

SOCIAL INSURANCE

Social insurance in the United States! Watch it grow, the idea, we mean, and after that the reality. First the bud and then the ear, followed by the full corn in the ear and all that sort of thing. It is our guess that inside of ten years social insurance will be a fact throughout the United States. Not, mind you, from any principle of justice in the thing itself. Not because it is right, moral or the one thing needful, but because it will provide political pap for thousands of thirsty and hungry politicians and their parasites; there's graft galore in the essentials of it, and pork and loot past the counting.

Social insurance originated in Germany and Bismarck was the father of it. The Iron Chancellor took the view that an industrial system which depended on its workmen owed it to them to provide against the time when they should be no longer able to support themselves. Germany adopted the suggestion, and from Germany it spread to other countries, including Great Britain and France.

Difficulties in the way of the practical adoption of social insurance in Massachusetts are recognized by the Governor, but he says this should not be allowed to obscure its morality. The thing that must be guarded against is the possibility of the scheme developing a class of leeches and paupers. Care must be taken to insure that shammers and pretenders do not find in the scheme the means of fastening themselves for support upon the public.

A lot of zealous and sleepless watchmen on the walls will be needed to do all this, so it comes to pass that between the watchers and the watched, who strive to obtain public support, social insurance will provide shows of blessings for many a needy sinner.—Insurance Register.

INDUSTRIAL DEVELOPMENTS.

In pursuance of the policy outlined by Hon. J. D. Hazen, minister of marine and fisheries, at the last meeting of the Canadian Fisheries Association, Mr. Hugh Green, the official representative of the Militia Department left a few days ago for England via New York. The first shipment of fish for the Canadian troops in England and on the continent is to be sent forward at an early date, and Maj. Green, the official representative of the Militia Department, left a few days ago for England via New York. The first shipment of fish for the Canadian troops in England and on the continent is to be sent forward at an early date, and Maj. Green hopes to make this the basis for a movement to interest European consumers in Canadian fish. He expects that the British service will shortly adopt Canadian fish as a part of the regular ration for the troops.

EXPLOSION INSURANCE

Among the latest forms of insurance resulting from the war in Europe is explosion insurance, written on plants under contract to supply munitions of war to European countries, covering property damage and use and occupancy.

This new form of insurance is commonly known as explosion, or bomb, insurance, and has been designed primarily to protect the interests of manufacturers who have undertaken important contracts for foreign governments, the nature of which call for heavy investments in stock and equipment, in order to facilitate deliveries.

WAR RISK INSURANCE.

One of the biggest "war risk" insurance policies yet placed in western Canada was taken out by the Alberta Provincial Government on Saturday, direct from Lloyd's, London, England, and insures the Provincial Parliament Buildings for \$2,000,000 against war risks of any kind. It covers damages arising from bomb outrages or things of that kind, and even from fire resulting from gasoline used by alien enemies.

In addition, the Government is taking special precautions with regard to the admittance of visitors.

GAY NEW YORK.

The report of the Police Department for 1915 just made public shows that there were 246 murders in New York City during the year. This is against 257 murders in 1914, and 286 in 1913. The report shows a marked decrease in shooting cases and in burglaries.

Four thousand four hundred and thirty-nine persons were reported missing during the year, the fate of 329 of whom is still unknown.



MR. C. B. GORDON,
President of Penman's Limited, which has just declared a bonus.

INSURANCE OF INDIVIDUALS

Thomas L. Shevlin, who died recently, carried \$1,500,000 business insurance. A list has been compiled showing amounts of \$1,000,000 or more carried by individuals or concerns in the United States for the protection of business interests. In the list are the following:

Rodman Wanamaker	\$4,000,000
H. G. Selfridge, London	2,500,000
John N. Willys, Willys Overland Co.	1,500,000
H. M. Byllesby, New York	1,500,000
George E. Nicholson, Kansas	1,500,000
Gimbel Brothers, New York and Phila.	1,500,000
Simmons Hardware Co.	1,000,000
F. H. Peavey and Co., Minneapolis	1,000,000
Arthur S. Ford, president	1,000,000
J. G. White of J. G. White and Co.	1,000,000
Lit Brothers, Philadelphia	1,000,000
A. B. Johnson, New York	1,000,000
Mrs. Charles Netcher, Chicago	1,000,000

—United States Review.

