

PERSONALS.

A number of Montreal and Toronto fire managers are leaving for the West to-morrow (Saturday) to attend a meeting of all the companies interested in the business of fire insurance in the North-West provinces.

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Lieutenant Trevor A. Evans, reported wounded in this week's fighting near Ypres, is a member of the insurance firm of Eshhart and Evans, Lake of the Woods Building, Montreal. After having qualified in Montreal for a commission, he was refused as medically unfit but crossed to England and was eventually given a commission with the Canadian forces. He went to the Front with a Montreal battalion some two months ago.

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Mr. H. B. Mackenzie, General Manager of the Bank of British North America, has accepted the invitation of the Court of Directors of the Royal Exchange Assurance, whose Head Office is in the Royal Exchange, London, England, to become one of its Canadian Directors. The other Directors in Canada are Mr. H. V. Meredith and Dr. E. P. Lachapelle, of Montreal, Mr. J. Stanley Hough, K.C., Winnipeg, and Col. B. A. Weston, Halifax.

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Lieut.-Col. W. O. H. Dodds, of Montreal, whose name appears in the King's Birthday honours list as the recipient of the C.M.G., has a double connection with insurance. Not only was he associated with the Mutual Life of New York before going to the Front with the Montreal Field Artillery, but he is a son-in-law of Mr. R. W. Tyre, the veteran manager for Canada of the Northern Assurance Company. Colonel Dodds was a keen and efficient artilleryman for years before the outbreak of war, and many friends appreciate the new distinction conferred upon him.

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Captain E. A. Whitehead, reported killed in action this week, was a member of the Montreal

insurance brokerage firm of E. A. Whitehead & Company, which was founded by his grandfather, the late Col. E. A. Whitehead. Prior to the war, Captain Whitehead was with the Victoria Rifles and crossed to Europe with the first Canadian contingent. He was wounded in April, 1915, and was on the sick list for a considerable time but was subsequently able to return to the front.

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Mr. T. L. Morrisey, of Montreal, the well-known Canadian manager of the Union Assurance Society, has received many congratulations this week, following the appearance in the list of honours issued on the King's Birthday of the name of his son, Major T. S. Morrisey, who has been awarded the D.S.O. Major Morrisey, who went over with the first Canadian contingent as a captain, was promoted to his present rank a short time ago and now holds a staff appointment. At the front, he is making for himself an enviable record.

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- FIRST**—Because in a mutual company the assets are the sole property of the Policy-holders.
- SECOND**—Because in a mutual company ALL of the profits go to the policy-holders: not 90 per cent or 95 per cent, but **THE WHOLE**.
- THIRD**—Because in a mutual company the executive is directly responsible to the policy-holders: ALL the directors are policy-holders' directors.
- FOURTH**—Because mutual companies hold the record for stability.
- FIFTH**—Because mutual companies have all the "safety-first" features of stock companies with mutuality thrown in.
- SIXTH**—Because the largest American companies are already mutual or seriously considering mutualization, and already more than one-half of legal reserve insurance is mutual.
- SEVENTH**—Because mutual companies are not built up in the interest of the FEW, but of the MANY.

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