

PARAGRAPHS.

The cost of extra postage and war stamps to the Molsons Bank for 1915 is estimated at about \$15,000.

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The London Guarantee & Accident has been licensed by the Dominion authorities to transact fire insurance.

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The Union Assurance Society has received a new Dominion license to transact inland transportation insurance.

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The New York Life is starting a school for the education in the life insurance business of sons of its officers and agents.

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The Aetna agencies in British Columbia, Alberta and Saskatchewan will hereafter report to the home office instead of to the Pacific branch in San Francisco.

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If we have to borrow from the United States later on it will not be because we are poor, but because the balance of trade will be against us.—*Sir Edmund Walker.*

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The borrowings of the Dominion Government from the Imperial Treasury for the purpose of meeting war expenditure were up to the end of September \$115,000,000.

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The Atlas Assurance Company has re-insured the South Carolina business of the Newark Fire. The business was well selected but being small hardly paid for the cost of supervision.

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The banks are still actively chasing the savings of the *habitant*. Of twenty-three new branches of Canadian banks opened during September, fourteen were opened in the province of Quebec.

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The total of the last British war loan, including the conversions of the old War Loan and of Consols, is now estimated at £1,026,000. A new loan will probably be announced early in the new year, perhaps before.

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We wonder if that letter of congratulation from "the president of one of the largest insurance companies in Canada" to a Toronto weekly notorious for the vagaries of its insurance columns, was "rit sarcastik."

EMPLOY THE RETURNED SOLDIER.

Soldiers "broken in the wars" are now returning to Canada in increasing numbers. Their main anxiety concerns the future earning of a livelihood. In the offices of the banks, insurance companies and other financial institutions there are many positions of a character that can be very well filled by these men. In such cases, it is an obvious duty of employers to give a preference to them, and we hope that this will be done, as a simple matter of course, on suitable vacancies occurring and additional men needing to be engaged.

BRITISH COLUMBIA'S COMPENSATION LEGISLATION.

The special committee appointed by the government of British Columbia to study the question of workmen's compensation, in preparation for the framing of a Workmen's Compensation Act for British Columbia, recently arrived in Toronto, where a week will be given to investigation into the workings of the Ontario act. Thereafter the committee will visit the States of New York, Ohio and Massachusetts and also the province of Nova Scotia. The compensation laws of the states of Washington, Oregon, California, and Wisconsin have already been examined.

The members of the committee are—A. V. Pine, departmental solicitor of the attorney-general's department of British Columbia; David Robertson, a manufacturer of Vancouver, representing capitalist interests; and James H. McVety of the trades and labor council of Vancouver, representing labor.

GETTING AFTER CARELESS SETTLERS.

Many prosecutions of men for causing damage to standing forests in the province of Quebec have been instituted lately. Nineteen convictions were scored on October 21st at Nomingue by Judge Goyette. Prosecutions were conducted by the Quebec Government on evidence furnished by the officers of the Lower Ottawa Forest Protective Association. The forest laws of Quebec require all settlers to secure a "permit" from a fire ranger before starting fires in their clearings. The object of the law is to give common protection and treatment to all settlers, as well as to guard the standing forests from permanent injury. Most of the settlers are reported as glad to support the rangers in their work but in some districts criminal negligence and defiance of the law have made prosecution necessary. The amount of the fine generally imposed was \$2 and costs.

GUARDIAN ACCIDENT & GUARANTEE COMPANY.

The appointment is announced of Mr. John Good to the position of secretary of the Guardian Accident & Guarantee Company at the head office for Canada, Montreal, in succession to Mr. E. E. Kenyon, who resigned his position to accept a commission in the 87th Battalion which is at present being organized for service at the front.

Mr. Good was for many years connected with the Glasgow branch of the Guardian and his long experience well qualifies him for his new position. The Guardian is well organized, and popular throughout Canada.

Union Assurance Society Ltd.

OF LONDON, ENGLAND.

[Fire Insurance since A.D. 1714]

CANADA BRANCH, MONTREAL.

T. L. MORRISEY, Resident Manager.

NORTH WEST BRANCH, WINNIPEG.

THOS BRUCE, Branch Manager.

Agencies throughout the Dominion