

## Black Watch

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2271

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### PERSONAL.

Mr. A. H. Walker, manager of the Toronto branch of the Sterling Bank of Canada, has been appointed inspector of the bank.

Mr. Thomas Hodgetts, for twenty-five years in the inspection department of the Bank of Toronto, has died at Toronto of typhoid fever, aged 56 years.

Mr. F. C. T. O'Hara is gazetted deputy Minister of the Department of Trade and Commerce in the place of W. G. Parmelee, retired. Mr. J. A. Cote has been formally appointed assistant deputy Minister of the Interior.

The death is reported from Scotland of John Proctor, one of Hamilton's wealthiest men. He was a member of the Board of Directors of the Bank of Hamilton for thirty-five years, and was prominently connected with the Great North-Western Railroad.

Mr. John S. Clark, first president and promoter of the Grand Valley Railway, has entered action on behalf of himself and other bondholders and shareholders against the Grand Valley Railway Company, and a number of individuals for an injunction restraining the sale of the

railway to M. A. Verner, a Pittsburg financier.

Mr. W. J. B. Middleton, who has filled the position of teller at the branch of the Royal Bank at Vernon, B.C., has been transferred to Vancouver. Mr. Macdonald, who is from the main office at Vancouver is now filling his position.

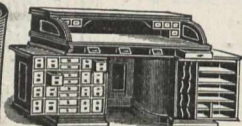
Mr. W. E. Davis has been passenger traffic manager of the G.T.P. Railway; Mr. J. E. Quick, general baggage agent, with headquarters at Toronto; and Mr. G. T. Bell, general passenger and ticket agent, with headquarters at Montreal.

Unfortunately, it seems probable that we shall have to discriminate between Australian and Canadian companies. Australia models its insurance legislation and the returns which it requires from the companies on English lines. Canada seems determined to model its insurance legislation on that of the State of New York. Doubtless the

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legislators, both in New York and in Canada intend to benefit policyholders, but, if there is one thing more certain than another, it is that the New York laws have done, and are doing, a great deal of harm to policyholders. Sooner or later the American people will wake up and see the absurdity of what has been done. Regulating the investments of life offices, prescribing certain forms of policies and prohibiting all others, calling for senselessly voluminous returns which no one will ever look at and could make nothing of if they did, and a hundred and one other foolish and expensive restrictions, are depriving policyholders of benefits which they might receive and doing them no good whatever. If the Dominion Parliament copies New York it will be a bad thing for the Canadian life offices and their policyholders.—London Daily Telegraph.

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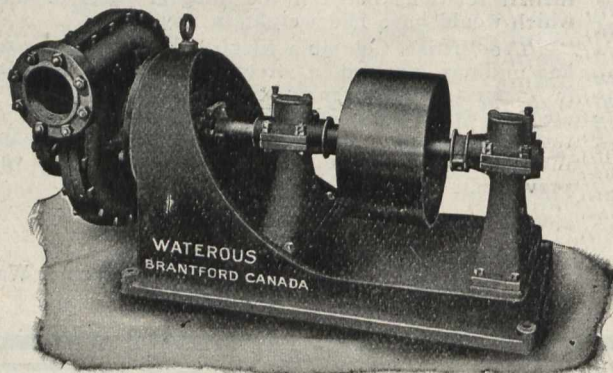
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