical Code" in all installations was referred back to the Committee for further report:—

Since your Committee's last report, at the June meeting, opportunity has offered to have examined, by Inspector Naylor, sufficient electrical installations to show the general character of work done in two more places, viz., Brockville and Kingston. These reports have been printed and distributed.

With a view of bringing the situation fully before the Association, a list of all the places inspected is now given, with brief extract from the Inspector's report, sufficient to indicate the general character of the installations.

Sherbrooke.—Inspected March 8th, 1898. After going over individual installations in detail in twenty-five of the largest and most important buildings, and several others in a general way, I find the conditions as to the interior wiring, generally, very poor. It has been the custom to supply current to buildings in which the interior wiring, in a majority of instances, is very defective and even dangerous. The poor class of work having been done previous to the last twelve months, the work done during the last year was found to be in a fair to good condition.

St. Hyacinthe.—Inspected March 18th, 1898. The electric wiring which, with a few exceptions, has been done by the Electric Co. is, generally, in a very fair to good condition. Absence of main switch the chief general defect.

Cornwall.—Inspected April 4th, 1898. The entire system is defective when viewed from the present standard. Underwriters' wire has been used even in concealed work. This is claimed to be the first electric station in Canada. The old system of wiring seems to have been continued.

Valleyfield.—Inspected April 6th, 1898. Wiring and appliances generally defective throughout. About 1000 incandescent lights throughout the town. "Underwriters'" wire (an insulation not approved), soft rubber tubing, wood fuse blocks and wooden cleats in general use. Proper attention is not given to drip loops at point of entrance to buildings. Joints are not soldered and main switches not protected. The only exception to the above is in some very recent wiring.

Quebec—Inspected Aug. 14th and 15th, 1898. The Electric Light Co. has discontinued the wiring of buildings, or lighting purposes, and have sent a circular letter to all wiring contractors, notifying them that all wiring must be done to the present standard of this Association, and all traps, pockets, etc., in concealed work, must be left open for inspection before a connection is made with the installation, otherwise current will not be furnished to any installation.

The defects existing in the older installations appear to be soft rubber tubing, instead of hard rubber or porcelain. Wooden cleats (in dry places only); some "weatherproof" wire, instead of "rubber covered," in mouldings; main switches not generally used, and wooden fuse blocks and rosettes still in use in some buildings.

All new work and renewals since January, 1897, have been done in accordance with the "Rules," and main switches are placed in all installations of over six lights.

Ottawa—Inspected May 2nd to 5th, 1898. The interior wiring, as far as examined, is very poor, and does not appear to have been done under competent supervision.

I feel assured, from casual observation, that if a house to house inspection should be made, conditions would be shown to exist that would entirely justify the Association in insisting upon a thorough re-wiring of this city, or advancing the rates to meet the conditions.

Three Rivers—Inspected July 30th and August 1st, 1898. After examining, in detail, nine individual installations, I find the general condition very poor. The percentage of drop (18 per cent.) in the primary wires is too great, the aerial lines are crowded at the poles, and the insulation appears to be badly deteriorated. The distribution is not well balanced, and there appears to be a lack of competent supervision throughout. All wires appear to enter the buildings without being tided or even drip loops being formed. The interior wiring, as far as examined, is very poor and does not appear to be done by competent workmen. In view of these conditions the hazard will be still further increased when the voltage is increased from 1000 primary and 52 secondary to 2000 and 104 respectively. The change in voltage is to be made within a very few days. Men for that purpose have arrived at this date (August 1st.)

Kingston—Inspected August 16th, 1898. The wiring was formerly done by the Electric Light Co., but now is done by two local firms under the supervision of the Light Co. The principal defects in individual installations are lack of main switches and use of wooden cleats (in dry places), not a serious defect in view of the fact that rubber-covered wire is used exclusively in concealed work. General conditions very fair to good, with a tendency towards improvement. The entire system (Railway and Lighting) is apparently under able and competent supervision, and the spirit of the Company is to carry out the rules and requirements of the Association.

Brockville—Inspected August 20th, 1898. The general conditions are poor. The principal defects are lack of main switches, use of wooden cleats, wooden fuse blocks and rosettes, these are general. A visual examination made from the street shows these defects existing in all the smaller installations. The primary circuits are in fair condition, but the secondary wires appear to be much deteriorated, the only exception to the above is in some very recent work.

As a result of correspondence between the Secretary and the Electric Lighting Companies in the foregoing places, the question of the relation of the Electric Light Companies to the Association was brought forward at the Annual Convention of Electrical Engineers recently held at Montreal, and a deputation was appointed to confer with the Association on the subject.

Your Committee recently had a conference with this deputation and the situation was fully discussed, the view of the deputation being that the Association should establish a system of inspection. A certificate of such inspection in all cases to be required, and if the Insurance Companies would agree not to insure parties without such certificate, the Electric Companies would, on their part, agree not to furnish current except to holders of certificates. The Bureau of Inspection to make certain specified charges which, in the opinion of the deputation, would largely cover the cost of maintaining the Inspection Bureau. The cost of such a Bureau of Inspection and the number of Inspectors required, upon a rough estimate given by the members of the deputation, was so very considerable that your Committee concluded, before giving any further consideration to the matter, to again bring it before the whole Association for general discussion.

With regard to electrical installations in the City of Montreal, it may be remarked that, owing to the system of Mercantile Inspection, defects in a large number of installations have been remedied and the general character of such work very much improved.

The Meeting then adjourned to 3 p.m.

WEDNESDAY AFTERNOON SESSION.

KINGSVILLE, September 21st, 1898.

Present:—P. H. SIMS (President), F. W. Evans, A. M. M. Kirkpatrick, P. M. Wickham, M. C. Hinshaw, 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, E. A. Lilly, Jas. Boomer, R. W. Tyre, J. B. Laidlaw, J. Paterson, G. J. Pyke, G. Simpson, W. A. Medland, H. M. Blackburn, F. Haight.

43—INFRACTION OF TARIFF—Western Committee's Report—(Ag. No. 4).—The following report was received and dealt with as recorded in *italics*:—

Your Committee beg to submit that they have held eleven meetings since last annual report, and the following matters have been up for consideration since report submitted at last quarterly meeting.

Of the infractions recorded in last minutes, correction has been reported in every instance except that registered against the Quebec on Dwelling Risk, Brantford.

Attention is called to the failure of some Companies to promptly answer the queries and bulletins sent out by the Association office, and would beg to submit the following:—

The Quebec Assurance Company have failed to reply to Bulletins Nos. 300, 306 and 307, issued 23rd May, 11th and 29th July respectively, and also to queries in regard to Flour Mill, Gall, issued 23rd May, and Block of Stores, Chatham, issued 19th March. The replies of the Union Assurance Society to Bulletins Nos. 303 to 308 were not received until the 29th of August, although subjects were issued 13th June, 4th July, 11th July and 1st August, respectively.—*The Secretary stated that replies had since been received from the "Quebec."*

A matter to which your Committee would beg to draw your attention is a refusal of some Companies to have their agents complete the Declaration Form furnished by the Association where charges of rebate of commission are made. It has been the custom of the Secretaries to obtain from the Head Offices declarations from local agents, but there being no actual rule giving authority for such action, your Committee would recommend that such a rule should be adopted and would suggest the following:—

44—Declaration from Agents—"That it is incumbent on the Companies, members of this Association, to have the Statutory Declaration Form as furnished by the Secretaries completed by their agents where charges of rebate of commission have been made on any risk in which they are interested."—*Carried.*

45—Town Halls—In view of the continual difficulty arising from the application of the concert hall tariff, or extra for entertainers, to risks of this kind, it is suggested by your Committee that it be an instruction to the Schedule Inspector to make special reports on all such risks in towns visited and for the Secretaries to issue special rates on same.—*Carried.*

H. M. BLACKBURN,
Chairman.

A question was raised with regard to the wording of policies on the Eagle Knitting Company's risk at Hamilton, and the Secretaries were instructed to examine such policies and to take the necessary action, if any are not in accord with the specific rating thereon.

46—INCENDIARISM—(Ag. No. 5).—The following report from the Western Committee was received and adopted:—

Your Committee beg to report that eleven meetings have been held since last annual report, and in addition to the matters already reported upon at the quarterly meetings, rewards have been offered in the following places viz.:—Belleville, West Toronto Junction and Sandwich. In the first instance, two suspicious fires occurred during March last, resulting in the destruction of the Gordon Block and a dwelling owned by W. Carmen, and rewards of \$250.00 were offered in both cases. The corporation of Belleville also offered a reward in the case of a fire at the Agricultural Buildings. Application for the reward in the case of the Gordon Block was made by Chief Constable Newton for having obtained the conviction of the incendiary, William Parsons, who was sentenced to fourteen years in the Kingston penitentiary for the offence. This reward has been paid on warranty of the County Crown Attorney. In the other cases no claims have yet been made.

In January, 1897, the Association offered a reward in the case of a fire at Portland, Ont., in which a dwelling and barn owned by R. K. Scoville were burned. This reward is now claimed by Chief Constable Rose of Brockville, but no final action has yet been taken by the Committee, as it would appear that the claimant was only instrumental in obtaining the arrest of the party convicted. It is suggested that a list of the convictions for incendiarism and the penalties imposed, which have been procured during a period of, say one year back, be issued in form of a poster for distribution among Companies' agents.

A. M. M. KIRKPATRICK,
Chairman.

Attention was drawn to the existence of an incendiary hazard in Coaticook, the matter was referred to the Eastern Committee.

47—FIRE APPLIANCES—Inspector's Report.—The following report was read and received. The question of amending the Acetylene Gas Rules, with a notice of motion to adopt the British Rules was referred to the Fire Appliance Committee:—

In presenting this report I beg to state that during the year I have made 6 first inspections, 174 re-inspections, and 10 special inspections of Fire Appliances; also, 6 of natural gas and 26 of acetylene gas generators, making a total of 222 as against 189 last year, as follows:—

PROVINCE.	IN PLACES CLASSED						SPECIAL IN- SPECTIONS	NATURAL GAS.	ACETYLENE GAS.	TOTALS.
	A	B	C	D	E	F				
Ontario	12	8	31	45	41	1	9	6	18	171
Quebec.	6	—	6	9	14	7	1	—	8	51
Totals.....	18	8	37	54	55	8	10	6	26	222

The names of places visited and their classification at the time, are as follows:—

IN ONTARIO.

Class A.

Brantford.	Kingston.	Stratford.	Toronto Junction.
Brockville.	London and London East.	St. Catharines.	Walkerville.
Geolph.	Ottawa, including New	Toronto Water Front.	
Hamilton.	Edinburgh.		

Class B.

Berlin.	Galt.	Napanee.	St. Thomas.
Collingwood.	Ingersoll.	Peterboro'.	Windsor.

Class C.

Aylmer.	Georgetown.	Niagara Falls.	Seaforth.
Barrie.	Goderich.	Orangeville.	Teeswater.
Belleville.	Kincardine.	Orillia.	Tilsonburg.
Brampton.	Lindsay.	Owen Sound.	Walkerton.
Chatham.	Markham.	Paris.	Waterloo.
Cobourg.	Merritton.	Pictou.	Wingham.
Dundas.	Mitchell.	Port Hope.	Woodstock.
Dunnville.	Niagara.	Sarnia.	

Class D.

Alliston.	Forest.	North Bay.	Simcoe.
Almonte.	Gananoque.	Paisley.	Smith's Falls.
Amherstburg.	Harriston.	Pembroke.	Stayner.
Arnprior.	Leamington.	Penetanguishene.	St. Mary's.
Aurora.	Listowel.	Pertt.	Strathroy.
Blenheim.	Lucknow.	Petrolia.	Sault Ste. Marie.
Bowmanville.	Meaford.	Prescott.	Uxbridge.
Brussels.	Mildmay.	Preston.	Wallaceburg.
Clinton.	Milton.	Rat Portage.	Welland.
Cornwall.	New Hamburg.	Ridgetown.	Whitby.
Deseronto.	Newmarket.	Shelbourne.	Warton.
East Toronto.			

Class E.

Acton.	Chesley.	Millbrook.	Port Perry.
Alvinston.	Dresden.	Morrisburg.	Renfrew.
Ashburnham.	Elora.	Norwich.	Richmond Hill.
Ayr.	Essex.	Orono.	Sandwich.
Boston.	Fergus.	Oshawa.	Sudbury.
Blyth.	Iroquois.	Palmerston.	Thamesville.
Bolscaygeon.	Kemptville.	Parkhill.	Thorold.
Bracebridge.	Lanark.	ParrySound.	Tilbury.
Bradford.	Little Current.	Point Edward.	Trenton.
Campbellford.	Midland.	Port Arthur.	Tweed.
Carleton Place.			

Class F—Exeter.

IN QUEBEC.
SPECIALLY RATED.

St. Henri. St. Cunegonde. Maisonnouve. Westmount.
St. Louis du Mile End.

Class A—Sherbrooke.

Class B—None.

Joliette.
St. Hyacinthe.

Lachine.
Sorel.

Class C.
Valleyfield.

St. Johns

Class D.
Levis.
Longueuil.

Three Rivers.
Waterloo.

Buckingham.
Beauharnois.
Cote St. Paul.

Granby.
Hull.

Class E.
Ornostown.
Stanstead.
Rock Island.

Nicolet.
St. Jerome.
Ste. Thérèse.

Aylmer.
Berthier.
Caticook.
Cookshire.

Farnham.
Iberville.
Laprairie.
Louiseville.

Class F.
Huntingdon.
Louisville.

Belle Rive.

Limoulu.
Drummondville.

Victoriaville.
Chambly Canton.

NOTE.—The classification of the towns, the names of which are printed in *italics*, is affected by special taxation upon Insurance Companies.

Special Visits—To Hamilton on three occasions, Guelph twice, Orangeville, East Toronto, Chatham, Wingham, and the general meeting at Quebec.

Natural Gas—Inspections at Dunville, Leamington, Port Colborne, Walkerville, Wingham and Welland.

Improvements are becoming general in most places, and it is satisfactory to note that in many instances they are of considerable extent, as is clearly shown by the large increase in the number of towns that are practically up to the standard; in Ontario alone the places so qualified are 43, as compared with 28 last year. In places classed "D" and "E," about 60 per cent. of the former and 40 per cent. of the latter have waterworks protection, the standard only providing for steamer protection in those classes, and in view of the growing tendency towards waterworks for such places, it would appear that the time has about arrived when the standard might be modified to suit the requirements.

Acetylene Gas—The rules with regard to this appear to give very fair satisfaction. In one or two cases the opinion prevails that a pressure higher than three inches of water should be allowed, and, whilst not myself seeing the necessity for any increase, I am not of opinion that any serious danger would result if six inches were permitted, provided always that the escape pipe be satisfactory. I hear of certain generators being provided with larger gasometers than, in my opinion, are desirable for inside of main buildings, and would draw attention to the fact that the Association's rules do not name any limit as to capacity.

ROBERT HOWE,
Inspector C. F. U. A.

48—SPRINKLERED AND SPECIAL RISKS—Inspector's Report.—The following was read and received:—

I take pleasure in herewith submitting a report of the work done by me since my last annual report.

SUMMARY.

Miles Travelled.....	9,051	Risks equipped with Automatic Sprinklers during the year.....	6
Original Inspections.....	456	Contracts given for new work.....	10
Re-inspections.....	160	Specifications and figures submitted for equipments now under consideration.....	13
Plans.....	89		
Interviews re Construction Work.....	15		
" " Sprinkler equipment.....	26		

DETAIL.

Aluminium Works.....	1	Miscellaneous.....	38
Cartridge Factories.....	1	Oil Cloth and Oiled Clothing.....	3
Coffee and Spice Mills.....	1	Oil Refineries.....	3
Carriage Works.....	1	Paper and Pulp Mills.....	21
Cordage Works.....	3	Paint Factories.....	4
Cotton and Woolen Mills.....	15	Printing and Lithographing.....	4
Cigar Factories.....	1	Plans.....	89
Drug Houses.....	1	Rubber Works.....	4
Dry Goods and other Merchandise.....	6	Sprinkler systems (Original).....	25
Electric Light and Power Stations.....	15	" " (Re-inspections).....	79
Electric Railway Systems.....	5	Saw Mills.....	50
Electric Light Installations.....	179	Street Railway Buildings.....	2
Flour Mills.....	1	Shoe Factories.....	6
Grain Elevators.....	16	Shirt Factories.....	2
Incrusted Fibre Ware.....	30	Sugar Refineries.....	2
Iron Working.....	30	Thermostat Installations.....	28
Jute Works.....	3	Theatres.....	1
Lumber Yards.....	42	Tanneries.....	7
Match Factories.....	2	Woodworking.....	25

Nineteen plans for automatic sprinkler equipments have been sent to the Association for examination, since February last, sixteen were from one sprinkler firm, two from another and one from a local plumbing firm, the three latter plans were not offered for approval until after the contract for the work was given.

