

the time of his death a member of the Intercolonial Railway Employees' Relief and Insurance Association and that under the constitution, rules and regulations of that association, of which deceased had been furnished with a copy and the certificate of membership, and in which he had nominated his wife, Amanda Desrosiers, as the person to receive all assurance money accruing upon the certificate, all that she could claim was \$250 insurance money.

Relieved of All Claims.

The Crown further argued that by the constitution, rules and regulations of that association it was provided that in consideration of the annual contribution of \$6,000 from the railway department to the association, the railway department was relieved of all claims for compensation for injury or death of any member.

The case was heard in Quebec before the late Mr. Justice Burbidge, and judgment was rendered on the 24th of June, 1907, allowing to the widow the sum of \$4,000 and costs. The Crown appealed to the Supreme Court and the case was argued on the 27th October last. The court followed the decisions rendered in the Privy Council in the leading case of Millar vs. G. T. R. and the more recent one of the King and Armstrong on the question of law and dismissed the Government's appeal with costs, thus affirming the judgment rendered by the late Mr. Justice Burbidge in the Exchequer Court. Mr. F. H. Chrysler, K.C., was acting for the Government and Mr. Auguste Lemieux, K.C., argued the case on behalf of respondent, Mrs. DeChamplain.

HAIL INSURANCE.

Municipalities Discuss An Old Topic—Inter-Municipal Insurance Suggested.

The cheapest possible way to protect communities from hail storms is the aim of Manitoba municipalities. Mr. Stintson, who addressed the recent convention of the Manitoba Union of Municipalities of Brandon thought that the municipalities should bear the onus of a storm. Representatives of the Government and of the Union have discussed this question. The following suggestions have resulted:—

1. That there should be a system of inter-municipal hail insurance including thirty municipalities.

2. That a maximum rate of three cents per acre be levied, to be collected as a tax. This would provide a sufficient fund to pay at least \$3 per acre indemnity for a totally destroyed crop.

3. That the damage sustained by hail in the district should be appraised by an appraiser to be appointed by the several municipalities. The award of the appraisers to be subject to appeal, to a board of three arbitrators appointed by the municipalities, the party losing to pay the cost.

4. That all taxes so collected shall be placed in the hands of the municipal commissioner by February 1, each year.

5. Any claim for damage by hail shall be sent to the clerk of the municipality in writing within six days and the commissioner notified by the clerk by telephone or telegraph, who shall appoint an appraiser.

6. Immediately after such appraisalment the appraiser shall notify the clerk of the municipality and the municipal commissioner advising them of the results of his investigation and the amount of the compensation, if any, for the damage done.

Any matter not herein provided for shall be determined along the lines of the Municipal Hail Insurance Act.

The general opinion of the convention favored compulsory taxation or rather the forcing of the municipalities in the belt chosen to pay their taxes was not wanted at all. Again the question as to how much of non-arable land there should be on a quarter section before it becomes exempt from taxation.

TAXATION CONFERENCE A SUCCESS.

Canadian Life Officers Appointed to Act with United States Interests—Some Good Addresses.

Canada figured prominently at the annual meeting of the Association of Life Insurance Presidents held in New York last week. A brief reference to the matter appeared in last Saturday's issue. Many Canadian officers were present and a tribute was paid to the Canadian Life Officers Association by the election of its executive committee to the committee who will consider the entire question of insurance taxation.

The sum result of the conference indicated a unanimous feeling that life insurance taxation should be more consistent,

uniform and less burdensome to policyholders. A resolution was passed to that effect.

Canada to be Represented.

The following resolution was submitted:—

"That it is the sense of this assembly that the entire question be referred to the Executive Committee of the American Life Convention, and of the Presidents' Association for such action as they may deem necessary, it being understood that so far as possible they co-operate with a committee representing the State Superintendents of Insurance."

A Member: May I suggest to Mr. Morton one thing: The Canadian gentlemen are present, and they represent the Canadian Life Officers' Association—that that committee should include the Executive Committee of that body?

Mr. Morton: I would be very glad indeed to include them.

Mr. R. L. Cox: I am sure this is an international question.

Mr. Morton: I will so amend it before seconded.

Mr. R. L. Cox: "To a committee of the Canadian Life Officers' Association or representatives of that body." The resolution as amended was duly seconded and carried.

Election of Officers.

Robert Lynn Cox, general counsel and manager of the Association was re-elected to that position for the ensuing year. The executive committee consisting of T. A. Buckner, Vice-President New York Life Insurance Company, New York; S. C. Dunham, President The Travelers Insurance Company, Hartford, Conn.; Haley Fiske, Vice-President Metropolitan Life Insurance Company, New York; L. G. Fouse, President The Fidelity Mutual Life Insurance Company, Philadelphia, Pa.; George E. Ide, President Home Life Insurance Company, New York; Paul Morton, President The Equitable Life Assurance Society, New York; Charles A. Peabody, President The Mutual Life Insurance Company, New York, was also re-elected.

Mr. R. L. Cox read an excellent paper on the objects of the conference and necessity for co-operation. Dealing with the inequalities of the taxation burden as between policyholders themselves, he said the question naturally divided itself into two parts. "First, inequalities arising from the diversity of residence of policyholders and, second, from the diversity of domicile of the companies in which they are insured. By keeping this classification in mind, we may better understand perhaps the potency of the various arguments that will be advanced by those who are to discuss the question before us. By having their places allotted in advance, we may perhaps more readily assign the facts to be presented to their positions of relative importance.

"We have heard much of the burden of life insurance taxation as expressed in aggregate figures. We know that life insurance—the co-operative sharing of losses caused by the untimely death of productive human beings—is burdened annually for the support of government to the aggregate amount of at least eleven million dollars. That this burden is borne solely by policyholders is not so well known nor has it hitherto been seriously considered by policyholders themselves." The tax problem is the policyholders problem, he concluded, and nothing can be accomplished in the way of substantial reform except through co-operative efforts of policyholders.

Statistician Pleads for Intelligent Legislation.

That 324 insurance laws were passed in 1907 as against 170 in 1905 was the statement in an address by R. H. Whitten, librarian and statistician, New York Public Service Commission. The New York investigation and laws of the preceding year, he said, furnished the inspiration and models for most of the new laws passed. Tracing the phases of taxation in commercial, financial and insurance spheres, Mr. Whitten advocated better legislation. The legislature must develop the organization necessary to permit it to act intelligently. There must be the systematic collection and organization of information. The drafting or revision of each proposed bill should be undertaken by experts in statutory methods. Each proposed measure should undergo the scientific examination of expert knowledge.

Life insurance is greatly overtaxed—that opinion punctuated Hon. J. H. Dryden's address on the taxation of life insurance in the United States. The prospect of securing the general adoption of a perfect system of taxation is too remote for serious consideration. A uniform premium income tax of one per cent. would be a practical working basis. It would more than repay the States for their supervision and protection and would materially decrease the cost of life insurance to the millions of American policyholders.

Reform is Necessary, says Zartman.

The necessity for reform in life insurance taxation was dealt with by Lester W. Zartman, Yale University. Last year, he stated, the life insurance companies of the United States paid \$12,000,000 to the States as the share which the holders of life insurance policies should contribute to the companies to the expenses of Government. Mr. Zartman