

Programme of World's Insurance Congress

Conference to Take Place at San Francisco Will Be One of the Largest Ever Held on the Continent and Will Treat of Insurance Comprehensively.

The World's Insurance Congress, to be held at San Francisco in connection with the Panama-Pacific Exposition from October 4th to 16th, will be vitally interesting from all angles of insurance to insurance people and should evoke more interest from the public generally.

The executive committee in charge of this Congress has sent out the following letter to the members:

From an analysis of your reports and advices, and the thousands of letters and suggestions received from insurance sources throughout the world, extending over a period of several years, your Executive Committee has constructed a programme for the World's Insurance Congress, to convene in San Francisco October 4th, which represents a composite view applied to all classes of the business. The preparation of this programme has been an arduous task, and the result is submitted with no claim of originality, but with an earnest desire to best serve Insurance as a whole.

Through the performance of its function of indemnifying for loss, Insurance has become the great agent of prevention, and the prevention of fire, accident and disease—the prolongation of life—means the elimination of waste or loss, which in turn means the addition of thousands of lives and hundreds of millions of dollars to the wealth of the nation every twelvemonth.

Each branch of Insurance performs a distinct service, but each in a measure overlaps and enters into the service of the other. Fire insurance in its effort to eliminate the effects of this great destructive agent, is also a factor in the prevention of accidents and the saving of lives; life insurance teaches the lesson of thrift and saving and caution and adds to the force of accident and fire protection; accident insurance, in its prevention work, develops fire elimination ideas and is a force in life insurance also. All work together for the betterment of citizenship.

There would appear to be a community of interest in these forces that might be made the basis for joint educational plans for teaching the Gospel of Service, and that if the mighty forces of associations of underwriters of all classes as they now exist can utilize this service as a working basis, it should be the means of quickly spreading broadcast an understanding of the functions of Insurance and help to serve the great problems with which it is today confronted.

There are now ninety-one insurance organizations represented in the National Council by delegates, and twenty-three members of the Advisory Board, whose ideas and suggestions have been incorporated in the programme, assimilated with the contributions of thousands of individuals, according to the best judgment of your Executive Committee.

The programme is in part as follows:

Address of Welcome: Governor of California and Mayor of San Francisco, and response by Darwin P. Kingsley, President of New York Life Insurance Company.

World's Insurance Congress Movement: C. C. Moore, President of Exposition; Service Performed by Insurance: J. M. Gillett, ex-Governor of California.

Service Performed by Fire Insurance Companies: R. M. Bissell, President of Hartford Fire Insurance Company, and R. W. Osborn, Manager Pennsylvania Fire Insurance Company at San Francisco.

Service Performed by Surety Companies: Edward Warfield, President Fidelity and Deposit Company, Baltimore.

Service Performed by Casualty and Liability Companies: David Van Shaack, Aetna Life Insurance Co.

Service Performed by Life Insurance Companies: Halley Fiske, Vice-President Metropolitan Life Insurance Co., and T. L. Miller, President West Coast-San Francisco Insurance Co.

Service Performed by Marine Insurance Companies: J. B. Levison, Vice-President Firemen's Fund Insurance Company.

The Force of Insurance in Social Economy: Alvin E. Pope, Chief of Education and Social Economy, Panama-Pacific Exposition.

Speakers will be selected for the following subjects: International Association of Casualty and Surety Underwriters, American Life Convention, National Board of Fire Underwriters, National Fraternal Congress of America, National Association of Insurance Agents, National Association of Life Underwriters, National Fire Protection Association, Association of Life Insurance Presidents, National Council of Insurance Federation Executives, National Association of Casualty and Surety Agents, Association of Life Insurance Medical Directors, National Association of Mutual Insurance Companies.

The programme of prevention in insurance will include the following subjects: Southern Pacific Railway, Life Extension Institute Incorporated, United States Bureau of Mines, Safety First Federation of America, A Prominent Department Store, A Prominent University, American Institute of Architects, American Institute of Electrical Engineers, National Association of Credit Men, National Association of Manufacturers, American Institute of Bankers, American Bar Association.

One day will be devoted to the following subjects to be handled by three speakers each: State Supervision, Taxation for Revenue, National Supervision, and Communistic Experiments as Obstructions to Insurance Progress.

One day will be devoted to the Conservation of Human Life; another to Fire Elimination, and another to Safety First: Accident Prevention. The concluding day, Friday, October 15, will be devoted to Resolutions and Recommendations for the purpose of carrying out plans developed during the sessions of the Congress.

RECENT FIRE LOSSES.

Recent fire losses reported to Superintendent of Insurance, Victoria:—

Victoria, August 11.—540 Cecilia Street; owner, P. Lang; occupant, G. Van Busker; two-storey frame dwelling; value of building \$2,400, insurance on same \$2,000; value of contents \$1,200, insurance on same \$2,000. Total loss, \$226.70. Cause, overheated stove. Aetna Ins. Co.

Victoria, August 24.—3136 Stevenson Place; owner, Hugh Pattison; unoccupied; 1½-storey frame dwelling; value of building \$1,500, insurance on same \$1,000. Total loss, \$375. Cause, incendiary. London Assurance Co.

Vancouver, August 6.—Beach Avenue and Broughton Street; owner and occupant, W. T. Binford; one-storey frame cabin dwelling; value of building \$178, insurance on same \$300; value of contents \$212, insurance on same \$700. Total loss, \$390. Cause unknown. Westchester.

Summerland, August 18.—Block 8, D. L. 472; owner and occupant, Miss Roberta Stuart; frame stable; value of building \$600, insurance on same \$200; value of contents \$150, insurance on same nil. Total loss, \$750. Cause unknown. London Mutual.

South Vancouver, August 22.—Monmouth Street and Collingwood East; owner, K. Fraser; occupant, H. Drinkwater; one-storey