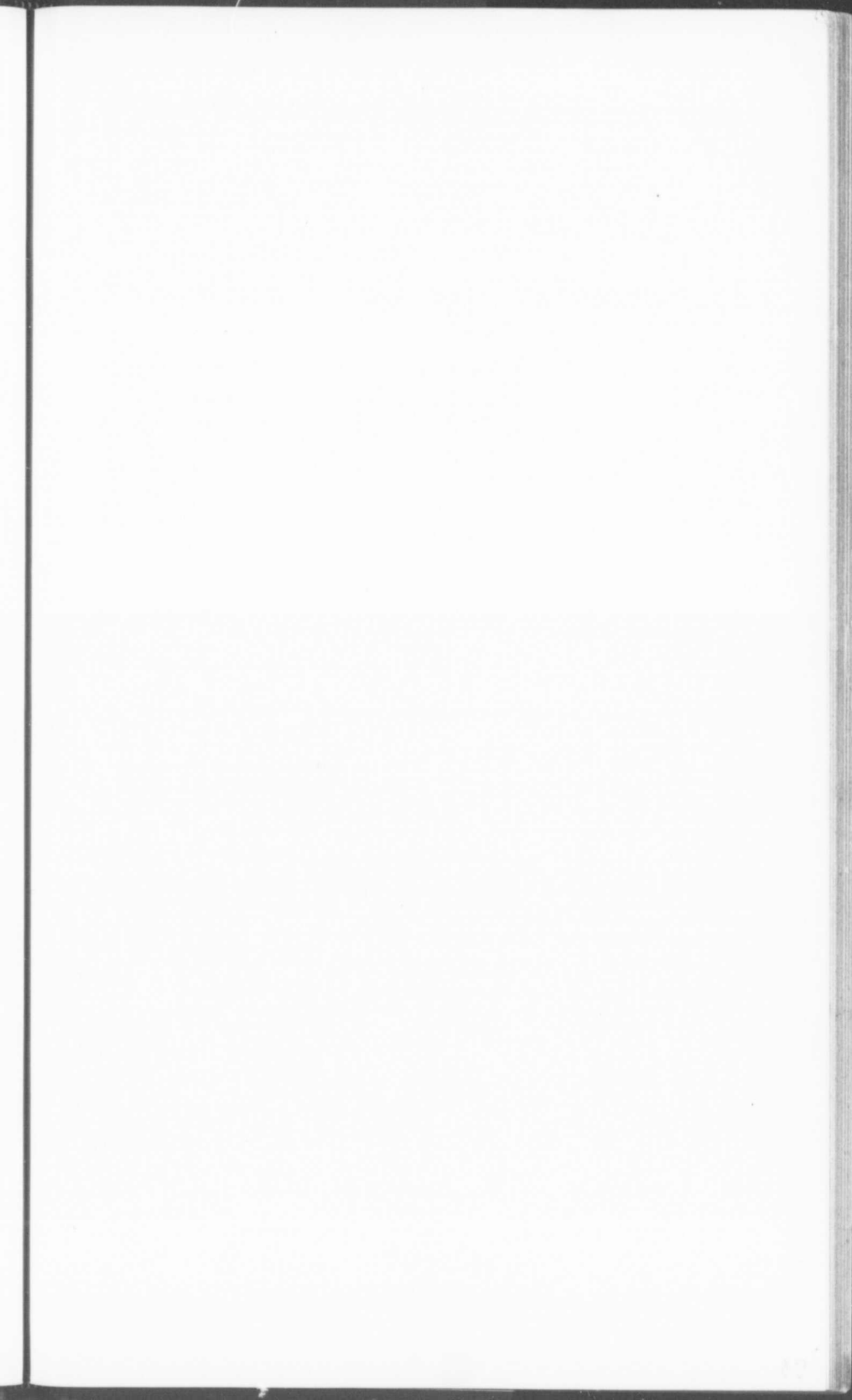
Inspections of individual electric light installations show the general conditions to be such as, in my opinion, would warrant particular attention being given to this branch of inspection work.

Believing that one of the objects of the Association is to secure the improvement of risks and a consequent reduction of the loss ratio; it is the opinion of your inspector that this can be brought about only by coming directly in contact through inspection work with the conditions which, when intelligently considered would determine the cause of many fires, and furnish a knowledge or experience which, if properly applied would have a tendency to reduce losses, and would also bring out defects in construction of buildings and inefficiency of fire fighting apparatus.

The cause of most large fires can be attributed directly to the poor construction of buildings.

If but one defect, which I find general throughout this section of the country, *i.e.*, open communications between floors in manufacturing as well as mercantile buildings should be eliminated, the loss ratio would be greatly reduced.

Statistics will show, in the majority of large fires, that the rapid spread of fire was accelerated by open elevator shafts, or other vertical openings. Concealed spaces is another feature that is instrumental in causing heavy losses.



Many other objectionable features would, no doubt, be discovered which could be easily prevented, at little or no expense to the owner, if taken into consideration by the architect in making his plans before the construction of the building.

The object of thorough inspection work is a careful and intelligent study of hazards and of methods for protection against them, which when brought to the notice of the assured would bring about a better understanding of the relations between the assured and the assurers for protection against fire.

As a result a better understanding of these relations might be obtained which would, in a great measure, eliminate the animosities and antagonisms which so frequently exist.

To arrive at this understanding a neutrality of interests must be recognized.

I take pleasure in stating that where the assured's attention has been directed to this matter, by your Inspector, the result has been very gratifying.

JOHN T. NAYLOR,
Inspector.

MONTREAL, 3rd September, 1898.

40—SCHEDULED RISKS—Eastern Inspector's Report.—The following Report was read and received:—

I have the honor to present my Sixth Annual Report to the Association. During the past year I have made 1734 inspections or re-inspections in 76 places divided as under:—

ONTARIO (32),

6 Arnprior.	11 Perth.	7 Kemptville.	47 Kingston.
22 Pembroke.	2 Glen Tay.	119 Ottawa.	2 Portsmouth.
10 Kenfrew.	7 Lanark.	20 Cornwall.	3 Winchester.
6 Pakenham	1 Bathurst Township.	6 Morrisburg.	2 Iroquois.
17 Almonte.	1 Admaston.	16 Carleton Place.	1 North Augusta.
4 Appleton.	2 Blakeney.	12 Prescott.	1 Lyn.
7 Carlton Place.	8 Alexandria.	31 Brockville.	4 Maxville.
10 Smiths Falls.	10 Vankleek Hill.	33 Gananoque.	6 Hawkesbury.

434

QUEBEC (44).

638 Montreal.	4 Somerset.	14 Terrebonne.	30 St. Hyacinthe.
20 Sorel.	10 Arthabaska.	21 Joliette.	14 Lachute.
30 Three Rivers.	31 Danville.	22 Cote St. Paul.	3 Thurso.
2 St. Bazile.	159 Quebec.	8 Farnham.	7 Buckingham.
10 Port Neuf.	10 Beauharnois.	6 Bedford.	6 Deschênes.
2 Hedleyville.	15 Valleyfield.	22 Granby.	21 St. Johns.
3 Lorette.	14 Huntingdon	9 Waterloo.	10 Lachine.
11 Beauport.	2 Athelstan.	10 Rock Island.	1 St. Joachim.
15 Lévis.	6 Hull.	9 Coaticook.	9 Magog.
4 Etchemin.	18 St. Jerome.	10 Waterville.	2 Kingsay Falls.
4 Lyster.	4 St. Therese.	60 Sherbrooke.	2 Marieville.

1300

These inspections can be classed as follows:—

61 Agricultural Implement, Carriage or Waggon Factories.	134 Foundries.
4 Button Factories.	258 Machine Shops.
127 Boot and Shoe Factories.	7 Organ and Piano Factories.
61 Breweries.	20 Paper Mills.
27 Biscuit and Confectionery Factories.	46 Steam Laundries.
7 Canning Factories.	83 Tanneries.
13 Coffee and Spice Mills.	4 Tin Stamping Works.
58 Electric Light and Power Stations.	73 Tobacco Factories.
115 Flour, Grist and Oatmeal Mills.	313 General Woodworking.
2 Glass Works.	63 Woollen Mills.
	258 Miscellaneous.

1734

There have been 598 letters written for defects to be remedied or improvements to be made, viz.:—

167 Casks and pails (short, missing or required).
21 Standpipe, hose or pump out of order.
39 Dirty condition, oily waste (not attended to).
50 Defective heating, drying, boilers, etc.
14 Defective watchman's clock arrangements.
39 Defective fire-proof doors, etc.
9 Cement cans, kit lamps, etc., defective.
24 Linewashing for Foundries.
6 Defective cupolas "
215 Defective lighting.
14 Miscellaneous.

598

There is not much difference as regards the ratio of above letters written to the inspections made, the percentage this year being some 35½ against 42½ the previous year. A large proportion of these letters consist of repetitions respecting defects noted on former inspections. With these hardened criminals (if I may be allowed the simile), there appears to me to be only one course, which I think I have mentioned already, viz., that when on the second inspection, after having been duly notified and having no valid excuse to offer, the same defect exists, the extra for that defect should be charged and kept in force until the next regular inspection, when, if rectified, the said charge can be deleted. This seems to me to be not only what the defaulter deserves, but is required in common justice towards those who carry out their agreements with the Association, and I believe in a short time there would be stricter observance of the rules or a corresponding increase of rate obtained. It may be argued that from the day a defect is remedied the insured is entitled to the allowance therefor, to which the simple reply is that he has had such allowance in advance without being strictly entitled to same.

All of which is respectfully submitted.

L. H. BOULT,
Inspector.

MONTREAL, 9th September, 1898.

50—SCHEDULED RISKS—Western Inspector's Report.—The following Report was received, and the items re Fire Doors and Pumps referred to the Factory Improvement Committee, that relating to Concert Halls was adopted:—

GENTLEMEN:—I have the honor to herewith submit a statement of the work done by me during the past year, in which time I have made 2074 inspections or re-inspections in 194 places as follows:—

39 Windsor.	1 West Flamboro'.	3 Stayner.	29 Peterboro'.
73 Chatham.	6 Burlington.	2 Swancea.	7 Ashburnham.
12 Wallenburg.	6 London Township.	6 Simco.	6 Lakeside.
12 Dresden.	8 Brampton.	14 West Toronto.	2 Garden Hill.
9 Blenheim.	10 Georgetown.	3 Fort Arthur.	4 Millbrooke.
2 Thamesville.	2 Stewarton.	2 Fort William.	4 Omeenee.
4 Bothwell.	7 Acton.	3 Pickering.	7 Fenelon Falls.
6 Glencoe.	5 Rockwood.	8 Whitby.	3 Bobcaygeon.
2 Oil City.	10 Elora.	7 Fort Perry.	20 Lindsay.
4 Alrinston.	5 Fergus.	27 Oshawa.	6 Namington.
7 Waterford.	2 Drayton.	10 Bowmanville.	6 Beaverton.
5 Hagersville.	6 Palmerston.	3 Newcastle.	5 Markham.
3 Caledonia.	14 Listowell.	6 Oro.	8 Aurora.
38 Woodstock.	13 Kincardine.	21 Port Hope.	7 New Market.
5 Norwich.	6 Tiverton.	15 Coburg.	51 Brantford.
29 Ingersoll.	7 Lucknow.	4 Colborne.	6 Amherstburg.
14 Strathroy.	16 Wingham.	2 Lake Port.	2 Bradford.
3 Alisa Craig.	4 Blyth.	3 Brighton.	11 Barrie.
3 Lucan.	8 Brussels.	3 Glen Miller.	13 Penetang.
13 St. Marys.	5 Southampton.	4 Frankfort.	10 Midland.
27 Stratford.	12 Port Elgin.	10 Trenton.	24 Orillia.
9 New Hamburg.	8 Paisley.	2 Consecon.	4 Gravenhurst.
143 London.	17 Walkerton.	2 Wellington.	6 Bracebridge.
8 Exeter.	5 Milimay.	3 Bloomfield.	4 Burks Falls.
18 Goderich.	5 Clifford.	15 Picton.	4 Merriton.
9 Clinton.	10 Harrison.	3 Glenora.	10 Thorold.
17 Seaforth.	6 Wroxeter.	6 Deseronto.	45 St. Catharines.
12 Mitchell.	11 Teeswater.	26 Belleville.	6 Huntsville.
3 Baden.	10 Mount Forest.	2 Thorow.	2 Port Dalhousie.
135 Hamilton.	11 Durham.	2 Corbyville.	14 Niagara Falls.
2 Stoney Creek.	11 Hanover.	8 Kingsville.	9 Welland.
7 Grimsby.	12 Chiesley.	9 Walkerville.	6 Port Colborne.
2 Beausville.	9 Warton.	1 Camkiffon.	11 Dunville.
40 Berlin.	23 Owen Sound.	10 Napanee.	3 Cayuga.
20 Waterloo.	4 Markdale.	2 Napanee Mills.	2 Jarvis.
4 Elmira.	3 Flesherton.	4 Newburg.	4 Port Dover.
3 Doon.	3 Dundalk.	1 Thompsonville.	13 Simcoe.
36 Galt.	4 Shelbourne.	3 Camden East.	3 Port Rowan.
18 Preston.	8 Orangeville.	6 Yarker.	3 Delhi.
4 Hespeler.	4 Woolbridge.	4 Olessa.	13 Tilsonburg.
10 Ayr.	6 Bolton.	1 Enterprise.	12 Aylmer.
46 Guelph.	3 Tuttingham.	5 Tamworth.	24 St. Thomas.
6 Milton.	13 Aliston.	6 Tweed.	2 Lorne.
2 Streetsville.	2 Nicholston.	9 Madoc.	7 Tilburg.
23 Dundas.	5 Creemore.	4 Sterling.	2 Comber.
2 Port Credit.	21 Collingwood.	18 Campbellford.	9 Leamington.
9 Oakville.	12 Meaford.	7 Hastings.	4 Essex Centre.
3 Waterdown.	4 Thornbury.	5 Norwood.	15 Ridgetown.
1 Greenville.	5 Clarksburg.		

2074

The above risks inspected are classified as follows:—

25 Agricultural Implement Factories.	74 Furniture Factories.
42 Breweries.	3 Glass Factories.
3 Bitton Factories.	28 Handle, Spoke and Wheel Factories.
13 Boot and Shoe Factories.	38 Laundries.
9 Biscuit Factories.	14 Metalworkers.
6 Basket Factories.	228 Machine Shops.
25 Canning Factories.	8 Packing Houses.
34 Carriage and Waggon Factories.	285 Planing Mills.
4 Coffin Factories.	11 Paper and Pulp Mills.
10 Cigar Factories.	13 Piano and Organ Factories.
3 Distilleries.	3 Saw Factories.
102 Electric Light Stations.	3 Soap Factories.
14 Electric R. R. Power Houses.	41 Saw Mills.
14 Evaporators.	85 Tanneries.
60 Elevators and Storehouses.	98 Woolen Mills.
280 Flour Mills.	288 Miscellaneous.
170 Foundries.	

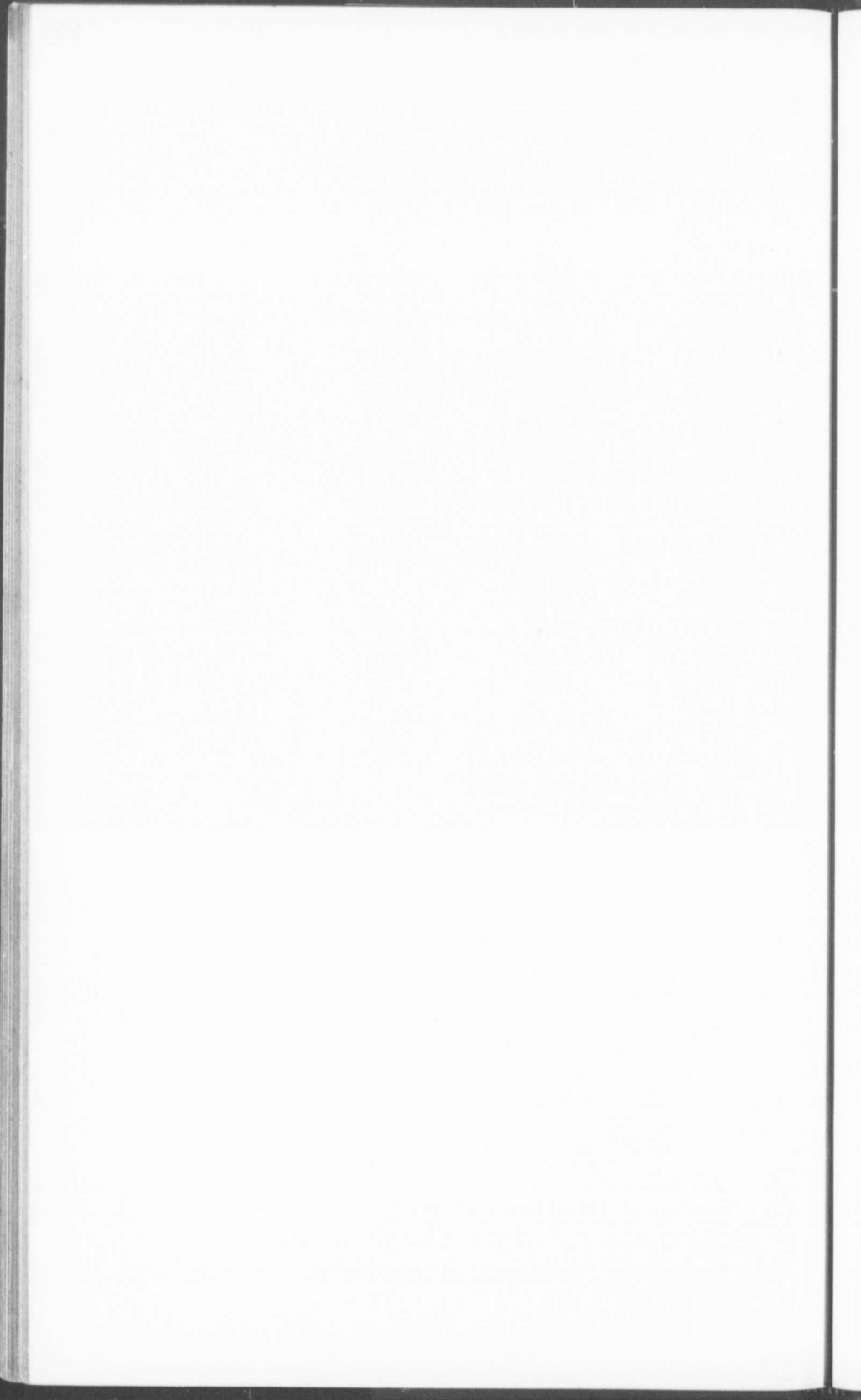
2074

Defects noted:—

292 Casks and pails (missing or neglected.)
57 Oily waste cans (not provided.)
97 Dirty condition.
47 Steam pipes dirty, or resting on wood.
33 Defective dry kilns and caul boxes.
37 Defective electric light stations.
97 Defective electric light installations.
17 Defective Cupolas.
13 Standpipes and hose out of order.
7 Watchmen and clocks (not standard.)
13 Unsafe use and storage of cements, benzine and gasoline.
21 Defective fire-proof doors.
27 Miscellaneous.

Casks and Pails—Where the assured believes in the utility of having casks and pails at hand they are fairly well kept, but unfortunately they are very largely in the minority. Therefore, there is found to be a small percentage of the risks where allowance is made for them having the required number in order. A large number of the "Stempel" fire extinguishers are being placed although no allowance is made for them.

Fire-Proof Doors—While your Inspector succeeds fairly well in getting new doors made standard, a very large number of the old ones are defective, and it is almost impossible to have doors that were passed upon in former years brought up to standard.



Fire Pumps The remarks, with regard to fire-proof doors, also apply to these pumps. A large number of them are not standard, and are not sufficiently large to throw the required stream.

