

SCOTTISH UNION & NATIONAL INSURANCE COMPANY

Mr. J. H. Vreeland, Succeeds Late Mr. J. H. Brewster.

Mr. James Allan Cook, general manager of the Scottish Union & National Insurance Company, who is at present visiting this side of the water, has announced the appointment of Mr. J. H. Vreeland as manager for the United States and Canada of the Scottish Union to succeed the late Mr. J. H. Brewster. Mr. Vreeland who was previously assistant manager of the Scottish Union, has been connected with the Company for part four years, having entered its service as assistant secretary for the United States and Canada at Hartford.

Previous to his joining the Scottish Union, Mr. Vreeland was for twenty-two years connected with the Liverpool & London & Globe at the New York office in various departments. The New York *Journal of Commerce* says:—

As manager of the Scottish Union Mr. Vreeland takes control of a finely working home office, a field staff of high standing and an excellent agency plant. He is right in his prime, a man of great energy, who thinks fast and has the capacity to make the company move forward in this country just as rapidly as the home office desires it to go. It is not expected that there will be any marked change in its policy, though it will occasion no surprise if a man in his forties, trained in the Liverpool & London & Globe school, accelerates the speed somewhat over that maintained by Mr Brewster, who was regarded as a conservative.

The State Assurance Company, of Liverpool, which was also under the management of Mr. Brewster, has not yet made the appointment of his successor. There is no reason to expect that it will do otherwise than follow the lead of the Scottish Union & National.

Taxing of Life Insurance

A life insurance premium is essentially a tax, voluntarily levied, primarily for the protection of the family, but very directly for the benefit of the state. The government, in taxing life insurance, indulges in the barbarism of taxing a tax. It would be scarcely more unsound for the government to tax its own income.

Death duties can readily destroy a perfectly solvent estate unless cash can be raised quickly. Life insurance can quickly provide cash, but the laws limit and hinder its use.

NOTICE

NOTICE is hereby given that the Northern Assurance Company Limited of London, England has been granted Dominion License No. 904 dated 6th October, 1920, to transact in Canada the business of Burglary Insurance, in addition to the classes for which it is already licensed namely Fire, Accident, Sickness, Automobile, Guarantee and Plate Glass Insurance.

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