

NEW YORK STATE FUND DISCRIMINATORY.

The doubtful nature of the advantages claimed for the New York State Fund system of compensation insurance is once more being impressed upon employers, the question having been raised whether the individual group plan under which a large part of its business has been written is not illegal as discriminating between employers. It is understood that the attorney general has unofficially declared the plan illegal, so that a large number of the policyholders of the State Fund are facing an increase in the cost of their insurance. The glorious uncertainty of the law is as nothing compared with the uncertainty attaching to insurance in the State Fund. Its policyholders are not certain that they are not liable to assessment, the chances being that they are; they are not certain that the Fund is being conducted in accordance with the law, and they are not certain whether, if they desire to take out other insurance about which there is no uncertainty of any sort, they can withdraw from the State Fund unless they give notice of withdrawal at least thirty days before their policy expires. All this is to be regretted, because no reliable conclusion as to the value of state fund systems of insurance can be drawn from the experience of an institution conducted, as is the New York State Fund, by men not responsible to the supervision of a state insurance department. The Fund, so far, has given an excellent illustration of the vagaries of which men, however intelligent but possessed of no practical insurance experience, may be capable unless restrained by some supervising authority. It also affords an excellent example of the impracticable nature of legislation drafted by politicians for the purpose of currying favor with some special interest.—*Boston Standard.*

CALENDARS FOR 1915.

The Canada Permanent Mortgage Corporation's calendar for 1916 maintains the high artistic standard consistently set by this Corporation. A peaceful English scene painted by Yeend King, is the subject this year, and the new calendar will undoubtedly prove fully as popular as its predecessors.

The North American Life, which has a penchant for wild Indians, presents this year a striking composition by Mr. Arthur H. Hider, a Canadian artist. The present wild Indian is, however, a much more amiable looking person than last year's.

Our thanks for calendars are also returned to the Bank of Montreal, the Montreal City & District Savings Bank, Messrs. C. R. G. Johnson, Poirier and Jennings, Inc., Messrs. C. F. Dawson, Mr. Judson G. Lee, insurance broker, Montreal, and the Montreal Gazette.

CANADA LIFE'S SPECIAL NUMBER.

"Life," the readable magazine of the Canada Life, made this year its Christmas appearance as usual in an artistic make-up befitting the season. With contents judiciously varied between grave and gay, the number undoubtedly formed an acceptable Christmas card to Canada Life men and others associated with this fine old Company.

The Travelers Insurance Company is increasing its paid-up capital from \$5,000,000 to \$6,000,000.

George Shikini, the Lachine youth accused of having set fire to the R. C. parish church at Lachine, which he had been engaged to watch, has been freed, the Court finding that the case against him had not been proved.

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American fire offices have not had much success in Great Britain in the past, and we think that only one or two are now seeking business here. Their non-success, we believe, has been largely due to their inability to adapt themselves to British methods and requirements.—*Policyholder.*

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