Electric Light Stations—The new schedule as applied to these risks is increasing the rate on inferior ones, and while the rate is somewhat decreased on some of the best stations, such stations are improved by having casks and pails, sand and proper oil cabinets placed therein, while others have to put these appliances in in order to retain their present rate. With regard to wiring generally, your Inspector finds a steady improvement in the risks under his inspection, specially so in private plants in large mills and factories where, in a majority of cases, defects pointed out at former inspections have been remedied and installations brought up to standard, while, in general, new work in ordinary risks are fairly well up to standard. The special requirements in damp places, such as breweries, distilleries, pulp and paper mills, saw mills and packing houses are indifferently carried out.

Concert Halls—Various opinions seem to exist with regard to the definition of the term, "Fixed Scenery," in connection with these risks. Your Inspector is of the opinion that a Concert Hall be such that no "Shifting Scenery" or "Border" be used in connection with any entertainment given in the building. That Concert Halls, with a "Shifting Scenery" or "Border," Theatres and Opera Houses be inspected and specially rated in order to obtain uniform rates consistent with the hazard.

All of which is respectfully submitted.

JOHN CALDER,

Inspector.

TORONTO, September 10th, 1898.

51.—MONTREAL MERCANTILE RISKS—Report of Inspector.—The following Report was read and received:—

GENTLEMEN,—I have the honor of presenting to you my second annual report.

Being instructed to apply the rules regarding electric light and power installations more rigidly than heretofore, more time has been required for inspections as well as considerable tact and patience in dealing with the public.

It has been by no means an easy task to persuade people who have used electricity, in some cases for years, conducted over wires supported in all sorts of ways, in all sorts of places, and who have been fortunate enough to escape without serious trouble, that an accident, of a more or less serious nature, was likely to happen at any time. Occasionally the correctness of your inspectors' criticisms has proved by an accident before the defects were rectified.

Reports filed in the office, however, show an increased number of visits over last year, viz., 7651 as against 6933 for 1897. It has been found necessary to mark a larger number of defects than usual as being unable to obtain rectification, but 2 of these pertain to electric wiring, and when the conditions noted above are considered, together with the number of rectifications secured in electrical installations, the result may be considered fairly satisfactory.

Another important feature is, that the electricians are made aware by this means of inspection, that poor work will no longer be permitted, and where it is carried out in a systematic manner, we find them, as a rule, ready to fall into line and work in accord with the rules.

Just here I may say that a large proportion of small jobs are done by plumbers and others who seem to know very little about what is required, and are simply learning by having their mistakes pointed out to them by your inspectors. Unfortunately, there appears to be no means of controlling this class of workmen, except it be through compulsory inspection of all and every electrical installation.

A few of the larger and more complicated installations have either been dealt with by Mr. Navlor, or been handed over to Mr. Badger, the city electrician, for his report and certificate, but, wherever it has been possible, the latter has been avoided and the alterations have been carried out under the supervision of your inspectors.

I find the use of gasoline stoves on the increase, and in two instances I found gasoline lamps in use which were removed on request.

A number of acetylene gas machines are also making their way into the city, but so far are more for samples used by salesmen rather than for general lighting purposes.

The following figures will give some idea of the work done during the year:—

Number of inspections.....	5332
" " re-inspections.....	2319
Total number of visits.....	7651

1476 defects were found in 1282 risks. Of these, 1068 were rectified in 962 risks on request.

In 163 cases being unable to obtain rectification they were so reported; of this number 138 related to electric wiring. A few of these have since been put in order, and others, no doubt, will follow in time. The balance are on file for re-inspection.

Rectifications classified are as follows:—

Defects in and about boilers, furnaces, etc., rectified in.....	10 risks.
" " chimneys, ".....	2 "
Defective stove pipes removed and unused pipe holes covered in.....	32 "
Woodwork under and about stoves protected in.....	145 "
" " over " gas jets ".....	40 "
Ashes removed from cellars and other floors in.....	14 "
Defective hot-air flues repaired in.....	2 "
Woodwork about steam pipes protected in.....	1 "
Coal oil lamps removed from vicinity of coal oil tanks in.....	3 "
Defects in electric light installations rectified in.....	546 "
" " motor plants ".....	27 "
" " in and about dry rooms, laundries, etc., rectified in.....	15 "
Waste cans provided in.....	13 "
Fire paths provided or old ones refilled in.....	58 "
Inflammable material removed from, or properly cared for, in.....	92 "
Cellars and attics put in order in.....	43 "
Other floors " ".....	16 "
Broken glass replaced in skylights in.....	2 "
Fire doors repaired in.....	4 "
Excessive quantity of gasoline rectified in.....	3 "
TOTAL.....	1068

During the year five risks have declined inspection, but, as a rule, the same general courtesy has been given your inspector as in the past.

All of which is respectfully submitted.

JOS. J. BELL,

Inspector.

MONTREAL, 10th September, 1898.

55—MINUTES OF LOCAL BOARDS—(Ag. No. 13):—

Montreal Committee—The Minutes of this Committee, dated 22nd June and 7th and 12th September, were submitted and ordered to be filed.

Toronto Board—The Minutes of this Board, dated 13th and 27th June and 12th September, were submitted and ordered to be filed. Action being taken on following items:—

LONDON ASSURANCE APPEAL against finding of Board as recorded in Par. 55 and 67.—After hearing the representative of the London Assurance and the President and other Members of the Toronto Board, it was

Resolved.—That inasmuch as it appears from the explanation given at this meeting that Mr. S. B. Harman, Agent of the London Assurance Corporation, paid a commission to Mr. Dyke, as recorded, under the misapprehension that he was his registered agent, the fine of Twenty-five Dollars, as imposed, should be remitted.—*Carried*.
(*Note*.—This appeal was heard at Thursday afternoon session.)

APPEAL OF ATLAS *re* TEMPLE BUILDING (*Vide* Par. 87).—On an explanation from the Vice-President of the Toronto Board, it is:—

Resolved.—That the question of the rating of the Forrester's Temple be referred back to the Toronto Board to properly publish the rate adopted by them, and that the condition in the policies dealing with the amount of insurance, to be carried by the Assured, be expunged therefrom.

Hamilton Board—The Minutes of this Board, dated 20th and 27th June and 12th September, were received, and the attention of Companies is asked to the importance of their representatives attending the regular meetings of the Board. The Secretary was directed to write the Secretary of the Hamilton Board, pointing out the inadvisability of publishing in the Minutes the names of Companies complaining of infractions.

Manitoba Board—The Minutes of this Board, dated 2nd June, 7th July, 4th August and 1st September, were received, and the draft of revised CONSTITUTION AND BY-LAWS therein, was referred to the Secretary to examine and report on at the next meeting.

LIMITATION OF COMMISSION (Par. 62, Minutes 2nd June).—It was moved and carried:—

That the resolution of the Manitoba Board, limiting commission to 12½ per cent., be not concurred in, but that this meeting approve the limitation of commission in Man and N. W. Territories, outside of Winnipeg, to 15 per cent., and suggest that the Secretary of the Manitoba Board prepare an agreement thereon to be signed by the Chief Agents in Manitoba and ratified by the Chief Representatives of the Companies in Canada.

56—SAW MILLS—(Ag. No. 18).—The notice of motion to reduce the extra of 50c. for shingle roof to 25c. in the case of water power saw mills was approved, the Secretaries having thus interpreted the schedule. The motion *re* extras for metal stack was withdrawn, it being already sufficiently provided for by the schedule.

57—DEPARTMENTAL STORES—(Ag. No. 19).—Withdrawn.

58—GRAIN ELEVATORS—(Ag. No. 20).—The general question of discrimination for special construction in these risks was referred to the Factory Improvement Committee to report at next meeting.

59—VICTORIA HOTEL, AYLMER.—(Ag. No. 21).—Application for reduced rate was declined and previous action rating risk by the ordinary minimum tariff was confirmed.

60—LUMBER.—(Ag. No. 22).—Whether the increased rates on water power saw mills does not call for an increased rate on lumber exposed by such risks.

This question was referred to the Factory Improvement Committee for consideration and report at next meeting. The other Item (Ag. No. 23), was withdrawn.

61—LOCAL BOARDS.—(Ag. No. 27).—Withdrawn.

62—TAXATION IN PROVINCE OF QUEBEC.—(Ag. No. 28).—Referred to Legislation Committee.

The meeting then adjourned to 10 a.m., next day.

THURSDAY MORNING SESSION.

KINGSVILLE, 22nd Sept, 1898.

Met, pursuant to adjournment, at 10 a.m;

Present: P. H. SIMS, (*President*); F. W. Evans, P. M. Wickham, M. C. Hinshaw, Lansing Lewis, J. McGregor, E. P. Heaton, P. A. McCallum, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. Wright, E. A. Lilly, R. W. Tyre, J. B. Laidlaw, A. M. M. Kirkpatrick, J. Paterson, G. J. Pyke, G. Simpson, W. A. Medland, H. M. Blackburn, T. L. Morrissey, F. Haight, J. J. Kenny.

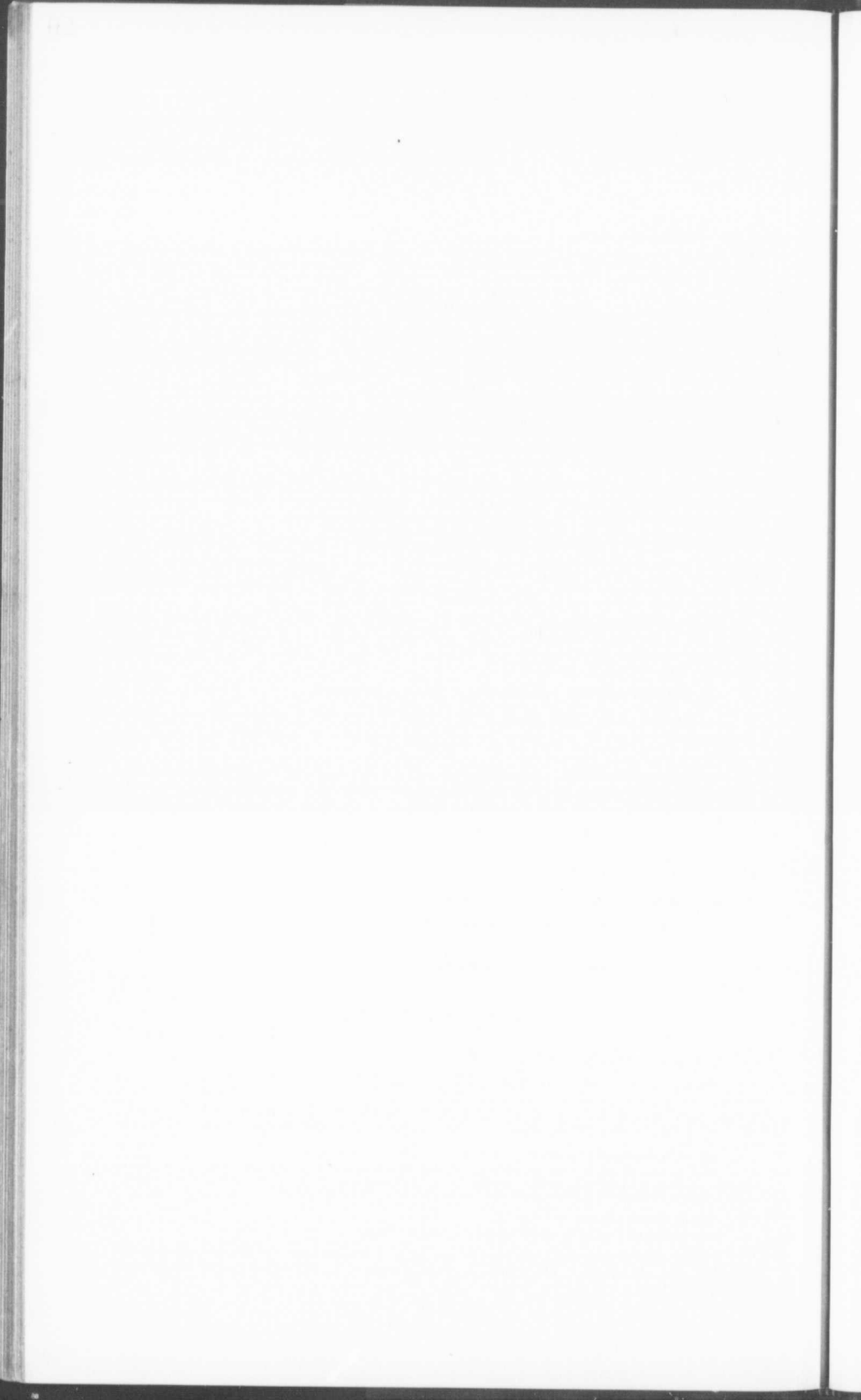
63—ENDORSEMENT FEES—(Ag. No. 29).—It was moved:—

That endorsement fees be exempt from the provision of the Commission Agreement, and that Companies be at liberty to make such arrangements as they may think fit with their agents in respect to same, always providing that no Company shall allow any agent to retain more than 50 per cent. of any such fee.

Moved in amendment:—

That the endorsement fee be not subject to the Commission Rules.

The amendment was lost, only being supported by 4 votes, as was also the main motion on a vote of 9 ayes and 10 nays. The endorsement fee therefore remains subject to the 15 per cent. Commission Rule.



64—COMPETITION OF UNLICENSED COMPANIES—(Ag. No. 9).—The Special Committee on this subject presented a report thereon, and after a full expression of opinion on the suggestions therein, the following was moved and carried :—

That a Special Committee be appointed for the purpose of watching legislation in the coming session of Parliament, and of pressing upon the Government the necessity of amending the Insurance Act by imposing upon the office of the Superintendent of Insurance the duty of prosecution for infringements of the law.

That to the same Special Committee be also referred the duty of endeavouring to secure the adoption by the Dominion Government of uniform statutory policy conditions.

That the Committee be instructed to take prompt action in both matters and report fully thereon to the next meeting of the Association, but should they find it necessary, owing to an early session of Parliament or otherwise, to call a special meeting, the same shall be held in Montreal, and the provisions of the constitution in regard to the calling of Special Meetings may be, in the special circumstances, dispensed with.

The President named the following Members as the Committee :—

Eastern—Guardian (*Convener*), London & Lancashire, Globe, Ætna, Phoenix of London, Union, Caledonian and North British & Mercantile.

Western—Western (*Convener*), Lancashire, Sun, Hartford and Phoenix of Brooklyn.

65—VIOLATION OF TARIFF—(Ag. No. 10).—The Special Committee presented the following report which, on motion, was adopted :—

The Committee do not regard the remedy proposed in the Amendment to Sec. 5 of the By-Laws as practicable, and are not ready to give the same its support.

66—MERCANTILE RISKS IN "D," "E" and "F" TOWNS—(Ag. No. 12).—The Joint Special Committee on this matter presented the following report which was, on motion, adopted :—

The Joint Committee report as follows :—It is deemed inexpedient at present to generally advance mercantile rates in "D" and "E" towns, but it is recommended that the specific rating of "F" towns, for which insurance plans are published, be proceeded with at once, which will give adequate rates in congested districts or exposed blocks of stores. Such rating to be taken up by the present staff, under the supervision of a Special Committee to be named.

The following Members were named to form the Committee :—

Eastern—Commercial Union (*Convener*), Ætna, Guardian, Liv. & Lon. & Globe, Phoenix of London and Royal.

Western—Norwich Union (*Convener*), Hartford, Lancashire, London & Lancashire, Sun and Western.

67—HINTONBURG, JANESVILLE, OTTAWA EAST—(Ag. No. 16).—

To specifically rate these places.

} Agreed to and referred
to Committee on Rating
of "F" Towns.

68—LEVIS—(Ag. No. 17).—To specifically rate this town and adjoining municipalities.

69—NON-TARIFF COMPETITION—(Ag. No. 11).—The Joint Special Committee on this subject reported that they were not prepared to make any recommendation in this matter. After explanation from Members of the Committee as to suggestions that had been before them, and discussion thereon, the matter was referred back to Committee for further consideration and report.

70—TARIFF AGENCIES REPRESENTING NON-TARIFF COMPANIES—(Ag. No. 14).—After discussion, the proposed By-Law, as given in notice of motion, together with another proposition dealing with this matter *vide* Par. 73, Minutes April 14th, 1898, was referred, with previous item, to following enlarged Special Committee :—

Eastern—Phoenix of London (*Convener*), Liverpool & London & Globe, Guardian, Queen and Union.

Western—Norwich Union (*Convener*), Western and Lancashire.

71—POLICIES PAYABLE TO ORDER OF ASSURED—(Ag. No. 15).—Action deferred.

72—COLD STORAGE—(Ag. No. 24).—To amend wording of temperature clause.

Not considered necessary.

Adjourned at 1.30 p.m. to 3 p.m.

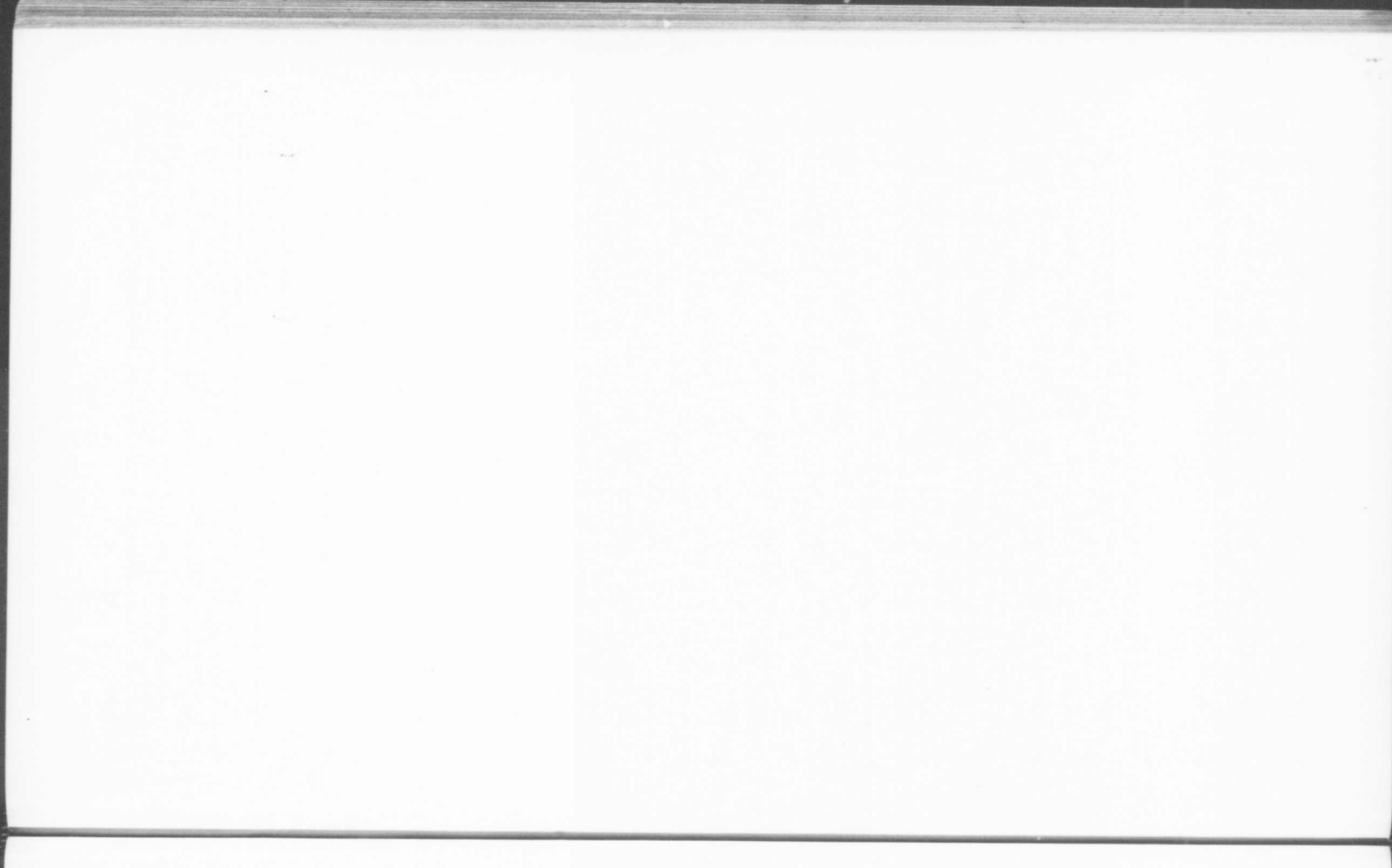
THURSDAY AFTERNOON SESSION.

