

# "HUMBUNG" REGISTRATION

## "SUNDAY VALLEY"

Some of the Absurd and Inconsistent Regulations of New Sunday Law Pointed Out.

W. Thomson in Boston Transcript: Report and editorial comment on Canada's "Lord's Day Act" indicated a measure more obnoxious to personal liberty than is revealed by the text of the enactment. That signifies discussion to have been effective. House and senate amended, with out and inserted so judiciously as to make the measure a wise deal with a difficult problem. The wisdom was evinced in making the act largely, not wholly, delusive. As let go by Sir Wilfrid Laurier, it is concerted to tickle a variety of views disputants, without expressing any who don't seem likely to be compensated. Hence the measure is a "humbung" or "bumbling," while yet accounted useful. In legislation House Biglow's maxim that humbug has "a solid value" is often true. The harmless gratification of a considerable element is a good thing, per se, and so amiable a statesman as Laurier might naturally pass an ineffective law merely to please those demanding legislation. On this principle other profound physicians prescribe.

No matter how many may share the Canadian senate's objection to the title of "The Lord's Day Act," few will say the expediency of securing by the enactment of resting from labor one day each week. Civil law cannot sufficiently effect the desideratum. It is to be fully secured only by prescribing on a chosen rest-day some proceedings that are permissible or commendable and others, and enforcing the temporary proscriptions by the police, fines or other punishments of criminal law. In Canada criminal law is not a provincial jurisdiction of the federal parliament, and civil rights within the exclusive jurisdiction of the provincial legislatures. Until recently both powers held that Sunday law touched civil rights, and were, therefore, in the provincial domain. The provincial legislatures presumed themselves entitled to enact such criminal law as might be necessary to enforce the civil law. This presumption was nullified by the imperial privy council on a test case. The judgment was not to be nullified by the provincial legislatures, but to be nullified by the imperial privy council on a test case. The judgment was not to be nullified by the provincial legislatures, but to be nullified by the imperial privy council on a test case.

In these tangled circumstances it seems as yet presumed by Canadian lawyers that the federal power, the debarred from legislating on civil rights, may be effected by the provincial legislatures. The provincial legislatures, however, are not to be nullified by the imperial privy council on a test case. The judgment was not to be nullified by the provincial legislatures, but to be nullified by the imperial privy council on a test case.

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The act does not become effective until March 1, 1907. So lengthy a postponement surely certifies the need of it. That postponement is harmless, may be also useful. It affords opportunities to amend the act, since the Ottawa parliament is now in session. It affords opportunities to amend the act, since the Ottawa parliament is now in session. It affords opportunities to amend the act, since the Ottawa parliament is now in session.

Granting the expediency of amending the act, and the wisdom of keeping it null until it may be studied, let us see how seriously its provisions have been contrived. Considered all together, they seem to prohibit what will be permitted, to lead provincial authorities with the one exception, to force what may be locally obnoxious, to render farcical the pious persuasion of the title, and yet to allow the province to legislate on Sunday observance and Sunday breaking that are practised in Canada, and which would be required by the act to be enforced. "The Lord's Day Act" had not been modified for good storage.

# Press Comments on Investigation by Royal Commission on Life Insurance

TORONTO WORLD

June 29, 1906.  
Manager Richter, London Life, Gives Some Interesting Evidence Before Commission.  
London, June 28.—(Staff Special.)—The Royal Commission on Insurance, counsel, reporters and stenographers, opened up shop at the Court House here to-day. J. G. Richter, of the London Life, was on the stand all day. The showing of this company was excellent, and Mr. Richter's answers were straightforward and right to the point.

Friday, June 29, 1906.

## LONDON LIFE INSURANCE

CO. CLEAN; PROBE SHOWS HONEST DEALING

Manager J. G. Richter on Stand Yesterday, and Gave Enquiry Committee His Testimony of Questionable Notice.

With apparently a mutual understanding that frankness on both sides was to be their policy, Mr. J. G. Richter, manager of the London Life Insurance Company, and Assistant Examiner Tilly faced each other yesterday morning at the first session of the Dominion Government Insurance Commission.

Mr. Tilly gives the impression of being quite as anxious to secure the good things that insurance companies may do as possible shady transactions, but his tones would never indicate the time at which he scored a point.

It would have been unnecessary for any examiner to use a cudgel on such a witness as Mr. Richter. He showed a willingness to answer every question, and on many occasions volunteered information which was not asked for. The reason for this was to make Mr. Tilly's task a little easier.

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TORONTO GLOBE

## OPEN FINANCIAL METHODS SHOWN

Insurance Commission Investigating London Companies.

CHILD INSURANCE PAID.

Evidence of Mr. Richter of the London Life.

London, Ont., June 28.—The investigation by the Dominion Insurance Commission to-day into life insurance companies having head offices in this city was without a sensational incident, for the reason that the commissioners found no hidden methods of finance. The evidence for the London Life Insurance Company was given by Mr. J. G. Richter with great frankness, and the investigating counsel were able to lay their hands upon no instance of mismanagement.

