

- 10.30 a.m.—Reading of letters of regret, etc.
 Five minute discussion on "Is a pension for long service desirable?"
 "What are the best means of retaining agents with the Company?" (In charge, W. G. Keddie, Ottawa.)
- 11.30 a.m.—Address by W. C. Johnson, Esq. of Boston, Vice-Pres. Columbian National Ins. Co.
- 12.00 noon—Award of prize offered by Mr. Geo. H. Allen and reading of essay. Subject: "Building an Agency."

FRIDAY AFTERNOON.

- 2.30 p.m.—Five-minute topic, in charge of E. W. Owen, Calgary. Subject: "How best to increase our business by adopting new forms."
 (a) Partnership or corporation insurance.
 (b) Income Insurance.
- 3.30 p.m.—Address: Hon. J. A. De Boer, President, National Life of Vermont.
- 4.00 p.m.—Report of Nominating Committee.
 Election of Officers.
 Selection of next place of meeting.
 Award of cup offered by Mr. J. R. Reid for Association showing the largest percentage of increase in membership.
 Award of gold fob presented to the member proposing the largest number of new members, by Mr. Vipond.
 Award of cup offered by Mr. R. J. Stuart, of Toronto, for prize essay. Subject: "The service rendered by the L. U. A. to the public and its members."

NOTE.—All meetings on Thursday and Friday will be held at the Windsor Hotel.

FRIDAY EVENING.

Visit to Dominion Park (Special Cars).

SATURDAY, AUGUST 24th.

- 9.00 a.m.—Drive through city and up to Mount Royal.
 11.30 a.m.—Leave by special train for Ste. Anne de Bellevue.
 12.00 noon—Luncheon in Macdonald College grounds.
 1.00 p.m.—Inspection of College.
 4.00 p.m.—Take steamer for sail down Lake St. Louis and the Lachine Rapids.
 6.00 p.m.—Return to Montreal.

ONTARIO RETAIL MERCHANTS AND STATE INSURANCE.

Their Association Wishes the Merchants to be Left Out of any Scheme of Compulsory Accident Insurance—Sir William Meredith's Enquiry.

At the resumption of the sittings of the Commission on Workmen's Compensation at the Parliament buildings, Toronto, Mr. E. M. Trowern, secretary of the Retail Merchants' Association for Ontario, voiced an unequivocal opposition to any form of State insurance. He was against all forms of public ownership, anything that savored of socialism, and asked the Commissioner, Sir William Meredith, to leave the retail merchants out of any scheme that he would recommend to the Government. Mr. Trowern was anxious to know whether the proposed scheme would mean that business would be taken out of the hands of insurance companies and handed over to the State.

Sir William replied: "It means that an assessment will be made by a Government board upon all employers, varying according to the risk to cover compensation to be paid for all accidents. If an accident happens in a retail merchant's establishment he and his class are assessed to compensate for it. If occupations are classified then each class bears the loss in itself."

Instancing that assessments would vary according to risks and the dry goods man could not pay as

much as the butcher, Sir William answered Mr. Trowern's request that the merchants be an exception by pointing out the anomaly that would exist if a retailer's employe were exempt and that of a small manufacturer next door insured.

"We are unconsciously drifting into a socialism that has to be choked," declared Mr. Trowern. "The retail merchant is the poorest man who has invested the most and gets the least out of it. The moment you begin to remove responsibility from the individual you make him careless, and carelessness is the great danger."

F. J. Wegenast, representing the Canadian Manufacturers' Association, proceeded to argue from his brief, and refused to accept the professional risk theory that employes should be compensated regardless of negligence on their part. The Commissioner pointed out that contributory negligence usually had little weight with a jury as a vehicle of defence. Mr. Wegenast claimed that the individual employer should not be held responsible for damages for something that was not his fault. The English act was opposed to that principle. The employe should not be relieved of the result of his own wrongdoing. While juries had been against contributory negligence as a defence in litigation, Mr. Wegenast pointed out that the Court of Appeal often upheld this contention as an important factor in deciding the case.

Mr. Wegenast recommended that a non-partisan commission be appointed to manage the system. It should be quasi-judicial and a judge of the High Court should be chairman. He objected to railways being allowed to maintain their own insurance schemes, as, in the event of the railways becoming insolvent or passing to another company, there would be no guarantee the long term assurance would be kept up. Instead of driving the liability insurance companies out of business, Mr. Wegenast declared that the benefits derived from such assurance would at once become so apparent that an even greater business would be done.

WINNIPEG'S FIRE LOSS.

Fire Commissioner's Survey.

Slackness of administration and general carelessness leading to heavy fire losses are severally scored in a bulletin which has just been issued by Fire Commissioner Lindback, of Manitoba, drawing attention to the heavy fire record of 1912 in his district. Commissioner Lindback says in part:—

January 3, the Excelsior garage burned, with a loss of \$115,000, caused through carelessness and ignorance. On the 22nd of the same month a cold storage plant was destroyed through carelessness also, at a loss of \$15,000. March 6, a sash and door factory was destroyed with a loss of seven lives, and a property loss of \$24,000 because of non-conformity with the city by-law, and because of non-inspection by the proper city authorities. Other reasons were because two or three barrels of gasoline were handled under the name of naphtha, and were, therefore, not considered dangerous. March 5, fire started in a building while the occupants were still in the office, causing a loss of \$20,000 through a lighted match being carelessly thrown away.

April 23—The Brown-Rutherford plant was destroyed by a spark from their smoke stack falling in