KINGSVILLE, 22nd September, 1898.

Met, pursuant to adjournment, at 3 p.m.

Present :—P. H. SIMS (*President*), F. W. Evans, P. M. Wickham, M. C. Hinshaw, Lansing Lewis, J. McGregor, E. P. Heaton, P. A. McCallum, G. R. Kearley, J. G. Thompson, G. F. C. Smith, A. Wright, E. A. Lilly, R. W. Tyre, J. B. Laidlaw, A. M. M. Kirpatrick, J. Paterson, J. G. Pyke, G. Simpson, W. A. Medland, H. M. Blackburn, T. L. Morrissey, F. Haight, J. J. Kenny.

73—COMMISSION RULE—(Ag. No. 25).—Letter, under date of June 30th, was read from the Lancashire Insurance Company, maintaining their position, that their Brockville and Cornwall Agencies shall be exempt from the Commission Rule, such privilege having been accorded other Companies.



It was moved and seconded :—

That the Lancashire be accorded the same privileges as extended to the Royal, North British and Mercantile and Manchester Insurance Companies at their Cornwall and Brockville Agencies.

Moved in amendment :—

That the matter be left over for consideration at next meeting.

Amendment carried.

74—STAMPING OFFICERS—(Ag. No. 26).—Objection having been taken to some action of the Hamilton Stamping Officer, the Secretary was instructed to instruct him in the matter.

75—BULLETINS.—Delay in replying thereto.—The attention of Companies is directed to the necessity of promptly replying to Queries and Bulletins, as such is absolutely necessary to enable Secretaries to satisfactorily deal with and answer complaints from Companies.

76—ASSISTANT SECRETARY.—On motion, it was decided that the salary of Mr. W. Robins, Western Secretary, be increased from \$1200 to \$1500, to take effect on 1st inst.

77—ELECTION OF OFFICERS.—On motion, the President and Vice-Presidents were unanimously re-elected as follows :—

President, - - - - - Mr. P. H. SIMS (British America).
Vice-President for Quebec, - Mr. E. A. LILLY (London Assurance Corporation).
Vice-President for Ontario, - Mr. H. M. BLACKBURN (Sun Fire Office).

On motion, it was agreed that it be a Standing Order :—

That the Election of Officers be held during the first day of the Annual Meeting.

78—STANDING AND SPECIAL COMMITTEES—The following were appointed :—

STANDING COMMITTEES.

1. LEGISLATION :

Eastern—Liverpool & London & Globe (*Convener*), Ætna, Atlas, Guardian, North British & Mercantile, North America, Phenix of London, Royal and Union.

Western—Lancashire (*Convener*), Ætna, Mercantile, National of Ireland, Waterloo Mutual and Western.

2. CLASSIFICATION OF PLACES AND FIRE APPLIANCES :

Eastern—Commercial Union (*Convener*), Alliance, Atlas, Caledonian, Imperial, London & Lancashire, London Assurance, Northern, North America, Royal and Union.

Western—Hartford (*Convener*), British America, Lancashire, London & Lancashire, Manchester, Norwich Union, National of Ireland, Sun and Western.

3. ELECTRICAL INSTALLATIONS :

Eastern—Caledonian (*Convener*), Alliance, Commercial Union, Imperial, London & Lancashire, National, North British & Mercantile, Phenix of Brooklyn, Phenix of London, Queen and Union.

Western—Quebec (*Convener*), Connecticut, Mercantile, Norwich Union and Western.

4. INFRACTIONS :

Eastern—Union (*Convener*), Alliance, Atlas, Imperial, Liverpool & London & Globe, London & Lancashire, London Assurance, Northern, Quebec, Queen, Scottish Union and National.

Western—Sun (*Convener*), British America, Hartford, Norwich Union, National of Ireland, Phenix of Brooklyn, Manchester and Mercantile.

5. INCENDIARISM :

Eastern—Royal (*Convener*), Atlas, London Assurance, North British & Mercantile, North America, Norwich Union, Phenix of Hartford, Phenix of London, Quebec and Union.

Western—Ætna (*Convener*), Hartford, Lancashire, Manchester, Sun, Waterloo and Western.

6. FACTORY IMPROVEMENT :

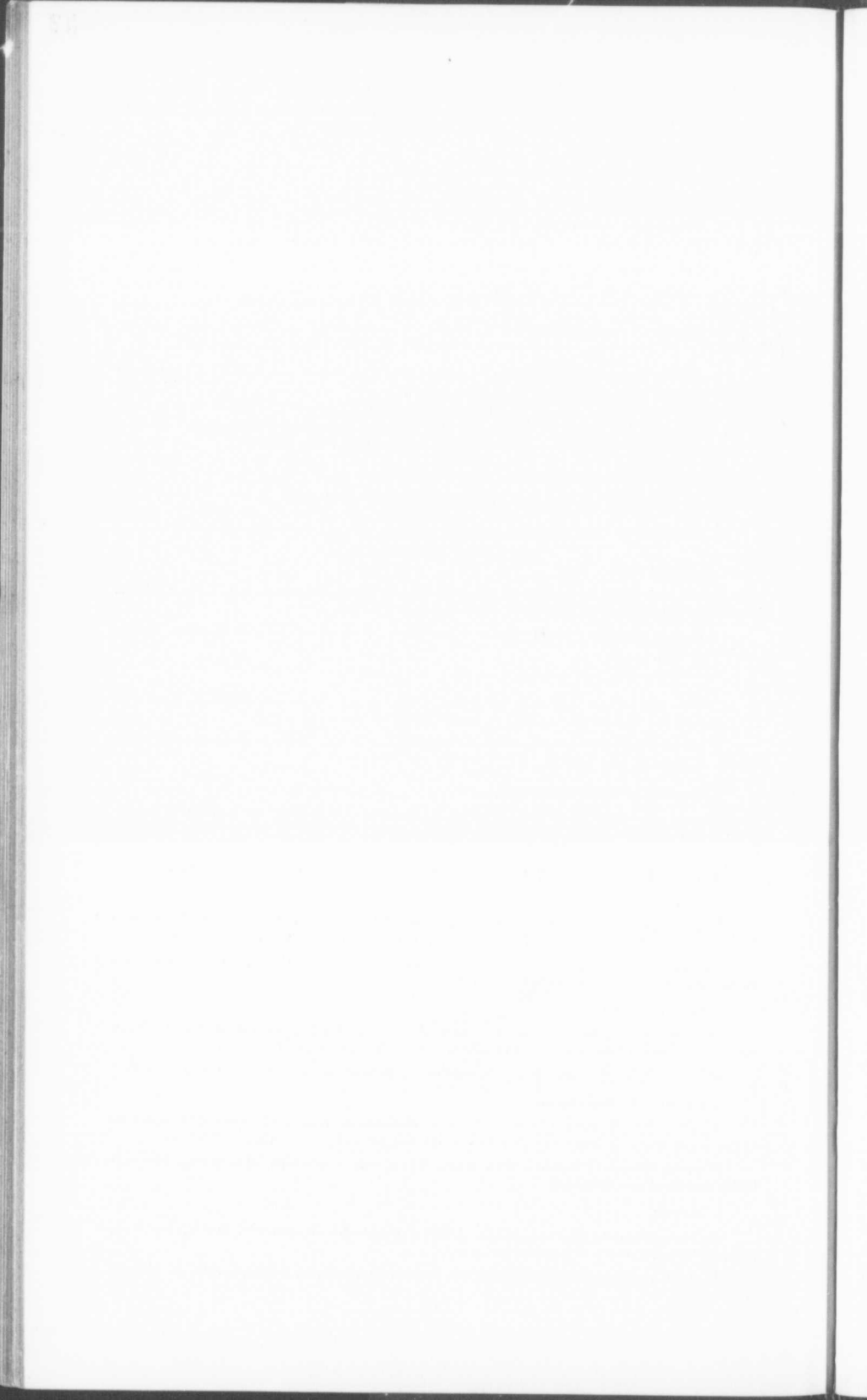
Eastern—Ætna (*Convener*), British America, Commercial Union, Liverpool & London & Globe, North British & Mercantile, North America, Phenix of London, Royal and Union.

Western—Western (*Convener*), Lancashire, London & Lancashire, Manchester, Norwich Union and Phenix of Brooklyn.

7. RATES :

Eastern—Imperial (*Convener*), Ætna, Alliance, Caledonian, Commercial Union, Northern, Norwich Union, Phenix of Hartford and Royal.

Western—Lancashire (*Convener*), Hartford, Mercantile, Phenix of Brooklyn, Sun, Quebec and Manchester.



SPECIAL COMMITTEES.

1. SPECIFIC RATING OF "F" TOWNS :

Eastern—Commercial Union (*Convener*), Ætna, Guardian, Liverpool & London & Globe, Phoenix of London and Royal.

Western—Norwich Union (*Convener*), Hartford, Lancashire, London & Lancashire, Sun and Western.

2. INSPECTION WORK :

Eastern—Alliance (*Convener*), Ætna, Caledonian, Commercial Union, London Assurance, North British & Mercantile, Northern, Phoenix of London and Queen.

Western—Mercantile (*Convener*), Hartford, Lancashire, Phoenix of Brooklyn, Sun, Waterloo and Western.

3. TARIFF AGENTS REPRESENTING NON-TARIFF COMPANIES AND NON-TARIFF COMPETITION :

Eastern—Phoenix of London (*Convener*), Liverpool & London & Globe, Guardian, Queen and Union.

Western—Norwich Union (*Convener*), Western and Lancashire.

4. HAMILTON STAMPING COMMITTEE :

Hartford (*Convener*), Lancashire, London & Lancashire, Sun and Western.

5. COMPETITION OF UNLICENSED COMPANIES :

Eastern—Guardian (*Convener*), Liverpool & London & Globe, Ætna, Phoenix of London, Union, Caledonian and North British & Mercantile.

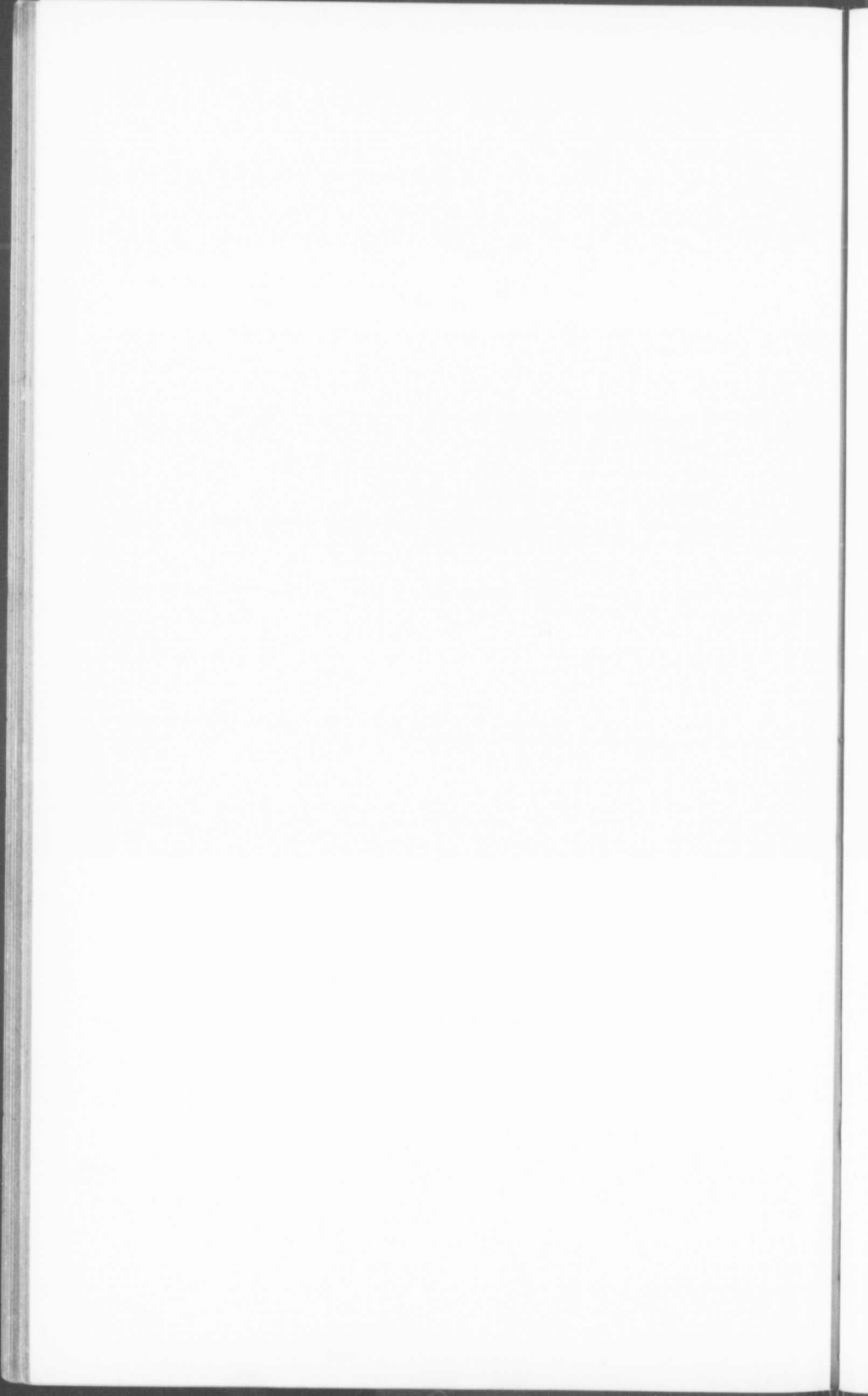
Western—Western (*Convener*), Lancashire, Sun, Hartford and Phoenix of Brooklyn.

After a hearty vote of thanks to the President, for his able conduct in the Chair during the past year, the Meeting was closed.

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

P. H. SIMS,
President.

NOTICE—Changes in Tariff Rates and Rules become operative only when promulgated by the Secretaries for their respective territories.



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CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, October 6th, 1897.

Met at 3.00 p.m.

Present : E. A. LILLY, in the Chair.

ÆTNA	Not Represented.	NORTH BRIT & MERCANTILE.....	RANDALL DAVIDSON
ALLIANCE	P. M. WICKHAM.	NORTHERN	Not Represented.
ATLAS.....	Not Represented.	NORWICH UNION.....	W. KAVANAGH.
BRITISH AMERICA	Not Represented.	NORTH AMERICA	Not Represented.
CALEDONIAN.....	LANSING LEWIS.	NATIONAL OF IRELAND.....	Not Represented.
COMMERCIAL UNION.....	JAS. MCGREGOR.	PHENIX OF BROOKLYN.....	Not Represented.
CONNECTICUT.....	Not Represented.	PHENIX OF HARTFORD.....	Not Represented.
GUARDIAN	E. P. HEATON.	PHENIX OF LONDON.....	A. C. GOUR.
HARTFORD	Not Represented.	QUEBEC	J. H. ROUTH.
IMPERIAL	G. R. KEARLEY.	QUEEN	W. KAVANAGH.
LANCASHIRE	J. CARSON.	ROYAL	} GEO. SIMPSON.
LIVERPOOL & LONDON & GLOBE.	G. F. C. SMITH.	SUN .....		Not Represented.
LONDON & LANCASHIRE.....	Not Represented.	SCOTTISH UN. & NAT.....	W. KAVANAGH.
LONDON ASSURANCE	E. A. LILLY.	UNION	T. L. MORRISEY.
MANCHESTER.....	Not Represented.	WESTERN.....	J. H. ROUTH.

Minutes of Meeting of June 23rd, were confirmed.

43.—Special Agents.—The Secretary reported as follows :—

The undermentioned applications for registration have been made and granted since the date of last Meeting :—

E. C. Amos, for the "*Queen*"; A. T. Chalifour, for the "*Atlas*"; J. E. Clement, R. Bouthillier and W. Labrecque, for the "*Connecticut*"; L. A. Charest, for the "*North America*."

That the fees for the following Special Agency appointments have not been paid :—

"*British America*," J. A. McDougall, J. V. Pelletier; "*Lancashire*," R. G. Walsh; "*North America*," C. Withycomb; "*Phoenix of Hartford*," M. Gabias, J. A. Mercier; "*Scottish Union & Nat.*," Arthur Ross; "*Sun*," J. H. Ferris, F. L. Germain, A. Desmarteau, Geo. Carson.

The Secretary was instructed to further communicate with the Companies on the matter, and to report at next Meeting.

Attention was called to the operation of the Commission Rules, with regard to insurance on Montreal risks received through regular commissioned agencies in other cities or towns. The point was referred to the Infraction Committee with instructions to report thereon at next Meeting.

