

# Behind the Scenes—

**T**ELEPHONE users whose instruments have remained in the same location for many years are prone to look upon the telephone as a fixture, requiring practically no attention.

In Toronto, during the first 6 months of the present year, we had a net gain of 2,628 telephones—that is, 6,339 telephones were connected and 3,711 were disconnected. Thus, for this net gain of 2,628 telephones we had the labor and material costs incident to installing, moving, or otherwise changing 10,050 telephones.

These numerous moves and changes necessitate our providing an "Information" service of 30 carefully trained operators, who work at a specially constructed switchboard equipped to care for enquiries from subscribers. "Information" in Toronto costs upwards of \$30,000 a year.

To keep subscribers supplied with up-to-date lists recording these moves and changes, three issues of the directory are made yearly—255,000 books—the net cost of which, for preparation, printing and distribution is more than \$55,000.

—The telephone user sees only his own telephone. The colossal work of providing service goes on behind the scenes. It is the increased costs involving material and labor in many different branches which make necessary a readjustment of our rates.



## The Bell Telephone Company of Canada

### LIFE PRESIDENT'S PROGRAMME

Government officials will participate with business and educational executives in the "Thrift" programme of the 12th annual convention of the Association of Life Insurance Presidents to be held at the Hotel Astor, New York, on Thursday and Friday, December 5th and 6th. Most of the problems to be discussed will be viewed largely from reconstruction angles.

While the programme has not been completed, it is possible to give the names of most of the speakers, with their respective subjects, as follows:—

Chairman of the convention, Mr. George B. Stadden, president, Franklin Life Insurance Company, Springfield, Ill.; "American Liberty: Its Rights, Its Obligations," Dr. John Grier Hibban, president, Princeton University, Princeton, N.J.; "Some Present and Post-War Problems," Hon. Charles S. Thomas, United States senator, Denver, Colo.; "Increased Capital and Credit Through Thrift," Mr. Joseph A. Chap-

man, vice-president, Northwestern National Bank, Minneapolis, Minn.; address by Hon. James W. Gerard, ex-ambassador to Germany, New York; "Life Insurance Thrift as a Constructive Force," Hon. Robert Lynn Cox, third vice-president, Metropolitan Life Insurance Company, New York; "Group Insurance," Mr. Eugenius H. Outerbridge, New York, ex-president, Chamber of Commerce of the State of New York; "Relationship of Life Insurance to the Development of our Nation," Hon. C. W. Fairchild, president, National Convention of Insurance Commissioners, Denver, Colo.; "Vocational Retraining: A National Conservation," Dr. C. A. Prosser, director, Federal Board for Vocational Education, Washington, D.C.; "Epidemic Waste of Human Life," Mr. Henry Moir, president, Actuarial Society of America, New York; "Relationship of Dentistry to Health Conservation," Harvey J. Burkhart, D.D.S., director, Rochester Dental Dispensary and ex-president of International Dental Congress, Rochester, N.Y.