Insurance Briefs.

The Imperial Life Insurance Company of Canada has lately issued a new booklet under the title of "A Few Facts." The matter is apt and to the point, and the booklet is effectively illustrated.

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Mr. T. D. Richardson, Canadian manager of the New York Underwriters, is making an extensive business trip in Western Canada, together with Mr. H. A. Joselin, the company's inspector.

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The New York Journal of Commerce contains the following brief and illuminating announcement:— "The Lloyds, London, losses in the Houston, Tex., fire on February 21, have not yet been paid."

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Mr. F. W. Doran, has been appointed chief agent for Ontario, of the Standard Life Assurance Company, and the company's office has been transferred to the Quebec Bank Building, 35-37 King Street West, Toronto.

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Mr. S. B. Nelles, associated with the Canada Permanent Mortgage Corporation for more than 20 years, latterly as assistant manager for Saskatchewan, has been appointed manager of the loan department, for that province, of the Sun Life Assurance Company.

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The Elk Lake Board of Trade is apparently dissatisfied with the fire insurance companies' methods in regard to their Northern Ontario business and many of the members are reported as thinking that "the time was ripe for the formation of an insurance company or society, expressly for New Ontario business."

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Following the recent investigation into the chaotic condition of the Guelph, Ont., fire brigade, due to the ill feeling between the members and Chief Finch, the city council have called for the resignation of the Chief and every member of the paid and voluntary brigade and ordered a complete re-organization of the department.

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We regret to announce the death of Mr. W. H. Riddell, assistant manager of the Mutual Life Assurance Company of Canada, which occurred yesterday morning as a result of apoplexy, from a stroke of which he suffered the previous evening. Mr. Riddell was born in Sparta, York county, August 18, 1837. He received his education at Collingwood Collegiate Institute and entered the teaching profession at the age of 19. In 1865 he abandoned that for the insurance field. In 1870 he became editorial writer on the Toronto Press, and in 1876 joint owner and manager of the Toronto Tribune. In 1882 he accepted the secretaryship of the Mutual Life of Canada, removing from Toronto to Waterloo, and five years ago was promoted to assistant manager of the company. For a number of years he was president of the Berlin and Waterloo Hospital, Board of Trade, Library and Park Boards, and also a member of the Council of St. Louis Roman Catholic Church at Waterloo. In politics he was a strong Liberal, being on terms of intimacy with Sir Wilfrid Laurier.

The Ætna Life Insurance Company on Saturday sent a check for $50,000 to Mrs. Clara G. Hays, widow of President Charles M. Hays, of the Grand Trunk Railway, who died in the Titanic disaster. This is one of a number of large claims under its accident policies already paid by the Ætna as a result of the loss of the Titanic. The Insurance Field publishes a table showing the amounts of insur-Field publishes a table showing the amounts of insurance carried by Titanic victims. According to this list President Charles M. Hays carried $25,000 life, and $150,000 accident insurance; Mark Fortune, Winnipeg, had $14,310 life, and C. A. Fortune $4,000 accident; J. H. Ross, Winnipeg, $17,500 life; T. Beattie, Winnipeg, $4,000 life, and G. E. Graham, Toronto, $2,000.

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THE PERNICIOUS MATCH.

Insurance Engineering, of New York, has recently made an extensive investigation into the subject of the "pernicious match," against which, in the interests of fire prevention, an active campaign has lately been waged. The conclusion come to is that the campaign has failed of effect, inasmuch as only 8 per cent. of the population of the cities of the United States are represented as having interest in the subject of matches. In five states, attempts have been made to pass laws compelling the use of none but "safety" matches, but domestic match manufacturers have successfully lobbied against these bills. Legislation regarding matches is actually under consideration in six states.

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THE EXTENT OF THE CANADIAN LIFE FIELD.

Every now and then we hear agents remarking that it would seem that pretty nearly every insurable person in the Dominion is already "loaded down." Life men of this persuasion seem to feel that so thoroughly have they and others done their work that there remains but little that can be done.

Let us see. A little statistical calculation may prove illuminating.

The 1911 census places the total population of the Dominion at 7,081,859. It may reasonably be assumed that 50 p.c. of that number are males and that 50 p.c. of these males are insurable, the remainder being barred by immature or old age, unsound health, family history, racial origin, etc. Making these deductions, we find that there are in Canada, approximately, 1,770,464 insurable males. Such is the field. How thoroughly has that field been worked?

The report of the superintendent of insurance shows that at the beginning of 1911 there were 1,172,125 life insurance policies in force in Canada. Some of these are carried on the same life. Assuming that 75 p.c. of the number are carried on different lives, we find that 879,093 lives are insured—about 49 p.c. of the insurable 1,770,464. In other words, one insurable man out of every two carries no insurance at all, with insurable women not entering into the calculation!

Who, then, can hold that the opportunity for the Canadian field man is exhausted? As a matter of fact, life insurance in Canada is but in the swaddling-clothes period of its development. The possibilities of the life agent's vocation in this fair Dominion are boundless.—The Nalaco, North American Life agents' paper.