44.—Special Ratings.—The following were agreed to :—

MONTREAL GAS COMPANY.—On a general Schedule of the whole of their property with the 90 per cent. co-insurance clause. Hochelaga Works, 62½c; Ottawa Street Works, silent, 50c. MONTREAL STREET RAILWAY Co.—On a schedule of this Company's property for \$728,250 as submitted, 1 per cent., the Compensation Clause therein to be deleted. CRATHERN & CAVERHILL, Colborne St., Wholesale storage of Heavy Hardware.—Rate, building 52½c; Contents 62½c. with the 80 per cent. co-insurance clause.

The Meeting then adjourned.

ALF. W. HADRILL,
*Secretary.*E. A. LILLY,
Chairman.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, October 27th, 1897.

Met at 3.00 p.m.

Present: E. A. LILLY, in the Chair.

ÆTNA	F. W. EVANS.	NORTH BRIT & MERCANTILE.....	THOS. 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.....	Not Represented.	PHENIX OF BROOKLYN.....	HAROLD HAMPSON.
CONNECTICUT.....	HAROLD HAMPSON.	PHENIX OF HARTFORD.....	J. W. TATLEY.
GUARDIAN.....	E. P. HEATON.	PHENIX OF LONDON.....	Not Represented.
HARTFORD	Not Represented.	QUEBEC.....	J. H. ROUTH.
IMPERIAL.....	G. R. KEARLEY.	QUEEN.....	.....
LANCASHIRE.....	J. CARSON.	ROYAL.....	.....
LIVERPOOL & LONDON & GLOBE.....	G. F. C. SMITH.	SUN.....	Not Represented.
LONDON & LANCASHIRE.....	F. W. EVANS.	SCOTTISH UN. & NAT.....	Not Represented.
LONDON ASSURANCE.....	E. A. LILLY.	UNION.....	Not Represented.
MANCHESTER.....	Not Represented.	WESTERN.....	J. H. ROUTH.

Minutes of Meeting of 6th instant, were read and confirmed.

45—Special Agents.—The Secretary reported that the fees for the following Special Agency appointments yet remain unpaid:—

Scottish Union & National.—Arthur Ross; *Sau.*—J. H. Ferns, F. L. Germain, A. Desmarteau, Geo. Carson.

The Secretary was instructed to notify the Companies that they must obtain and make payment of the fees by the 1st November next, or cancel the appointments.

A letter from Mr. H. H. Brosseau, of the firm of Guimond & Brosseau, Estate Agents, was read, asking that a license be issued to him for a single fee instead of to the firm for a double fee, as he alone conducted the Fire Insurance business, his partner not participating therein nor in the commission received.

The application was not entertained, as an alliance must necessarily exist when an estate and insurance business are conducted by the same firm in the same office.

46—Commission Rules, Amendment to.—The following report was presented from the Infractions Committee and ordered to be printed in the Minutes for consideration at next Meeting.

Your Committee beg to report that they have carefully considered the question referred to them at last Meeting, viz.:—the difficulty arising from the application of the Montreal Commission Rules with regard to insurance on Montreal risks received through regularly commissioned agents in other Cities and Towns, and they beg to recommend that the following clause be added to Section 11 as an additional exception to Section 10:—

"A regular commissioned agent for a place outside Montreal and its neighboring municipalities, and residing and having an established office therein, may receive commission paid in accord with the General Commission Rule of the C. F. I. A.) on such Montreal risks as he may legitimately control, but such agent shall neither be engaged in business or employed in Montreal or its neighboring municipalities, nor shall he pay any commission to any party so engaged or employed, unless such party is registered as required by the Montreal Rules."

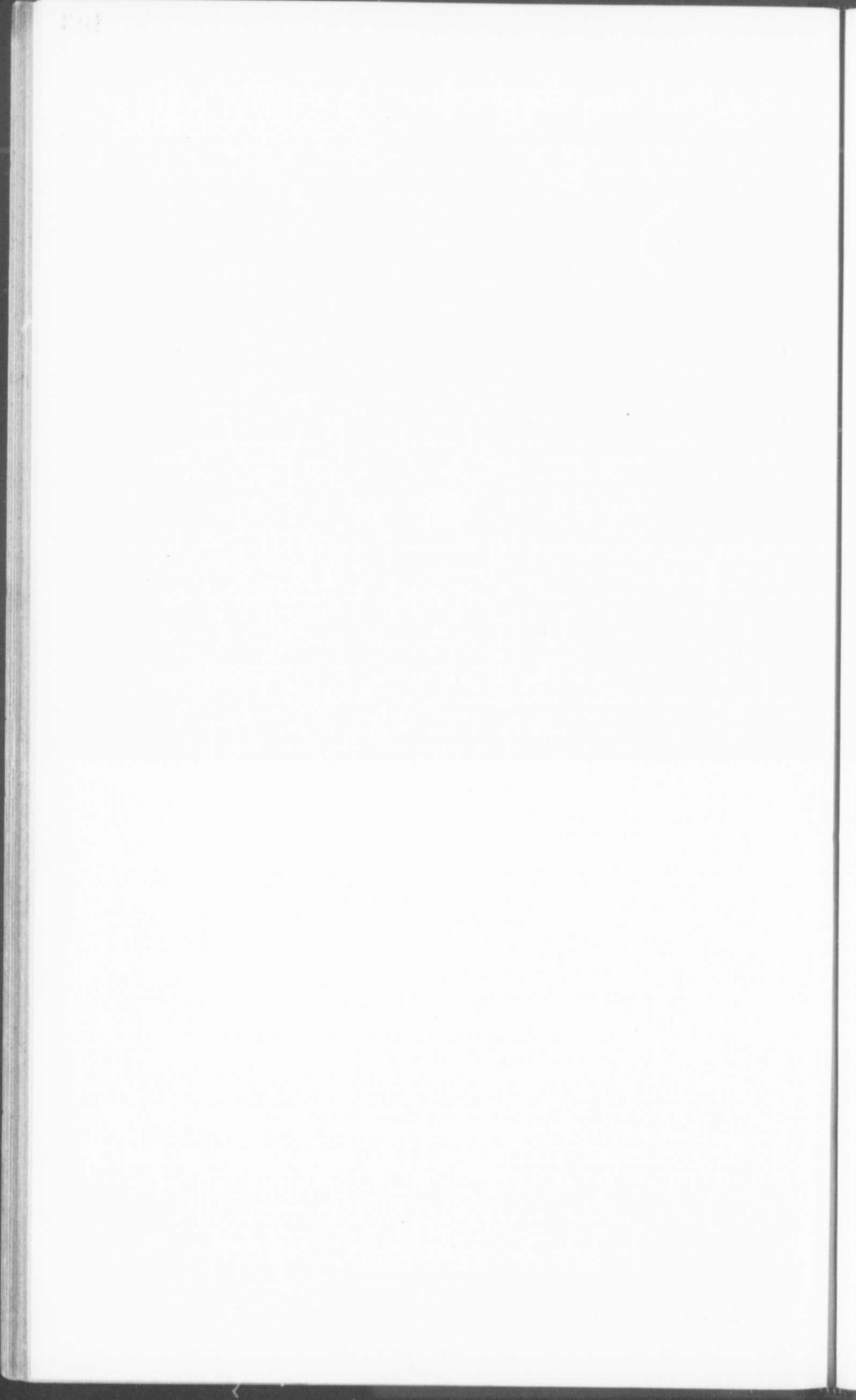
47—St. Henry and St. Cunegonde.—The Fire Appliance Committee presented the following report, which, on motion, was adopted, with instructions to the Secretary to take the necessary action upon receiving from these two Municipalities their agreement to carry out the required improvements. Companies are specially cautioned that no change can be made in the rates until the Secretary issues the requisite notice.

Your Committee beg to report that by request from the Councils of the Municipalities of St. Henri and St. Cunegonde, they received a joint deputation therefrom, which represented that these Municipalities sought to have removed the increased specific ratings imposed on certain districts south of Notre Dame Street, and that they were desirous of knowing what further improvements were required to secure this object.

Your Committee instructed Mr. Howe, the Fire Appliance Inspector, who assisted the Committee at the interview, to draw up a memo of the improvements necessary to largely ameliorate or remove the conflagration or other defective conditions of the district in question.

Mr. Howe subsequently presented the subjoined report, and your Committee would suggest for the favorable consideration of the Board, whether, with the already strengthened water supply and pressure gained by the connection with the Cote des Neiges Reservoir, and on condition that the said Municipalities bind themselves to carry out the improvements recommended by Mr. Howe, by the 1st May next, it would not be expedient to abolish the increased specific ratings on the territory in question, and allow the Montreal Tariff to govern therein, leaving the question of the adequacy of such rates to any risks that may be unfavorably located to the discretion of Companies, as is done elsewhere.

St. Cunegonde.—Requirements.—An extension ladder of sufficient length to mount the highest buildings, 200 feet additional hose. Eight more salvage sheets, to make 12. Street water carts to be supplied from standpipes, instead of from hydrants as at present. Hydrants to be placed near the canal on Vinet Street, Napoleon Road, and Atwater Avenue. Hydrant pressure on Belisle street, near Davidson's factory, should be improved.



St. Henri.—Requirements.—An additional fire station to be constructed south of the railway tracks, in which should be placed the steam fire engine and principal appliances, with suitable accommodation for men and horses. The arrangements for filling the street water carts to be from standpipes, instead of from hydrants as at present. A hydrant to be placed on the canal bank near Atwater Avenue.

NOTE.—The reservoir at Cote des Neiges, capacity 8,000,000 gallons, is available for the supply of these two Towns, jointly with Westmount and Cote St. Paul, in case of breakdown at the main pumps.

48—Infractions of Tariff.—A member asked for a ruling on the following point:—

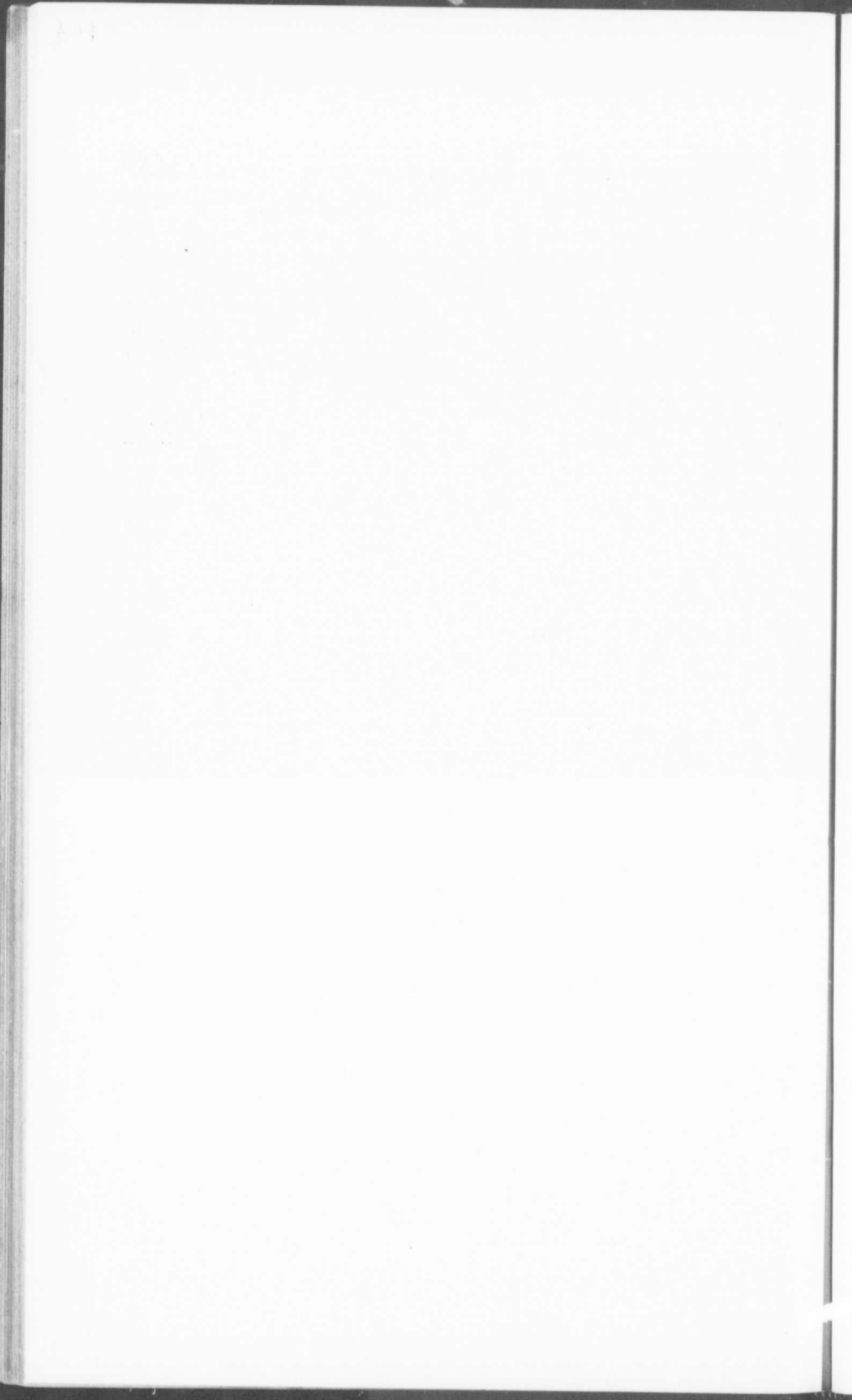
Is it an infraction of the Montreal Tariff to accept a risk upon other conditions (wet rates) than those that may have been laid down when the rate was promulgated by the Secretary?

The Chairman pointed out the question submitted indirectly involved the point as to whether the conditions which may have been laid down, were within the power of the Committee or Secretary to impose, and he therefore was of opinion that a ruling or decision on such a general question would more fittingly be obtained from the C. F. U. A. ; it was, of course, optional, however, for the member desiring the ruling to put the question as a motion to the Meeting. This was done, and it was decided that such action would be an infraction of the tariff.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

E. A. LILLY,
Chairman.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, November 24th, 1897.

Met at 3.00 p.m.

Present : E. A. LILLY (London Ass'ce Corporation), in the Chair.

ÆTNA	F. W. EVANS.	NORTH BRIT & MERCANTILE.....	RANDALL DAVIDSON
ALLIANCE	P. M. WICKHAM.	NORTHERN	Not Represented.
ATLAS.....	M. C. HINSHAW.	NORWICH UNION.....	W. KAVANAGH.
BRITISH AMERICA.....	C. R. G. JOHNSON.	NORTH AMERICA.....	Not Represented.
CALEDONIAN.....	A. M. NAIRN.	NATIONAL OF IRELAND.....	M. C. HINSHAW.
COMMERCIAL UNION.....	JAS. MCGREGOR.	PHENIX OF BROOKLYN.....	Not Represented.
CONNECTICUT.....	Not Represented.	PHENIX OF HARTFORD.....	Not Represented.
GUARDIAN.....	E. P. HEATON.	PHENIX OF LONDON.....	R. McD. PATERSON.
HARTFORD.....	Not Represented.	QUEBEC.....	J. H. ROUTH.
IMPERIAL.....	G. R. KEARLEY.	QUEEN.....	Not Represented.
LANCASHIRE.....	I. CARSON.	ROYAL.....	Not Represented.
LIVERPOOL & LONDON & GLOBE.....	Not Represented.	SUN.....	J. P. BAMFORD.
LONDON & LANCASHIRE.....	F. W. EVANS.	SCOTTISH UN. & NAT.....	W. KAVANAGH.
LONDON ASSURANCE.....	E. A. LILLY.	UNION.....	T. L. MORRISSEY.
MANCHESTER.....	Not Represented.	WESTERN.....	J. H. ROUTH.

Minutes of Meeting of October 27th, were read and confirmed.

49—Special Agents.—The Secretary reported that all outstanding fees had been paid and a complete list of Special Agents issued since date of last Meeting. An application for registration from F. Frederick Hudson, for the London & Lancashire, was submitted and laid on the table for action at next Meeting.

50—Commission Rules, Amendment to.—The following report from the Infractions Committee presented at last Meeting and printed in the minutes thereof for consideration at the present Meeting, was taken up, and, on motion, adopted :

Your Committee beg to report that they have carefully considered the question referred to them at last Meeting, viz. :—the difficulty arising from the application of the Montreal Commission Rules with regard to insurance on Montreal risks received through regularly commissioned agents in other Cities and Towns, and they beg to recommend that the following clause be added to Section 11 as an additional exception to Section 10 :—

"A regular commissioned agent for a place outside Montreal and its neighboring municipalities, and residing and having an established office therein, may receive commission (paid in accord with the General Commission Rule of the C.F.U.A.) on such Montreal Risks as he may legitimately control, but such agent shall neither be engaged in business or employed in Montreal or its neighboring municipalities, nor shall he pay any commission to any party so engaged or employed, unless such party is registered as required by the Montreal Rules."

51—St. Henry and Ste. Cunegonde.—The Secretary reported that, as instructed at last Meeting, he had communicated to the Councils of these Municipalities the improvements required to be undertaken by them in order to obtain Montreal City Rates over the whole of these districts. The Municipal Council of St. Henry had, at Meeting of 6th November, passed a resolution authorizing the required improvements, and he (the Secretary) had thereupon issued to the Companies a notice abolishing the present special tariff on the southern section of both the Municipalities. The Corporation of St. Cunegonde had not as yet taken any action. In view of the specifically rated portion of this Municipality being very small and the number of specific ratings comparatively few, he (the Secretary) considering that the maintenance of any discrimination would be inconvenient and cause confusion to offices, had extended the privilege of uniform City Rates also to St. Cunegonde.

The action of the Secretary was approved.

52—Hotel, Building in connection therewith—An appeal from the following decision of the Infraction Committee was submitted :

"That hotel rate governs the building adjoining, and communicating by standard fire proof door, with the Stanley Hotel in this City, the said building being described in the policy as follows :—

"Occupied by X Y Z as dwelling and as lodging house for the accommodation of boarders from his hotel."

The "Scottish Union" desired to be recorded as protesting against said decision, on the ground that under Tariff Rule 11, the building in question being cut off by a fire wall, with openings protected by fire-proof doors, was a separate risk, and that the rate thereon was governed by its own occupancy, and that there being no tariff rate for boarding houses, dwelling house rate governed.

The decision of the Infraction Committee was confirmed.

53—Hartford Insurance Co.—Read a letter from this Company, nominating as its representative on the Montreal Committee, Messrs. Geo. Ross Robertson & Sons, its newly appointed Agents in this City, vice Mr. J. W. Molson, resigned. Letter ordered to be filed.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be clearly documented and verified. The second part outlines the procedures for handling discrepancies and ensuring that all accounts are balanced. The final section provides a summary of the findings and recommendations for future improvements.