June 29, 1906.

## MONTREAL GAZETTE

THE LONDON LIFE

Manager Richter Tells Insurance Investigating Committee of Its Special Virtues.

HE CONDEMNES REBATING.

Says All Parties to It Should Be Punished.

London, Ont., June 28.—(Special.)—The feature in the insurance investigation at London to-day was the general freedom of The London Life from most of the evils revealed in some of the other companies. After describing the organization of the company, Mr. Richter, the manager, told counsel some special virtues of the London Life.

Mr. Richter's testimony was straightforward and right to the point. He showed a willingness to answer every question, and on many occasions volunteered information which was not asked for. The reason for this was to make Mr. Tilly's task a little easier.

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THE LONDON LIFE

## EDITORIAL

The Toronto News, July 4, 1906.

In the course of the insurance investigation The News has found it necessary to criticize certain companies and their attitude toward the insurance act and the policyholders. It is, therefore, a pleasant task to mention briefly an instance where a company has been content to progress in a normal way, and to avoid the pitfalls and the various sharp tricks to which more pretentious companies have descended. It is a curious commentary that whereas the majority have earned censure for this or that breach of the law, a company which is law-abiding should bear the stamp of isolated virtue.

We refer to The London Life, which was recently investigated by the Royal Commission. The company is not one of the largest, principally because it has never entered upon a career of extravagant expansion, such as has characterized too many of our Canadian companies. Overly, normal growth, conservative methods, and common honesty have been the outstanding qualities. These three features have prevented the reign of the evils which have beset more companies.

To give examples of how The London Life differs from many of its competitors, we may mention:

Commission advanced to agents are treated by most companies as a liability of the agent, and as a part of the company. These advances are seldom, if ever, repaid, and are written off in irregular amounts each year. In no real sense are they an asset at all. The London Life charges them straight to expense—where they belong.

Nearly every company examined issues estimates of profits, and at the same time denounces the practice. These estimates in very many instances are grossly deceptive and misleading. The London Life follows the British system of publishing not estimates so misleading as to be grotesque, but results actually attained on matured policies. These are only two of the facts revealed in the evidence given at London, which demonstrated the care, the honesty and economy exercised by its management.

The evidence disclosed no juggling with accounts; no window dressing on December 31st, no subsidiary concerns by which directors made personal profit out of the company; the investments are strictly within the act; no deferred dividend policies are written; and the system of changing the basis of reserve adopted by The London Life was the least calculated to prejudice the interests of old policyholders.

The does not mean that The London Life is altogether blameless. It suffers from the rebating system—as do all companies. Its expense ratio is fairly high, but by no means extreme when compared with other companies of its age. And while we do not like the principle which underlies industrial insurance, nor some features which appear inseparable from that branch of insurance, The London Life has not as high a lapse ratio, nor has its business been nearly so expensive as in the Union Life.

On the whole, The London Life is a fair example of a company managed with honesty, economy and conservatism, comparatively untouched by the glaring and grosser evils with which we have become only too familiar.

It is a welcome and a pleasant duty to say a word for this company, in view of the criticisms we have had to make of others which did not make as good a showing. But we say again, that merely because a company lives within the law and is managed pretty much as sound insurance policy would dictate, it is not to be considered a model. No special virtue attaches to the observance of the law. We believe the time is coming when the proportion will be reversed—when that company which does not obey the law and deal honestly with policyholders, the public and the government, will find itself in isolation by no means splendid.

W. B. McEwan, Supt. Industrial Branch  
Metropolitan Bank Building, Cor. Dundas and Arthur Streets.

TORONTO MAIL & EMPIRE

## A GOOD WITNESS ON INSURANCE

London Life Manager Examined by Commission.

Requires Only 2 1/2 Years to Overcome Cost of First Year's Business on a Policy.

London, Ont., June 28.—The enquiry into the London Life took up almost the entire time of the Royal Insurance Commission to-day, and Mr. J. G. Richter, manager of the company, was on the stand from 10 till 6. He was pronounced to have been one of the best and most willing witnesses which the Commission has listened to. He brought his company thru with flying colors.

One thing that told with Examiner Tilly was the statement made by the manager to the effect that the company needed only two and a half years to overcome the cost of doing the first year's business on a policy.

June 29, 1906.

## MONTREAL STAR

LONDON COMPANY MAKES GOOD SHOWING

Manager Richter, of London Life, Gives His Testimony on Insurance.

PUNISHMENT FOR REBATES.

London, Ont., June 28.—Seven hours of constant questioning by Assistant Examiner Tilly failed to reveal in the affairs of the London Life Insurance Company any trace of wrong doing. The enquiry into the London Life took almost the entire time, and J. G. Richter, manager of the company, was on the stand from 10 o'clock until 5. He brought his company through with flying colors.

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MONTREAL WEEKLY WITNESS

## LONDON SITTING

London Life Free From Most of the Evils Revealed in Other Companies.

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## THE DAILY OPENING AND CLOSING

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