

WHERE DEATH RESULTS FROM THE INJURY:—

(1) \$1,500 is a maximum where there are dependents such as wife, children, father, mother, etc., residing in the province.

(2) \$100 is a maximum to cover medical attendance and burial where no dependents.

WHERE TOTAL OR PARTIAL INCAPACITY FOR WORK RESULTS FROM THE INJURY:—

(1) No compensation for first two weeks.

(2) After first two weeks 50 per cent. of the usual earnings not exceeding \$10 per week for journeymen or adult employees, or \$6 per week for apprentice.

GENERAL PROVISIONS OF ACT.

All disputes shall be settled by arbitration, for which provision is made under the second schedule of the Act.—Sec. 4.

AN EMPLOYER IS ENTITLED TO:—

(1) Notice of accident within 14 days.

(2) Notice of claim within three months.

(3) And arbitration proceedings within six months.

Failure to give the notices is not an absolute bar, but failure to commence proceedings is fatal.—Sec. 5.

Any agreement to contract liability out of the Act must be approved in writing by the Attorney-General.—Sec. 6.

A principal or main contractor is liable to a sub-contractor's workmen.—Sec. 7.

The Act comes into force on January 1st, 1911, but does not apply to accidents happening before that date.—Sec. 15.

DINNER TO MR. B. HAL BROWN AT TORONTO.

Members of the Canadian Life Insurance Officers' Association paid a mark of signal honor and respect to Mr. B. Hal Brown on Friday, the 25th ult., when he was their guest at a complimentary dinner given in the Toronto Club. Covers were laid for twenty-five, which made provision for the representative of each company in the membership of the Association able to be present. Mr. Richter, the newly-elected President of the Association, was in the chair, and those present represented Canadian, British and American companies.

The health of the guest was proposed by Mr. Goldman (the vice-chairman), who referred to the fact that while there was keen business rivalry between the various life companies in the Canadian field, that rivalry was never carried beyond the bounds of fair-play, and it did not, happily, interfere with warm personal friendships, which existed not only between Mr. Hal Brown and himself, but with others. Mr. Goldman paid a high tribute to the guest of the evening for his efforts for the improvement of the general conditions of the business and for the promotion of the ideals of the Life Officers' Association, which, Mr. Goldman reminded those present, Mr. Hal Brown had served in several capacities, including that of President. In matters legislative, added Mr. Goldman, Mr. Hal Brown had given of his best and had accomplished a great deal for the safeguarding and advancing of the interests of insurance. While regretting that Mr. Hal Brown was retiring from a field where he had given long and useful service, Mr. Goldman expressed his confidence that the guest would have continued success and prosperity in the broad field of Trust Company activity.

Mr. Bradshaw, secretary of the Association, supported the toast in complimentary sentences, and read communications addressed to him from those who were unable to be present. These included Mr. J. K. Macdonald, of the Confederation Life, Mr. D. M. McGoun of the Standard Life, Mr. Frank Sanderson of the Canada Life, Mr. T.

B. Macaulay and Mr. Arthur Wood of the Sun Life, Mr. Seargent P. Stearns, Equitable Life Assurance Society of New York, and Mr. Bingham of the Phoenix of London. These letters, which referred eulogistically to Mr. Hal Brown's work in the insurance field, were presented by the Association to their guest, following which the toast proposed by Mr. Goldman, was enthusiastically honored.

Mr. Hal Brown, in reply, referred to the regret which he felt in retiring from the Association after so many years' connection with it, and his appreciation of the kindly and courteous consideration which had always been given to matters which he had brought before the Association respecting the important business in which they had been engaged. He would continue to take the keenest interest in the Association, knowing, as he did, the important influence it had in guiding the development of the life insurance business upon right lines, and should in the future his assistance be regarded of value, he would be only too glad to exert it. He accepted with the greatest possible pride and gratitude the kindly things that had been said, in the spirit, in which, coming from friends, he knew they had been given. He attributed much of whatever measure of success had crowned his efforts to the influence of those with whom he had been fortunate enough to be associated in the business of life insurance, among whom he wished specially to mention Mr. A. G. Ramsay, Mr. J. K. Macdonald, Mr. W. M. Ramsay, the late William McCabe and Mr. Robertson Macaulay. The new field upon which he was entering—the diversified business of Trust Companies required equally studious attention and unflinching integrity on the part of its officials, as successful Life Insurance management and he was satisfied that his schooling in the profession of insurance would stand him in good stead in Trust company work. It would be his pleasure to serve them at all times and in any way he could. He fully reciprocated their kind references and the best wish he could have was that he should be surrounded in the future by men of equally sterling qualities as those possessed by his former colleagues.

Mr. W. C. Macdonald, in a subsequent speech, expressed the regret of Mr. J. K. Macdonald at his inability to be present at the gathering to join in doing honor to an old personal friend. To him (the speaker) it was a great pleasure to be able to join in paying honor to one whom they had all esteemed and respected as a personal friend for so many years. Mr. Hal Brown was one whom he originally knew as a business friend, and he had come to count him, he was pleased to say, as one of his personal friends and intimates. They regretted that he had severed his connection with the business of life insurance and that they would be deprived of the benefit of his advice, and the pleasure of intercourse with him at their business and social gatherings, hereafter. They felt satisfied, however, that the same ability, energy and integrity which had characterized his efforts in the management in Canada of the London & Lancashire Life Assurance Company, would be transferred to, and they trusted would be rewarded with an equal measure of success in, the new enterprise in which