The following table provides a detailed breakdown of the financial data for the period covered. Each row represents a different category, and the columns show the corresponding values. The total amount is calculated at the end of each section to ensure accuracy.

Category	Value
Item 1	100
Item 2	200
Item 3	300
Item 4	400
Item 5	500
Item 6	600
Item 7	700
Item 8	800
Item 9	900
Item 10	1000
Total	5000

The data indicates a steady increase in the values over the period, with the total reaching 5000 units. This growth is attributed to the consistent recording and management of resources.

54—Montreal Fire Department.—A question by a member thereon was referred to the Fire Appliance Committee for consideration and any action necessary.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

E. A. LILLY,
Chairman.

Infractions brought forward from Minutes of 10th June, 1897.

Infractions preceded by an asterisk have been rectified according to instructions.

***Manchester.**—Household Furniture, Montreal. Cancellation ordered (5-6-97). Reported (17-8-97). Agent S H. Ward.

Scottish Union & National.—Hotel, Montreal. Cancellation ordered (1-6-97).

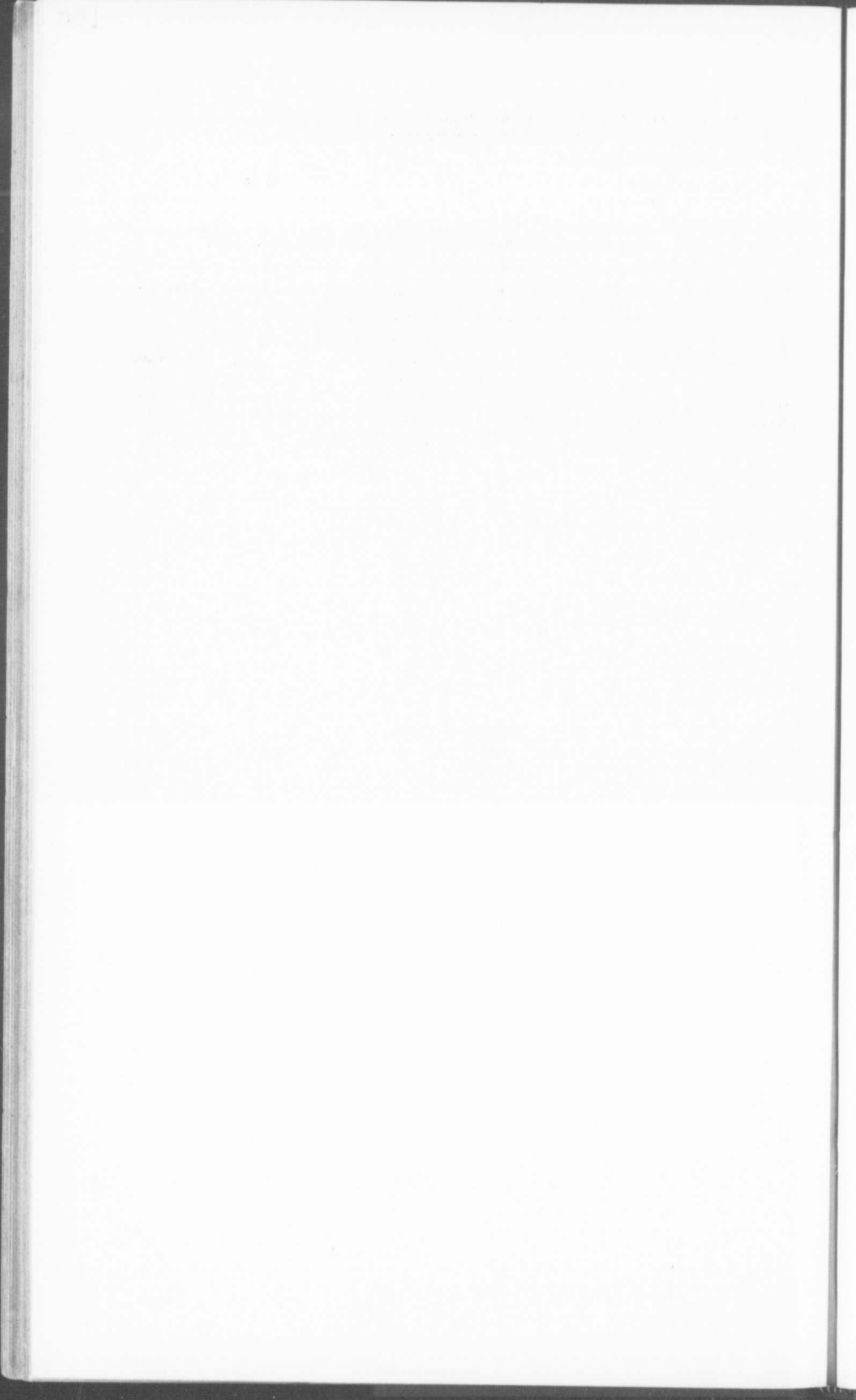
Infractions substantiated since Minutes of 10th June, 1897.

***Caledonian.**—Dwelling, Montreal. Cancellation ordered (15-6-97). Reported (14-7-97). Agent C. R. G. Johnson.

Manchester.—Household Furniture, Montreal. Cancellation ordered (8-10-97). Agent T. McElligott.

***Caledonian.**—Dwelling, St. Henri. Cancellation ordered (18-10-97). Reported (3-11-97). Agent C. R. G. Johnson.

***Phoenix of Hartford.**—Dwellings, St. Henri. Cancellation ordered (19-10-97). Reported (2-11-97). Agent M. Gables.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, December 15th, 1897.

Met at 3.00 p.m.

Present: E. A. LILLY (London Ass'ce Corporation), in the Chair.

ÆFNA	Not Represented.	NORTH BRIT & MERCANTILE	RANDALL DAVIDSON
ALLIANCE	P. M. WICKHAM.	NORTHERN	R. W. TYRE.
ATLAS	M. C. HINSHAW.	NORWICH UNION	Not Represented.
BRITISH AMERICA	Not Represented.	NORTH AMERICA	Not Represented.
CALEDONIAN	A. M. NAIRN.	NATIONAL OF IRELAND	M. C. HINSHAW.
COMMERCIAL UNION	Not Represented.	PHENIX OF BROOKLYN	Not Represented.
CONNECTICUT	Not Represented.	PHENIX OF HARTFORD	Not Represented.
GUARDIAN	E. P. HEATON.	PHENIX OF LONDON	Not Represented.
HARTFORD	W. S. ROBERTSON.	QUEBEC	J. H. ROUTH.
IMPERIAL	G. R. KEARLEY.	QUEEN	Not Represented.
LANCASHIRE	J. CARSON.	ROYAL	Not Represented.
LIVERPOOL & LONDON & GLOBE	G. F. C. SMITH.	SUN	Not Represented.
LONDON & LANCASHIRE	Not Represented.	SCOTTISH UN. & NAT.	Not Represented.
LONDON ASSURANCE	E. A. LILLY.	UNION	Not Represented.
MANCHESTER	Not Represented.	WESTERN	J. H. ROUTH.

Minutes of Meeting of November 24th, were read and confirmed.

55—Appeal to Canadian Fire Underwriters' Association—A letter was read from the Montreal representative of the Scottish Union and National, protesting against the ruling of this Committee in the matter of "building in connection with hotel," and appealing from said decision to the next meeting of the Canadian Fire Underwriters' Association.

56—Special Agents—The application for registration from F. Frederick Hudson, for the London and Lancashire, submitted at last meeting, was ordered to be granted upon payment of requisite fee. An application from B Wall for the Quebec Fire Assurance Company was received for action at next meeting.

57—Manchester Assurance Company—A letter was read from the Manchester, nominating as its representative on the Montreal Committee, Mr. C. R. G. Johnson, its newly appointed agent in the city, vice Messrs. Molson & Sexton resigned. Letter was ordered to be filed.

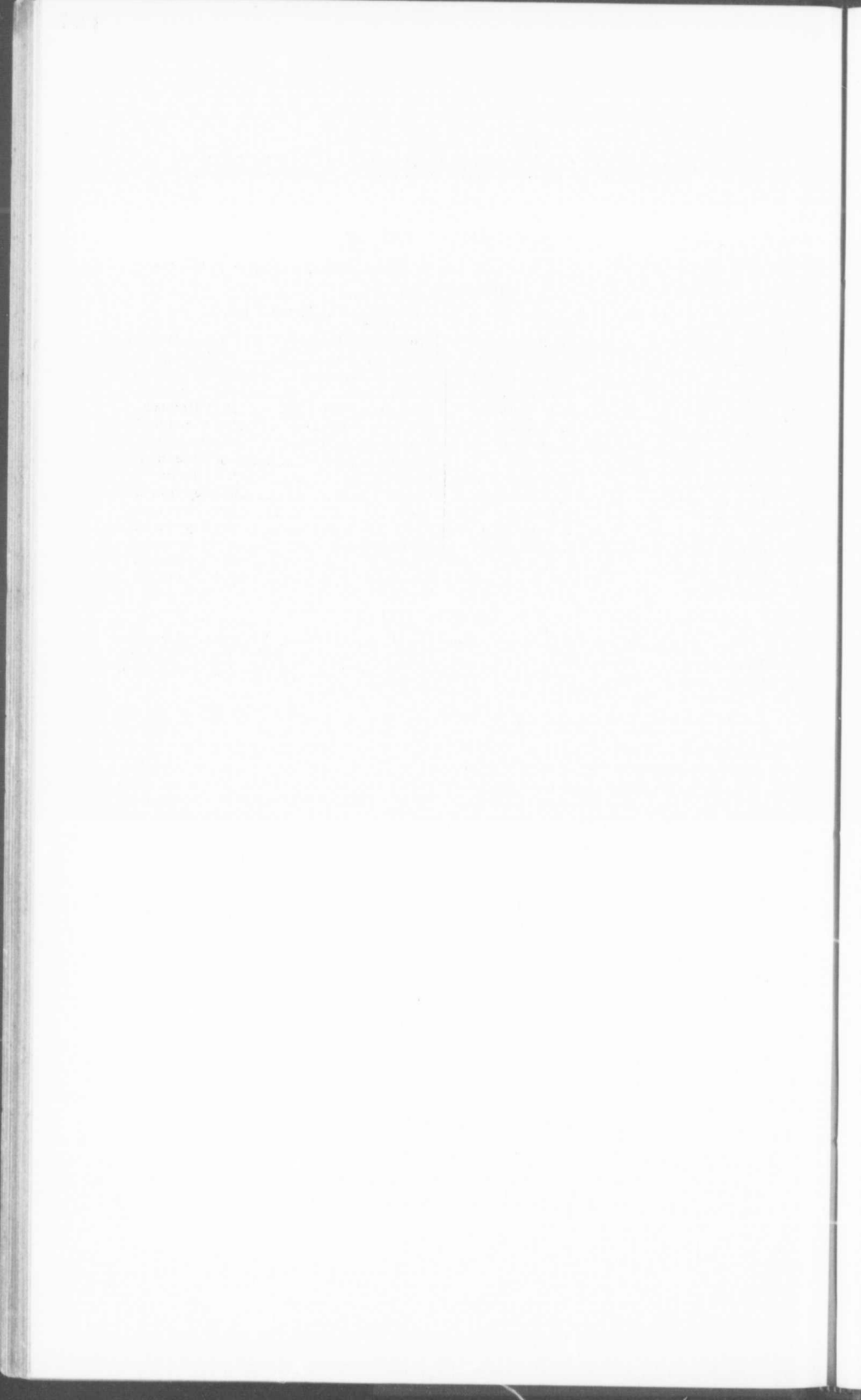
58—Fire Commissioners.—The Legislation Committee reported having had before it a proposed bill to enlarge the jurisdiction of the City Fire Commissioners, so as to include the whole island of Montreal, and to increase the expenses of the office by some \$1,100.00, the greater proportion of which would have to be borne by the insurance companies as, under the provisions of the original act, they pay two-thirds of the costs of that office. The Committee regarded the by-law with much disfavor, and thought the matter of sufficient importance to obtain an expression of opinion from all the offices. The view of the Legislation Committee was unanimously concurred in, and it was ordered that the matter be referred back to that Committee, with instructions to oppose the proposed bill and to take any measures necessary for that purpose.

The meeting then adjourned.

ALF. W. HADRILL,
*Secretary.*E. A. LILLY,
*Chairman.***Infractions brought forward from last Minutes.**

Infractions preceded by an asterisk have been rectified according to instructions.

Scottish Union and National—Hotel, Montreal. Cancellation ordered 1-6-97. Appealed to C. F. U. A.**Manchester**—Household Furniture, Montreal. Cancellation ordered 8-10-97.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, January 26th, 1898.

Met at 3.00 p.m.

Present: JAS. MCGREGOR, (Commercial Union), in the Chair.

ÆTNA	Not Represented.	NORTH BRIT & MERCANTILE.....	RANDALL DAVIDSON
ALLIANCE	P. M. WICKHAM.	NORTHERN	Not Represented.
ATLAS.....	M. C. HINSHAW.	NORWICH UNION.....	Not Represented.
BRITISH AMERICA	Not Represented.	NORTH AMERICA	HAROLD HAMPSON.
CALEDONIAN.....	Not Represented.	NATIONAL OF IRELAND.....	M. C. HINSHAW.
COMMERCIAL UNION.....	JAS. MCGREGOR.	PHENIX OF BROOKLYN.....	HAROLD HAMPSON.
CONNECTICUT.....	HAROLD HAMPSON.	PHENIX OF HARTFORD.....	Not Represented.
GUARDIAN	Not Represented.	PHENIX OF LONDON.....	R. MCD. PATERSON.
HARTFORD.....	Not Represented.	QUEBEC	Not Represented.
IMPERIAL	G. R. KEARLEY.	QUEEN	Not Represented.
LANCASHIRE	J. CARSON.	ROYAL	Not Represented.
LIVERPOOL & LONDON & GLOBE.....	Not Represented.	SUN	J. P. BAMFORD.
LONDON & LANCASHIRE.....	Not Represented.	SCOTTISH UN. & NAT.....	Not Represented.
LONDON ASSURANCE.....	Not Represented.	UNION	T. L. MORRISEY.
MANCHESTER.....	Not Represented.	WESTERN.....	Not Represented.

The Vice-President being absent, Mr. Jas. McGregor was called to the Chair.

Minutes of Meeting of 15th ult. were read and confirmed.

59.—Special Agents.—The application of Mr. Wall for the "Quebec," submitted at last Meeting, was ordered to be granted upon payment of the usual fee. The following new applications were received for action at next Meeting:—Jos. Juneau, for the "North British & Mercantile;" F. G. Reid, for the "Sun;" J. W. Molson, for the "Atlas."

60.—Special Ratings.—Applications for reduced rates from Messrs. LYMAN, SONS & CO., and EVANS, SONS & CO., Wholesale Druggists, were submitted, and, on motion, it was ordered that the reduction for the sprinkler equipments in these risks be increased from 15 p.c. to 20 p.c. CARSLAKE HOTEL.—On an application from the proprietor for a special rate on account of favorable construction and standpipe and hose on each flat, an allowance of 10c. was ordered to be made.

Notice of motion was given for next Meeting "That the tariff rate for hotels in the City of Montreal be subject to a reduction of 10c. for standpipe and hose on each flat."

61.—Jewellery Stocks in Safes in Fire-Proof Buildings.—A motion was made to reduce the present rate of 50c., but the Chairman ruled that this rating being general in character, the motion could only be received as a notice for next Meeting.

62.—City Inspectorship.—On an application from Mr. Bell, the present City Inspector, his salary was increased from \$50.00 to \$60.00 per month.

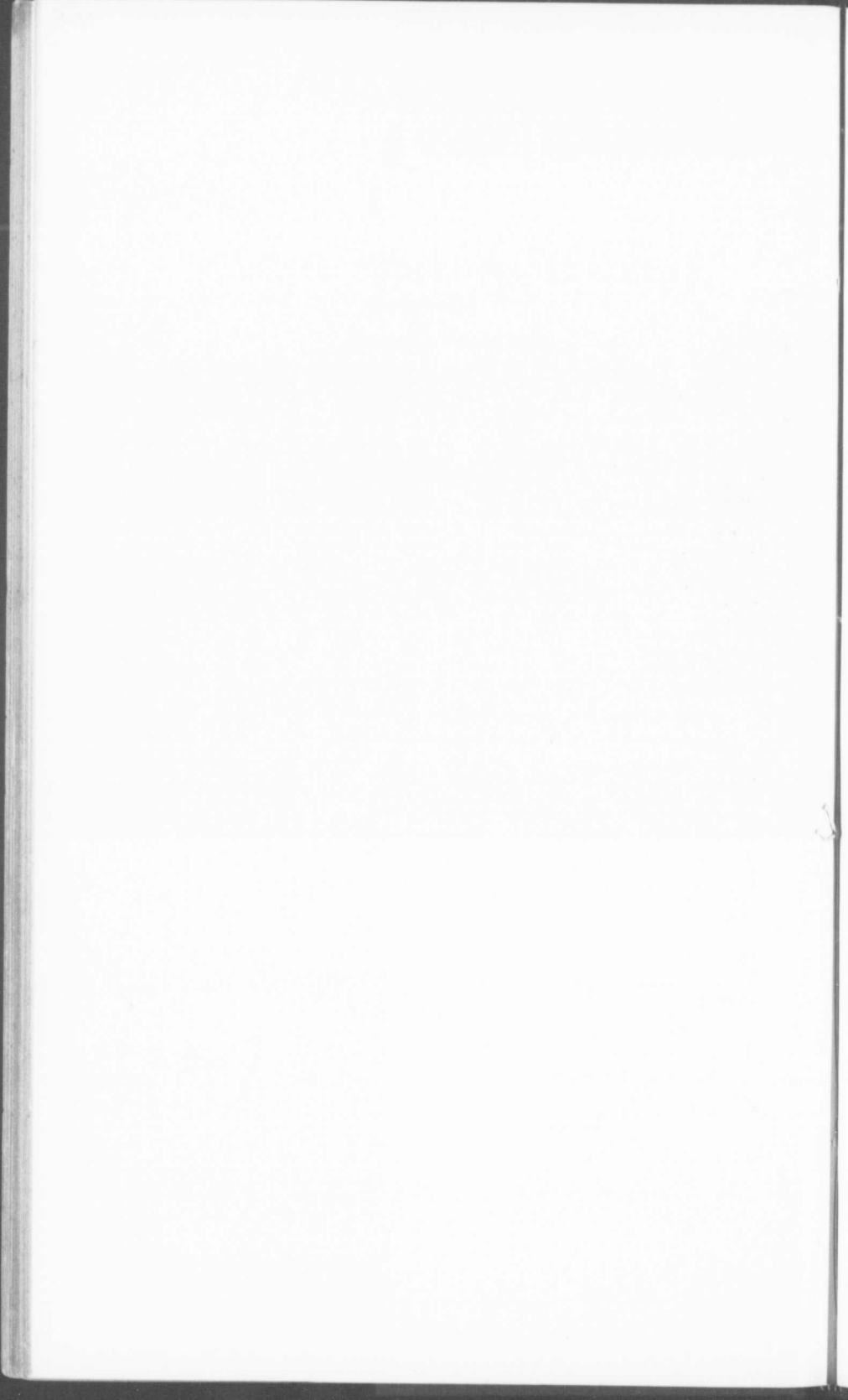
The meeting then adjourned.