STATE LIFE INSURANCE A FAILURE

That State life insurance as tried by Wisconsin for two years is an utter failure unless there is a big appropriation made to finance an agency organization was the report made to State Insurance Commissioner M. J. Cleary by his chief actuary, L. A. Anderson. Mr. Anderson has made the same kind of an examination of the Wisconsin life fund that he makes of all private insurance companies, and his report declares that if the State life fund were that of a private company he could not issue a license to operate in the State. The only chance of success, his report declares, is to secure a big appropriation from the legislature, and place agents all over the State to get business. Commissioner Cleary is said to believe that State life insurance is impracticable, and this report verifies his opinion. — Insurance Register.

CROWN LIFE INSURANCE COMPANY

The annual report of the Crown Life Insurance Company showed the following:

	1915.	1914.
Premiums	\$ 415,886	\$ 394,018
Total income	502,635	469,285
Insur. assets	3,875,422	3,445,745
Total assets	1,850,685	1,675,816
Int. rents, etc.	86,248	75,266
Surplus year	243,138	212,819
Insurance in force	12,709,832	11,816,200
Reserve	1,518,467	1,324,800

The improvement in the latter half of the year was marked.

G. T. Somers, president, and the entire Board were re-elected.

HARVEST FOR LLOYD'S.

London cable says American munition and steel concerns have paid more than \$1,000,000 to Lloyd's as premium insurance against explosions and kindred damage to their plants. Lloyd's has paid out to date only \$60,000. Premiums on Zeppelin insurance collected by Lloyd's total \$6,000,000, and thus far losses have been only \$250,000.

WESTERN ASSURANCE COMPANY

Incorporated 1851

FIRE AND MARINE

Assets Over \$3,500,000.00
Losses paid since organization over \$61,000,000.00
HEAD OFFICE, TORONTO, ONT.

W. R. BROCK, President
W. B. MEIKLE, Vice-President and General Manager

QUEBEC PROVINCE BRANCH

61 St. Peter Street, MONTREAL

ROBERT BICKERDIKE, Manager

UNION ASSURANCE SOCIETY LIMITED

OF LONDON, ENGLAND

FIRE INSURANCE SINCE A.D. 1714

Canada Branch, Montreal:

T. L. MORRISSEY, Resident Manager.

North-West Branch, Winnipeg:

THOS. BRUCE, Branch Manager.

AGENCIES THROUGHOUT THE DOMINION.

The London & Lancashire Life and General Assurance Association, Limited

Offers Liberal Contracts to Capable Field Men

GOOD OPPORTUNITY FOR MEN TO BUILD UP A PERMANENT CONNECTION.

We particularly desire Representatives for City of Montreal.

Chief Office for Canada:

164 ST. JAMES STREET, MONTREAL

ALEX. BISSETT, Manager for Canada.

British America Assurance Company

FIRE, MARINE AND HAIL.

Losses paid since organization over \$38,000,000.00.

W. R. BROCK, President.
W. B. MEIKLE, Vice-President and General Manager

PROVINCE OF QUEBEC BRANCH:

Lewis Building, 17 St. John Street
MONTREAL

THOMAS F. DOBBIN, Resident Manager.
Have Vacancies for a few good City Agents.

Founded in 1901

THE LAW UNION AND ROCK INSURANCE CO. LIMITED

OF LONDON

Assets Exceed \$48,000,000.

Over \$12,500,000 Invested in Canada.

FIRE and ACCIDENT Risks Accepted.

CANADIAN HEAD OFFICE:

57 BEAVER HALL HILL

Montreal

Agents wanted in unrepresented towns in Canada

J. E. E. DICKSON, Canadian Manager.

W. D. AIKEN, Superintendent Accident Dept.

Commercial Union Assurance Co. LIMITED

OF LONDON, ENG.

The Largest General Insurance Company in the World.

(AS AT 31st DECEMBER, 1915.)

Capital Fully Subscribed \$14,750,000
Capital Paid Up 1,475,000
Life Fund and Special Trust Fund 72,629,385
Total Annual Income Exceeds 45,000,000
Total Funds Exceed 133,500,000
Total Fire Losses Paid 174,226,575
Deposits with Dominion Government 1,208,433
Head Office, Canadian Branch — Commercial Union Building, 232-236 St. James Street, Montreal.
Applications for Agencies solicited in unrepresented districts.
J. Mcgregor, — — — Mgr. Canadian Branch
W. S. JOPLING — — — — — Asst. Manager.