

voured to place in the hands of men who have this proposition to meet, a short indication of the points and places where they may find arguments, which in their able hands may be elaborated and added to, and should, if *argument is to count*, prove an irresistible case for the insurance companies to be permitted to carry on their work; if that is granted, I believe we are all quite indifferent whether we have the State as a competitor or not.

ROLL OF HONOUR.

ROYAL INSURANCE COMPANY.

Members of the Royal Insurance Company's staff in London have been much gratified to learn that three of their colleagues, mentioned below, have been included in the lists of distinctions recently announced by the Naval and Military authorities:—

Lieutenant R. J. Carruthers, R.N.V.R., assistant local manager of the West-End branch, who has been for several months past in charge of a mine sweeper, has been awarded the Distinguished Service Cross for bravery displayed at sea in saving life under fire, and received his decoration personally at the hands of His Majesty the King on Saturday, January 15.

Major Geoffrey Hanbury, A.S.C., local manager of the Law Courts Branch, who is actively employed in connection with the supplies to a portion of our forces in France, was mentioned in Sir John French's despatches published on 1st January.

Lieutenant Wilfred M. Tucker, of the Lombard Street Office, who is attached to the R.G.A., has been mentioned in despatches and awarded the Military Cross, but the circumstances in which this distinction was gained are not yet published. A very keen and active soldier, Lieut. Tucker has been out at the Front for several months past, being recently engaged in trench mortar work. This reward takes precedence of all other medals excepting the Victoria Cross.—*Post Magazine.*

* * *

We much regret having to announce the death in Flanders of Major N. B. Tyrwhitt, West of England (Bristol) district manager of the Employers' Liability Assurance Corporation.

Major Tyrwhitt who had been in Flanders for the past fourteen months with the Queen's Westminster Rifles, was recently engaged on staff work and was mentioned in despatches on Saturday last. Whilst his Colonel was on leave Major Tyrwhitt was in charge of the battalion, and it was during an inspection of the trenches with the Brigadier General that he was struck by a shell which killed him.—*Insurance News.*

A UNIQUE WORKMAN'S COMPENSATION CLAIM.

Permission is being asked of the Montreal Courts by a horse-tender engaged on a ship which sailed from Montreal last summer and was attacked by an enemy submarine off the coast of Ireland, the applicant being wounded by shrapnel, to bring an action under the Quebec Workmen's Compensation Act. Mr. Justice Guerin has the matter under consideration.

MUNICIPAL ADMINISTRATION.

A new book by Professor W. B. Munro, professor of Municipal Government at Harvard, is published by the Macmillan Company of Canada at \$2.25 under the title of "Principles and Methods of Municipal Administration." There is a particularly interesting section dealing with the subject of municipal finance. Experience in this connection appears to have been much the same in the United States as in Canada, and we should like to know that Professor Munro's illuminating discussion of this subject and his arguments for prudence and the following of sound principles in municipal finance had been read by every member of a municipal authority in Canada.

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