ALF. W. HADRILL,

Secretary.

JAS. MCGREGOR,

Chairman.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, February 23rd, 1898.

Met at 3.00 p.m.

Present: E. A. LILLY (London Assurance Corporation) in the Chair.

ÆTNA	F. W. EVANS.	NORTH BRIT & MERCANTILE.....	Not Represented.
ALLIANCE	P. M. WICKHAM.	NORTHERN.....	Not Represented.
ATLAS.....	M. C. HINSHAW.	NORWICH UNION.....	Not Represented.
BRITISH AMERICA	Not Represented.	NORTH AMERICA	HAROLD HAMPSON.
CALEDONIAN.....	A. M. NAIRN.	NATIONAL OF IRELAND.....	M. C. HINSHAW.
COMMERCIAL UNION.....	Not Represented.	PHENIX OF BROOKLYN.....	HAROLD HAMPSON.
CONNECTICUT.....	HAROLD HAMPSON.	PHENIX OF HARTFORD	Not Represented.
GUARDIAN	Not Represented.	PHENIX OF LONDON.....	R. McD. PATERSON.
HARTFORD.....	Not Represented.	QUEBEC	J. H. ROUTH.
IMPERIAL	G. R. KEARLEY.	QUEEN	Not Represented.
LANCASHIRE	Not Represented.	ROYAL	Not Represented.
LIVERPOOL & LONDON & GLOBE.....	G. F. C. SMITH.	SUN	Not Represented.
LONDON & LANCASHIRE.....	F. W. EVANS.	SCOTTISH UN. & NAT.....	Not Represented.
LONDON ASSURANCE.....	E. A. LILLY.	UNION	T. L. MORRISEY.
MANCHESTER.....	Not Represented.	WESTERN.....	J. H. ROUTH.

Minutes of Meeting of January 26th were read and confirmed.

63. Special Agents Certificates.—The following applications submitted at last Meeting, were ordered to be granted upon payment of the usual fees:—Joseph Juneau, for the North British & Mercantile; F. G. Reid, for the Sun; J. W. Molson, for the Atlas.

64.—Hotels, Allowance for Standpipe.—The notice of motion on this matter, given at last Meeting, was withdrawn.

65.—Jewellery Stocks in Safes in Fire-proof Buildings.—In accordance with notice of motion given at last Meeting, the rate on Jewellery Stocks in safes in Canada Life Building (fire-proof construction), was reduced to 35c. with the 80% Co-insurance clause, and specific amounts on stock in each safe; without specific amounts on stock in each safe, the full Co-insurance Clause must be given.

66.—Glass Block, St. Catherine Street.—In reply to an inquiry from the assured, a reduction of 10c. from the rate was authorized, conditional upon a watchman with watchlock being maintained.

67.—Day of Meeting.—A suggestion that, in future, the Meetings of this Committee be held on Tuesdays instead of Wednesdays, was ordered to be placed on the Minutes as a notice of motion for next Meeting.

The Meeting then adjourned.

ALF. W. HADRILL,
*Secretary.*E. A. LILLY,
Chairman.

THE HISTORY OF THE UNITED STATES

CHAPTER I

The history of the United States is a story of growth and expansion. From a small collection of colonies on the eastern coast, it grew into a vast nation spanning two continents. The early years were marked by struggle and the search for a common identity. The American Revolution was a pivotal moment, establishing the principles of self-governance and individual rights. The westward expansion of the 19th century brought new challenges and opportunities, leading to the Civil War and the eventual unification of the nation. The 20th century saw the United States emerge as a global superpower, playing a central role in world events and the development of modern technology and culture. Today, the United States continues to evolve, facing new challenges and opportunities in a rapidly changing world.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, March 30th, 1898.

Met at 3.00 p.m.

Present: E. A. LILLY, (London Assurance Corporation,) in the Chair.

ÆTNA	F. W. EVANS.	NORTH BRIT & MERCANTILE.....	Not Represented.
ALLIANCE	P. M. WICKHAM.	NORTHERN	R. W. TYRE.
ATLAS.....	M. C. HINSHAW.	NORWICH UNION.....	Not Represented.
BRITISH AMERICA	Not Represented.	NORTH AMERICA.....	Not Represented.
CALEDONIAN.....	A. M. NAIRN.	NATIONAL OF IRELAND.....	M. C. HINSHAW.
COMMERCIAL UNION.....	JAS. MCGREGOR.	PHENIX OF BROOKLYN.....	Not Represented.
CONNECTICUT.....	Not Represented.	PHENIX OF HARTFORD.....	Not Represented.
GUARDIAN	E. P. HEATON.	PHENIX OF LONDON.....	Not Represented.
HARTFORD.....	Not Represented.	QUEBEC	Not Represented.
IMPERIAL	G. R. KEARLEY.	QUEEN	Not Represented.
LANCASHIRE	Not Represented.	ROYAL	Not Represented.
LIVERPOOL & LONDON & GLOBE.....	G. F. C. SMITH.	SUN	Not Represented.
LONDON & LANCASHIRE.....	F. W. EVANS.	SCOTTISH UN. & NAT.,	Not Represented.
LONDON ASSURANCE.....	E. A. LILLY.	UNION	T. L. MORRISEY.
MANCHESTER.....	Not Represented.	WESTERN.....	Not Represented.

Minutes of Meeting of 23rd ult. were read and confirmed.

68—Special Agents Certificates.—The following applications were received and laid on the table for action at next Meeting:—L. P. Normandin, for the "Commercial Union;" E. J. Featherstonhaugh, for the "Hartford;" P. E. Decary, Jr., for the "Guardian."

As all Special Agency, Joint Agency and Commutation Certificates will expire on the 30th April, the Secretary was authorized to renew same, and take such steps as will ensure the necessary renewals being promptly taken.

Attention was drawn to a Special Agent being prominently advertized as representing a non-board Company. Such representation being contrary to the Montreal Commission Rules, the Secretary was instructed to communicate with the Companies represented by the Agent in question, and to require compliance with the Rules.

69—Day of Meeting.—The notice of motion given at last Meeting, that the day for the Monthly Meeting of the Committee be changed from Wednesday to Tuesday, was, after some discussion, withdrawn, the present day, viz.: the fourth Wednesday in the month at 3 p.m., being the most convenient.

70—Special Ratings.—Applications were received for reductions in rate on the Theatre Royal and the Nordheimer Building, but were not entertained.

The Meeting then adjourned.

ALF. W. HADRILL,
Secretary.

E. A. LILLY,
Chairman.

INFRACTION SUBSTANTIATED SINCE LAST MINUTES,

Alliance.—Bakers Sale Shop. Collection ordered (5-3-98.)

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, April 27th, 1898.

Met at 3.00 p.m.

Present: E. A. LILLY, (London Assurance Corporation,) in the Chair.

ÆTNA	Not Represented.	NORTH BRIT & MERCANTILE.....	Not Represented.
ALLIANCE	P. M. WICKHAM.	NORTHERN.....	Not Represented.
ATLAS.....	M. C. HINSHAW.	NORWICH UNION.....	Not Represented.
BRITISH AMERICA	Not Represented.	NORTH AMERICA	HAROLD HAMPSON.
CALEDONIAN.....	LANSING LEWIS.	NATIONAL OF IRELAND.....	M. C. HINSHAW.
COMMERCIAL UNION.....	JAS. MCGREGOR.	PHENIX OF BROOKLYN.....	HAROLD HAMPSON.
CONNECTICUT.....	HAROLD HAMPSON.	PHENIX OF HARTFORD.....	Not Represented.
GUARDIAN	E. P. HEATON.	PHENIX OF LONDON.....	Not Represented.
HARTFORD.....	W. S. ROBERTSON.	QUEBEC	Not Represented.
IMPERIAL	G. R. KEARLEY.	QUEEN	} W. MACKAY.
LANCASHIRE	J. CARSON.	ROYAL	
LIVERPOOL & LONDON & GLOBE.....	G. F. C. SMITH.	SUN	Not Represented.
LONDON & LANCASHIRE.....	Not Represented.	SCOTTISH UN. & NAT.	Not Represented.
LONDON ASSURANCE.....	E. A. LILLY.	UNION	Not Represented.
MANCHESTER.....	C. R. G. JOHNSON.	WESTERN.....	Not Represented.

Minutes of Meeting of 30th ult., were read and confirmed.

71—Special Agents Certificates.—The following applications submitted at last Meeting, were ordered to be granted upon payment of the usual fees:—L. P. Normandin, for the "Commercial Union;" E. J. Featherstonhaugh, for the "Hartford," and P. E. Decary, Jr., for the "Guardian."

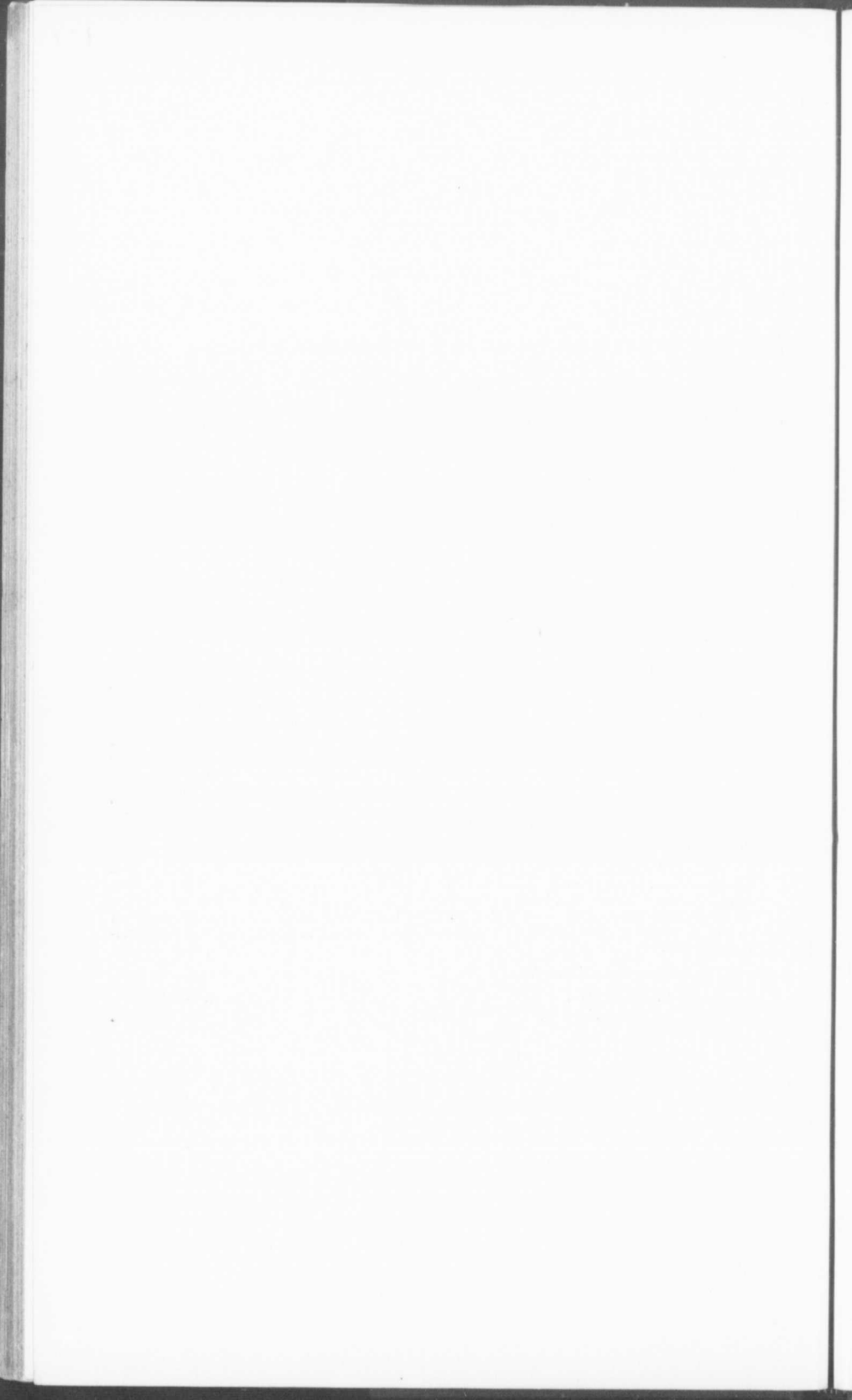
With regard to the matter of a Special Agent representing a non-board Company, the Secretary reported that he had been advised that the connection with the non-board Company had been terminated.

72—Departmental Stores.—The Secretary submitted ratings on these risks in this City. After some discussion, it appearing that one of these risks is undergoing considerable alterations, and further, that the insurances on all the risks in question would not mature till toward the close of the year, the matter was deferred to the first Meeting in September.

73—Differential Rate on Building and Contents.—A letter was read from a proprietor, asking that a lower rate be accorded on a building occupied by a Shirt Factory with Laundry, than on its contents, in view of the former being considerably less liable to damage. The Secretary was instructed to reply that the Board is not prepared to authorize any exception to present general practice of charging a uniform rate on Building and Contents of a special manufacturing risk.

The Meeting then adjourned.

ALF. W. HADRILL,
*Secretary.*E. A. LILLY,
Chairman.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, May 25th, 1898.

Met at 3.00 p.m.

Present: E. A. LILLY, (London Assurance Corporation,) in the Chair.

ÆTNA	Not Represented.	NORTH BRIT & MERCANTILE.....	RANDALL DAVIDSON.
ALLIANCE	P. M. WICKHAM.	NORTHERN.....	Not Represented.
ATLAS.....	M. C. HINSHAW.	NORWICH UNION.....	Not Represented.
BRITISH AMERICA	C. R. G. JOHNSON.	NORTH AMERICA.....	Not Represented.
CALEDONIAN.....	A. M. NAIRN.	NATIONAL OF IRELAND.....	M. C. HINSHAW.
COMMERCIAL UNION.....	Jas McGREGOR.	PHENIX OF BROOKLYN.....	Not Represented.
CONNECTICUT.....	Not Represented.	PHENIX OF HARTFORD.....	Not Represented.
GUARDIAN	E. P. HEATON.	PHENIX OF LONDON.....	A. C. GOUR.
HARTFORD.....	Not Represented.	QUEBEC	Not Represented.
IMPERIAL	T. F. DOBBIN.	QUEEN	Not Represented.
LANCASHIRE	Not Represented.	ROYAL	Not Represented.
LIVERPOOL & LONDON & GLOBE.	Not Represented.	SUN	Not Represented.
LONDON & LANCASHIRE.....	Not Represented.	SCOTTISH UN. & NAT.	Not Represented.
LONDON ASSURANCE.....	E. A. LILLY.	UNION	T. L. MORRISEY.
MANCHESTER.....	C. R. G. JOHNSON.	WESTERN.....	Not Represented.

Minutes of Meeting of 27th ult., were read and confirmed.

74.—Special Agents.—The Secretary reported that the following Companies had not yet filed their lists of Special Agents for the ensuing year:—Ætna, Connecticut, Hartford, Lancashire, Liverpool & London & Globe, London & Lancashire, North America, Phenix of Brooklyn, Phenix of Hartford, Phenix of London, Queen, Royal and Union. On motion, the Secretary was instructed to address a letter to each of the Companies, requesting the lists before 8th prox., on which date a Meeting is to be held to receive report of Secretary as to the proper operation and observance of the present Commission Rules.

75.—Special Ratings.—The following applications for reduced ratings were received and dealt with as noted:—LICENSED VICTUALLERS ASSOCIATION, for a special reduction on Hotels, Saloons and Restaurants.—Referred to Committee on Rates to report to the forthcoming Annual Meeting of the Association. KARN BLOCK.—Deferred to next Meeting. DOMINION COAL CO.—Negated. THEATRE ROYAL.—The reduction of 50c., authorized to be made 23rd December, 1896, on production of Mr. Badger's certificate as to the safety of the electric light wiring was confirmed, and the Secretary was instructed to write the proprietor that due consideration would be given for the installation of any special fire preventive appliances in the direction of automatic sprinklers.

76.—Silica Fibre.—A letter from the Canadian Iron Furnace Company was read, recommending the use of their fire retarding material, and, on motion, it was agreed that the Inspector should examine same and report to the Association.

The Meeting then adjourned.

