insured is really able to resume his duties. The right kind of agent can do as much, if not more, than a medical examiner in preventing excessive claims being made. Why there are not more of such agents is hard to understand. Perhaps it is that little or nothing has been done in the past to educate them in the requirements of the business outside of writing applications.

Medical Examiner Profitable.

Some companies secure a report from their own doctor during the period of disablement in every case, and who finally certifies to the correctness of the claim. Other companies only secure such reports in special cases. In towns and cities where a company has a large enough business to warrant it, it will be found profitable to employ a medical examiner who can look after each claim from beginning to end. In small places the value in most cases is doubtful, chiefly because of the difficulty of being unable to obtain the use of medical men sufficiently removed from local influences as to give a thoroughly independent report.

A lengthy and valuable paper was read by Mr. E. F. Garrow, in which he compared the building laws of British and American cities.

A discussion of Mr. J. B. McKechnie's paper, "Some Points on the Practice of Companies as to Loans on Policies, Surrender Values and Settlement of Claims," was led by Messrs. S. Sutherland and C. H. Fuller.

CORRESPONDENT'S OBJECTIONS TO ALBERTA'S ACT.

A lengthy letter has been received from "Employer," Edmonton, who also sends his card. Lack of space prevents it being printed in full, but some extracts are given below:

"Section 3, sub-section C, states that the employer is held liable for the death or permanent disablement of a workman 'Even if it is proven that the accident was caused by the serious and wilful misconduct of that workman.' "

"Section 8 holds the employer responsible 'if a stranger is the cause of the accident.' Page 2, clause 9, includes among the dependants who are to be indemnified, 'an illegitimate child or the parent or grand parent of an illegitimate child.' This will have the effect of compelling some Canadian employers to support a foreign family in Italy, China, Japan, or elsewhere.

"In case of death the indemnity is $1,800. If permanently disabled it may be $10 a week as long as the man lives. At present insurance at $3.02 per $100 of the pay roll may be obtained to the extent of $10,000 only, no matter how many are employed, and this will only cover $1,500 per man in case of fatal accident. The permanent disablement cannot be covered by insurance. This is a heavy burden for any business and means ruin for small enterprises."

"Our Solons who passed this peculiar Act, claim that capitalists will tumble over one another in order to invest their capital in Alberta." Farmers are exempt from the provisions of the Act.

UNUSUAL ACCIDENTS.

Capt. Nelson R. Empey, of Point Edward, superintending the building of a scow, the other day, was lining up some auger holes that a workman was boring at Sarnia, Ont. Just as Empey put his eye to the hole the workwan on the other side, who had just completed boring it, shoved the auger through, striking Empey in the eye, bursting the optic.

Stirring a fire in the office stove with a whaling harpoon, George Kent, of Victoria, B.C., was badly injured by the explosion of the charge in the weapon. The injured man will lose a leg as a result. The harpoon he found in a vacant field in the rear of the stable. It is one of a type long in disuse, but the dormant charge exploded when exposed to the heat.

HAIL INSURANCE.

A letter addressed by Mr. John Reid, Deputy Provincial Treasurer of Saskatchewan, to a correspondent states that the Provincial Government will no longer carry on hail insurance, a fact noted by the Monetary Times, some weeks ago. Under the legislation, continues Mr. Reid, repealing The Hail Insurance Ordinance it is provided that hail insurance may be carried on by any company having legal authority to do so, provided such company has secured the approval of the Lieutenant-Governor-in-Council. Three companies have made application for permission under these provisions, but no approval has yet been given. Should such approval be given, it is not to be understood that the Government in any sense guarantees these companies. All that can be done in the matter will be to ascertain the financial standing of the company and whether or not it is in a position to carry on the business it proposes to do.

As to the cost to the farmer which the companies seeking to do business propose to charge, it is noted that these companies propose to classify the risks according to the number of times hail has struck crops on the acreage proposed to be insured during the ten past seasons. The companies do not propose to insure at all any area upon which hail has destroyed crops in four out of the ten past seasons, and their rates vary from $4.00 to $8.65 per $100 of insurance according as to whether destructive hail has never fallen on the area during the past ten years, or has fallen once, or twice, or three times, or four times in that period. The companies also propose to accept payment of the premium in cash or by note. In the latter case, however, an additional 25 per cent. is added to the amount of the premium. As before stated, however, the applications of these companies have not yet been approved.

LIFE, ACCIDENT, AND CASUALTY NOTES.

The North Bay force of the Metropolitan Life reports good industrial business.

* * * *

Mr. F. R. Ainsworth, assistant superintendent of the Toronto No. 1 district of the Prudential Insurance Company heads the list for ordinary premium increase.

* * * *

The Prudential Life Insurance Company of Canada will apply to the Dominion Parliament to extend the time within which the company may obtain a license to carry on business in Canada.

* * * *

At a convened general meeting of the Canadian Masons' Mutual Life Association, held on March 2nd, a by-law was passed by which it was declared that the Association be dissolved, and that an offer of the Western Masons' Mutual Life Association to take over the business and assets of the company was accepted. All claims against the Canadian Masons' Mutual Life Association must be made to J. A. Ovas, Masonic Temple, Winnipeg, on or before April 15th.

* * * *

That life insurance is a modern blessing to civilized communities is universally admitted. But that it may be used for purposes of robbery and murder is the moral of a series of stories being written for a London paper by Mr. George R. Sims. It is many years since evil-doers began plots to secure money by insuring the lives of persons and then poisoning or otherwise killing them. But nowadays insurance managers do not permit many such plots to succeed. One of Mr. Sims' stories in the "Death Gamble" series deals with the case of Wainwright, the English poisoner. He retells the horrid story dramatically. A book called "Insurance and Crime," published in New York, gave a detailed account of Wainwright's operations.

INSURANCE BILL CRITICIZED.

Representatives of Canadian Companies Attend Before the Banking and Commerce Committee at Ottawa.

The leading Canadian insurance companies have been represented before the Committee on Banking and Commerce at Ottawa this week when the Insurance Bill was considered. Mr. Fielding, Minister of Finance, invited full discussion of the Bill. Mr. J. K. Macdonald, president of the Life In-