THE SCOPE OF INSURANCE COMPANIES' ACTIVITIES.

Only the insider can appreciate the wide character of the activities now carried on by the insurance companies of this continent. They have long since ceased to be merely financial institutions. From that they have developed into complicated organisations carrying on, as an integral part of their business, laboratory, engineering and social work of the widest possible character and of the utmost value to the community at large.

Not content with their primary object—the protection of the family in the event of the breadwinner's death—large life companies are carrying on an extensive welfare work among their policyholders. The technical activities of the fire companies in laboratory and engineering work, and in their constant endeavors after the improvement of fire protection, are well known, while more than any other body of business men the fire underwriters have steadily forwarded the fire prevention movement. Similarly, casualty and miscellaneous underwriters in their various departments of activity maintain engineering activities at high pressure; besides this they have been and remain the strongest backers of the "safety first" movement and have done more for the extension of workmen's compensation on modern lines than they are ever given credit for.

Nobody pretends that in forwarding these activities underwriters are animated purely by philanthrophic motives, and they do a poor service to insurance who endeavor to portray it as purely an eleemosynary institution.

On the other hand, anyone who is at all intimately acquainted with the business is aware that for many of their activities underwriters do not obtain financial returns commensurate with the energy and thought expended upon them, and they can and should freely be given credit for a corporate public spirit in the conduct of their operations that is not surpassed by any other department of financial or commercial activity.

A clearer understanding of the facts of the case in this connection would necessarily lead to a greater appreciation by the public of the value of the services rendered by the underwriters. It is desirable that every means should be adopted to make this appreciation possible in order at length to reach the understanding of wooden-headed legislators, whose main object in life, in a large number of instances, it appears is merely to hamper and harass insurance underwriters in every conceivable fashion. The value in practical results of the constructive work which underwriters on this continent are at present carrying on without the blowing of trumpets or clashing of cymbals exceeds immeasurably that of a considerable proportion of the much-talked of social legislation of the day.

PERSONALS.

Mr. Harold Hampson, of the firm of Robt. Hampson & Son, is leaving to-night for New York on a business trip.

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Mr R. McD. Paterson, joint manager Phœnix of London, is at present visiting the Lower Provinces on a business trip.

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Mr. J. H. Labelle, assistant manager of the Royal Insurance Company is spending a well-earned holiday in the Laurentians.

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Mr. J. H. Pickett, formerly general manager of the Imperial Life, has been appointed Winnipeg manager of the Union Trust Company.

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Mr. D. R. Clarke, acting superintendent of the Bank of Montreal in British Columbia, will represent the Canadian Bankers' Association at the September conference of the American Bankers' Association at Seattle.

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Mr. R. J. Dale, of Dale & Co., Montreal, has returned from an extended visit to England where he has been in connection with the business of his firm. Mr. Dale informs us that the people of England are preparing for a long war.

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A recent visitor to Canada has been Mr. G. H. Turton, manager of the Royal Insurance Company of Liverpool for Australia and New Zealand. Mr. Turton, who crossed the Dominion on his way home following a visit to head office, was among those saved when the *Lusitania* was sunk.

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Mr. Ernest Frank Williamson, Manager of the Midland Branch of the Norwich Union Fire Insurance Society since 1910, has been appointed by the Directors to the position of Home Fire Superintendent at the Head Office, Norwich, England.

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DEATH OF MR. H. H. TRUDEAU.

We regret to record the death of Mr. H. H. Trudeau, Inspector of the Royal Insurance Co. for the past eight years. The sad event was caused by drowning in the Richelieu River at St. Johns, P.Q., on Sunday.

At the time of the accident the deceased was bathing with a number of companions; he was a good swimmer, and it is thought that heart failure caused the accident.

Mr. Trudeau's death is deeply regretted by the Management of the Royal and each member of the staff throughout Canada by whom he was esteemed and respected. He was one of the brightest officials of the Company in Canada, and a general favourite with everyone connected with him in business or socially. Mr. Trudeau was 29 years of age and unmarried.

One evidence of pro-German activity in the United States lately was the receipt by a number of American fire and life companies of a circular opposing any subscriptions by Americans to the British war loan.