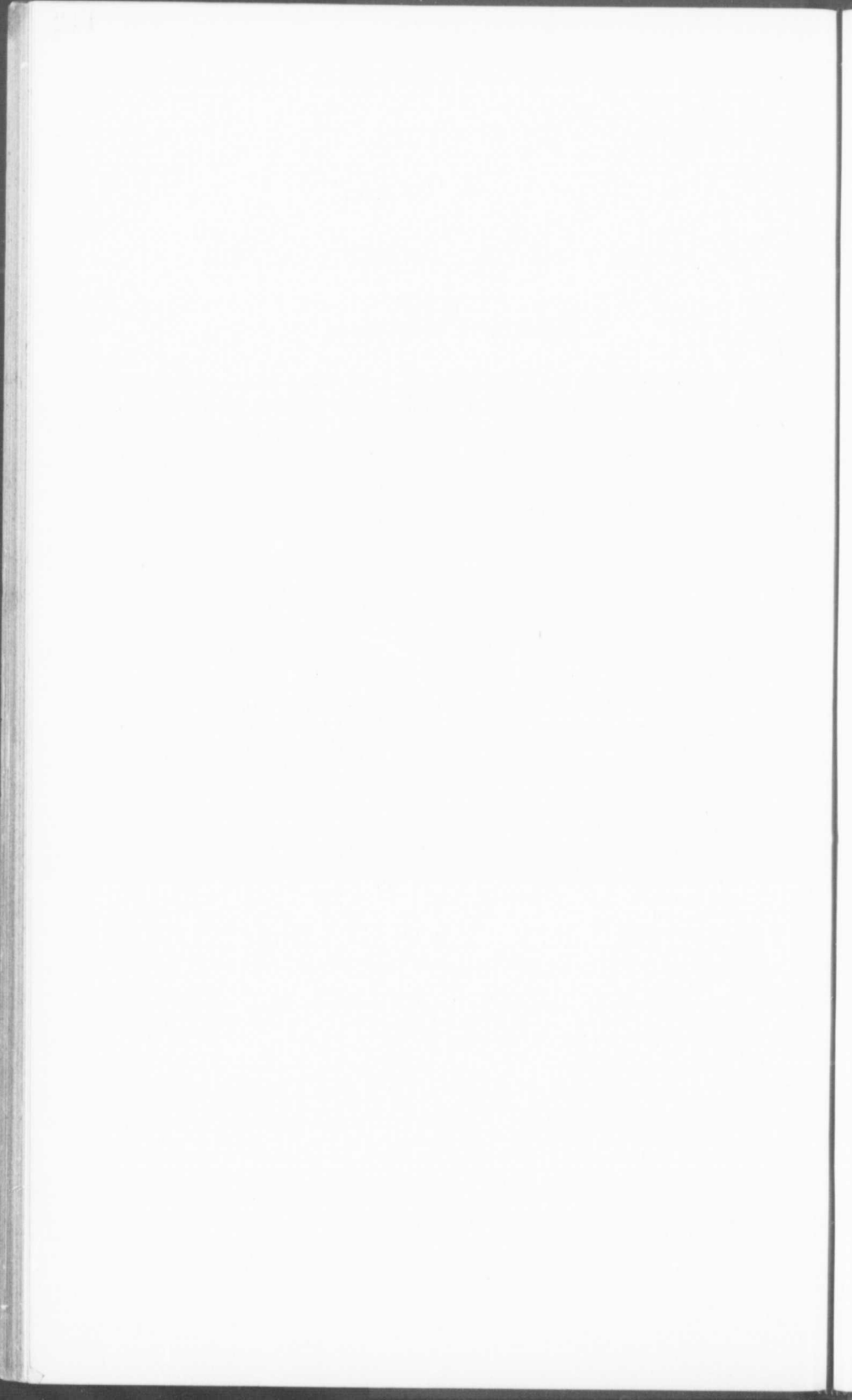
ALF. W. HADRILL,

Secretary.

Per F. E. MUSEN.

E. A. LILLY,

Chairman.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, June 22nd, 1898.

Met at 3.00 p.m.

Present: E. A. LILLY, (London Assurance Corporation,) in the Chair.

ÆTNA	Not Represented.	NORTH BRIT & MERCANTILE.....	RANDALL DAVIDSON.
ALLIANCE	P. M. WICKHAM.	NORTHERN	Not Represented.
ATLAS.....	M. C. HINSHAW.	NORWICH UNION.....	Not Represented.
BRITISH AMERICA	Not Represented	NORTH AMERICA	Not Represented.
CALEDONIAN.....	O. G. CERAT.	NATIONAL OF IRELAND.....	M. C. HINSHAW.
COMMERCIAL UNION.....	JAS. MCGREGOR.	PHENIX OF BROOKLYN.....	Not Represented.
CONNECTICUT.....	Not Represented.	PHENIX OF HARTFORD.....	Not Represented.
GUARDIAN.....	E. P. HEATON.	PHENIX OF LONDON.....	A. C. GOUR.
HARTFORD.....	Not Represented.	QUEBEC	C. H. ROUTH.
IMPERIAL	Not Represented.	QUEEN	Geo. SIMPSON.
LANCASHIRE	Not Represented	ROYAL	Geo. SIMPSON.
LIVERPOOL & LONDON & GLOBE, G. F. C. SMITH		SUN	Not Represented.
LONDON & LANCASHIRE.....	Not Represented.	SCOTTISH UN. & NAT.	Not Represented.
LONDON ASSURANCE.....	E. A. LILLY.	UNION	T. L. MORRISSEY.
MANCHESTER.....	Not Represented.	WESTERN.....	C. H. ROUTH.

Minutes of Meeting of May 25th were read and confirmed.

77—Special Agents.—The Special Meeting which had been ordered to be called on the 8th instant, to deal with this matter, could not be held, owing to the Regular Meeting of the Association being convened on that day. The Secretary reported that all joint agency and commutation fees had now been collected, with the exception of Hartford—J. W. Molson; Northern, Union and Phoenix of London—E. A. Whitehead & Co.

Some 70 Special Agents Certificate Fees had also been received, leaving about 50 to be collected. The delay in getting these in was, to a great extent, attributable to the non-receipt of returns from Companies; these, however, were now all in.

78—St. Denis Ward.—Attention was called to the fact that City rates were being accepted for risks in the unprotected portion of this newly annexed Ward. The matter was discussed, but the business in this district was not thought to be of sufficient importance to require action by the Association, and the question of obtaining increased rates was left to the discretion of Companies.

79—Endorsement Fees.—A member questioned whether this fee was rigidly exacted in the City of Montreal. The Chairman pointed out that the Tariff required the collection of the fee in Montreal, as elsewhere, and that Tariff Rule 20 provides that "the non-collection of Endorsement Fees shall be dealt with in the same way as other infractions of the Tariff."

80—Special Ratings.—KARN HALL.—(Deferred from last Meeting.) It was decided that the Concert Hall rate, viz., \$1.05 on building, and \$1.40, with the 80% co-insurance clause, on contents, should apply to that section of the building occupied by the Karn Company and Alexander's Confectionery Store and Dining Hall.

COLD STORAGE RATES.—A communication signed by Messrs. A. A. Ayer & Co., and other Produce Merchants, asking for a reduction from present rates on produce in cold storage warehouses, was read. The Secretary was directed to reply that the Companies were unable to grant the request.

81—Executive Committee.—As the Montreal Committee will not meet again until September, unless specially called, the Chairman appointed the following Executive Committee to deal with any matters that may require attention in the meantime:—Commercial Union, Guardian, Phoenix of London, Royal, Ætina and British America.

The Meeting then adjourned.

ALF. W. HADRILL,
*Secretary.*E. A. LILLY,
Chairman.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, Sept. 7th, 1898.

Met at 3.00 p.m.

Present: E. A. LILLY, (London Assurance Corporation,) in the Chair.

ÆTNA	Not Represented.	NORTH BRIT & MERCANTILE.....	RANDALL DAVIDSON.
ALLIANCE	P. M. WICKHAM.	NORTHERN.....	R. W. TYRE.
ATLAS.....	Not Represented.	NORWICH UNION.....	Not Represented.
BRITISH AMERICA	Not Represented.	NORTH AMERICA	HAROLD HAMPSON.
CALEDONIAN.....	LASSING LEWIS.	NATIONAL OF IRELAND.....	Not Represented.
COMMERCIAL UNION.....	JAS. MCGREGOR.	PHENIX OF BROOKLYN.....	HAROLD HAMPSON.
CONNECTICUT.....	HAROLD HAMPSON.	PHENIX OF HARTFORD.....	Not Represented.
GUARDIAN.....	Not Represented.	PHENIX OF LONDON.....	R. McD. PATERSON.
HARTFORD.....	Not Represented.	QUEBEC.....	C. H. ROUTH.
IMPERIAL.....	Not Represented.	QUEEN.....	.....
LANCASHIRE.....	Not Represented.	ROYAL.....	.....
LIVERPOOL & LONDON & GLOBE.....	G. F. C. SMITH.	SUN.....	J. P. BAMFORD.
LONDON & LANCASHIRE.....	Not Represented.	SCOTTISH UN. & NAT.,	Not Represented.
LONDON ASSURANCE.....	E. A. LILLY.	UNION.....	T. L. MORRISSEY.
MANCHESTER.....	Not Represented.	WESTERN.....	C. H. ROUTH.

The Minutes of the Meeting of June 22nd were read and confirmed, with the addition of the following paragraph *re* Special Agents, which had been omitted:—

82—“ Applications for Special Agents’ Certificates were received as follows:—

“ L. P. Bastien and A. Simard, for the Phoenix of London; John Fulton, for the British America; W. W. Ruthven, for the Lancashire.

“ This being the last meeting before vacation they were not held over for the next meeting, and the Secretary was authorized to issue the certificates upon payment of the requisite fees.”

83—SPECIAL AGENTS.—The following applications for certificates were received and laid on the table for action at next meeting:—S. J. Callaghan, for the Phoenix of Brooklyn; P. E. Shannon, for the London and Lancashire; and J. C. Alloway, for the Hartford.

The Secretary reported that all Joint Agency and Commutation Fees had been paid, and that of some 130 Special Agents only 14 were in default.

84—COMMISSION RULES AND THEIR OBSERVANCE.—After some discussion of the difficulties of the present position in relation to the observance of these rules, it was ordered that a Special Meeting be called for 11 a.m. on Monday next, 12th inst., at which the attendance of every Company is requested.

85—COLD STORAGE RATES.—The member placing this item on the Agenda withdrew it till after the Special Meeting, to be held on 12th inst., when he will again bring the matter up.

86—EGG STORAGE AND PACKING ESTABLISHMENTS.—The Tariff rate on contents of these risks is \$1.02½, but it appears that some lines have been accepted by Companies at 85c. with the understanding that the full rate would be collected for the packing season. It was ruled that such a practice was contrary to Tariff, as the rate is an annual one fixed upon the usual conditions of such establishments in which the packing is not an operation continued throughout the year. As it appeared there might be some question as to the establishments that egg packing and storage rates should apply, all produce stores dealing more or less in this article, the Secretary was instructed to determine by inspection those risks which should be so classified, and to promulgate rates on same.

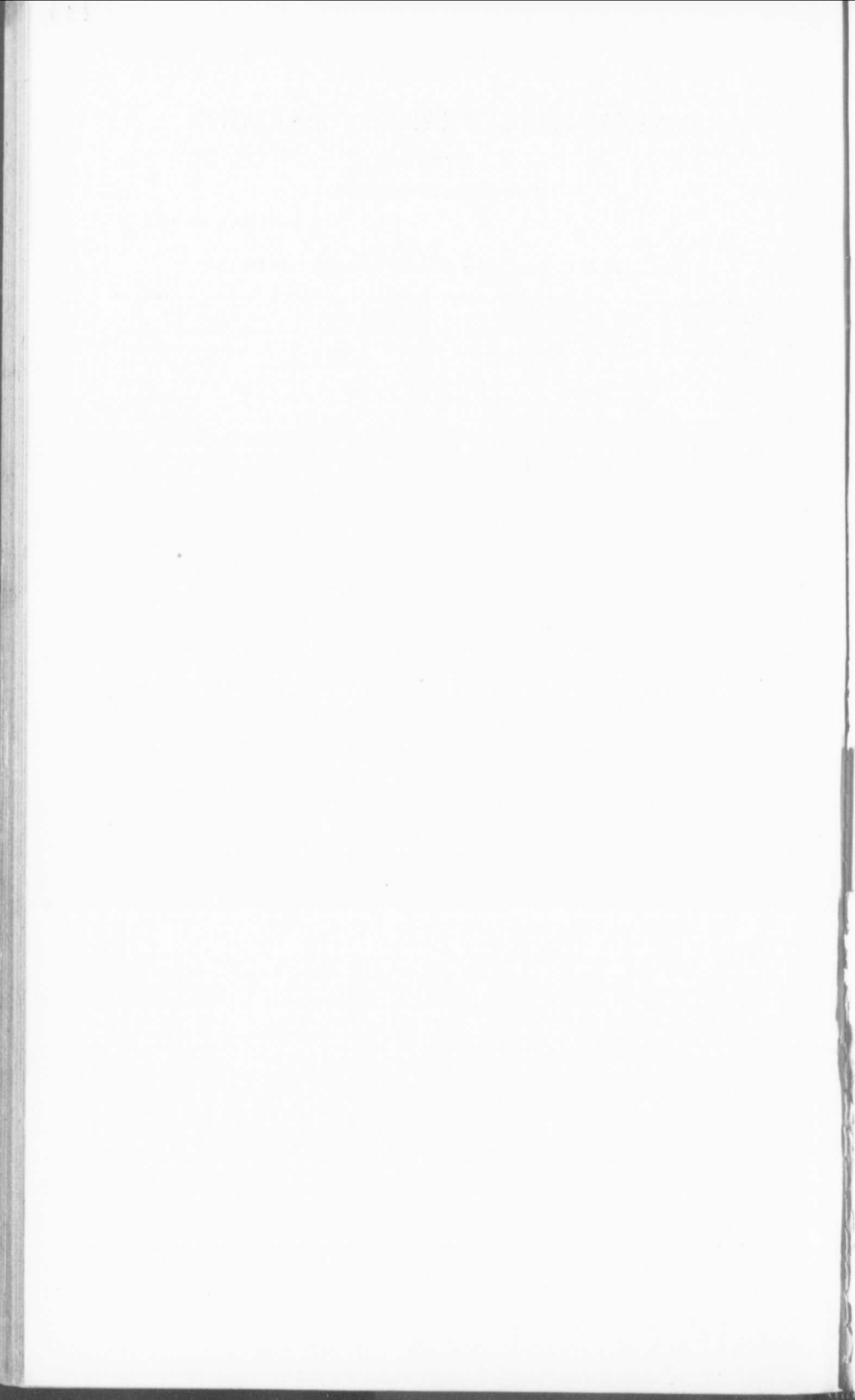
87—SPECIAL RATINGS.—*Her Majesty's Theatre, Guy Street.*—Some question arising as to the Secretary's rating of \$3.02½ on this risk, the rate was suspended pending further consideration at next meeting. *Holland's and adjoining risks to the east, St. Catherine Street.*—A Company raised the question as to whether these risks should not be specifically rated above the minimum tariff, in view of communication now being had between them by fire-proof doors. It was decided in the negative, as such action would be somewhat exceptional. *City Hall and Bonsecours Market.*—On inspection report of the work being carried on it was decided that “Workman's Permit” be granted at the rate of 5c. per month on the City Hall and 10c. per month on the market. *Verdun Asylum.*—An application for reduced rating in view of special improved fire protection was received and held over to next meeting pending inspection and report.

ALF. W. HADRILL,

Secretary.

E. A. LILLY,

Chairman.



CANADIAN FIRE UNDERWRITERS' ASSOCIATION.

MONTREAL COMMITTEE.

MONTREAL, Sept. 12th, 1898.

Met at 11.00 a.m.

Present: G. F. C. SMITH, (Liverpool & London & Globe,) in the Chair.

ÆTNA	F. W. EVANS.	NORTH BRIT & MERCANTILE.....	Not Represented.
ALLIANCE	P. M. WICKHAM.	NORTHERN	R. W. TYRE.
ATLAS.....	Not Represented.	NORWICH UNION.....	W. KAVANAGH.
BRITISH AMERICA	C. R. G. JOHNSON.	NORTH AMERICA	HAROLD HAMPSON.
CALEDONIAN.....	LASSING LEWIS.	NATIONAL OF IRELAND.....	Not Represented.
COMMERCIAL UNION.....	JAS MCGREGOR.	PHENIX OF BROOKLYN.....	HAROLD HAMPSON.
CONNECTICUT.....	HAROLD HAMPSON.	PHENIX OF HARTFORD.....	Not Represented.
GUARDIAN	Not Represented.	PHENIX OF LONDON.....	R. MCD. PATERSON.
HARTFORD.....	Not Represented.	QUEBEC	C. H. ROUTH.
IMPERIAL	G. R. KEARLEY.	QUEEN .....	.....
LANCASHIRE	J. CARSON.	ROYAL .....	.....
LIVERPOOL & LONDON & GLOBE. G. F. C. SMITH	.....	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.....	C. H. ROUTH.

Mr. Lilly being unable to remain, Mr. G. F. C. Smith was called to the chair.

A note from Mr. Thos. Davidson of the North British, was read, explaining that he was unable to attend.

The meeting was specially called, in accordance with order given at last meeting, to consider the Montreal Commission Rules and their observance.

From the discussion which ensued, it appeared that the Rules failed to restrict commission to 10 per cent. to others than a Company's Special Agents, also that the increased commissions now paid to Special Agents (owing to the Rules not limiting same) were leading to irregularities, both as regards the payment of commission to unauthorized parties and rebates to the assured.

After some expression of opinion as to how the situation might be improved, the following notice of motion was offered and ordered to be recorded in the Minutes for consideration at meeting to be called as soon after the Annual Meeting as convenient, the Companies being asked in the meantime to take the whole matter into serious consideration.

Be it Resolved, — That the Rules and Regulations for the Payment of Commission or Brokerage in Montreal, be amended, by substituting therefor the following:—

Companies members of this Association, or their chief representatives in Montreal having seats at this Board, may pay commission not exceeding 15 per cent. to Brokers or Agents licensed by the Association only, and to no others.

To secure a license from this Association an Agent or Broker must qualify by paying a fee of \$25 in the case of individuals, and in the case of firms \$25 for the first member and \$10 for each additional member. Upon the payment of such fee or fees to the Secretary of this Association, he shall issue a certificate to the person or persons applying for a license.

As evidence of good faith, each Company shall deposit and keep deposited with the President and Secretary for the time being, in trust, the sum of five hundred dollars.

The penalty for infraction of the Commission Rules shall be the immediate cancellation of the risk upon which the infraction has been committed, and the forfeiture of an amount equal to the premium on such risk to the funds of the Association; which amount, on the Company being adjudged guilty of the infraction, shall forthwith be transferred from the Company's deposit to the funds of the Association.

The Managers or Chief Representatives of Companies shall be required to sign a special agreement, as follows:

I, the undersigned, hereby pledge myself to observe strictly the regulations of the Canadian Fire Underwriters' Association regarding the payment of commission in Montreal, and specifically state that I will not pay, or allow to be paid by the Company I represent, a commission to any person not qualified to receive same by the rules of the Association, nor will I pay a higher commission than that named in said rules. And I furthermore agree, for and on behalf of the Company I represent, that in the event of my being found guilty of breaking the Commission Rules, to immediately cancel the risk upon which the infraction has been committed, and to forfeit to the Association an amount equal to the premium obtained on such, and the finding of the Association shall *ipso facto* be deemed to establish the violation of the Rules.

ALF. W. HADRILL,
Secretary.

G. F. C. SMITH,
Chairman.