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SENATOR COX STEPS DOWN HELLMUTH ASKS QUESTIONS

Leads Witness Thrn Rather Vigorous Examination—Senator Makes Some Prophecies.

The lawyers are thru with Senator Cox for a little while in the investigations before the insurance commission. They have allowed him every latitude by letting him have assistants give the details of his evidence for him. They have refrained from abusing him as lawyers are wont to do with any less prominent witness, probably just as anxious to tell the truth, and the worthy senator has had the chance of his lifetime to square himself. Thruout the long examination he stood it better than his inquisitors, and he finished fair.

Mr. Shepley finished with the senator before noon after a recapitulation of the examination of the day before, and more eulogies of Dominion Coal came from the senator. Mr. Cox took occasion to explain that in connection with his evidence of Monday he made allusions to Mr. Bradshaw when it was Mr. Ames he had in mind. It was in connection with the Imperial Life deal.

Mr. Cox told how the company had refused to sanction Mr. Brophy's claims for acknowledgment as joint partner in the Ottawa branch. The company was formed there for $40,000 on which the Canada Life borrowed $20,000, and paid $15,000 of it to Brophy. The loan now stands at $9000, and if it were paid off Mr. Haycock, manager of the branch, would have control of the business.

The Peterboro branch pays no toll, but Mr. Cox has a nephew on a small salary and commission, and another nephew at $1200 a year in the Ohio branch at Cleveland. Numerous loans were mentioned by Mr. Shepley and explained in characteristic form by Mr. Cox, and then Mr. Hellmuth proceeded to examine him on some securities held at the end of 1904.

Thruout the afternoon, Mr. Cox was examined at length on his statement that the present business of the company on a 3 per cent. basis was practically a new concern, and Mr. Hellmuth wanted to know where it would be in 1915.

A Straight Question.

Mr. Hellmuth has not the same really respectful tone that featured Mr. Shepley's smooth method of questioning. He blurted out: "Do you approve of life insurance companies being holders of stock in ordinary railroad companies, coal companies, etc.?"

Mr. Cox said the investments were profitable, but most of the purchases discussed were made before he was on the board at all. The company did not invest in industrials.

"Do you think it is right for a life insurance company to be a partner in a stock company?" Mr. Hellmuth insisted.

"Our own experience has been that we have lost more thru investing in real estate than any other source," replied the senator after some parley.

Mr. Hellmuth wanted to know more about stocks, and Mr. Watts explained for Mr. Cox that if the company had been allowed to retain its C.P.R. stock it would have made a profit of $75,000.

Mr. Cox insisted that stocks had been more profitable investments than real estate.

Mr. Hellmuth had been saving up a lot of questions. He pointed out that in the annual statement of the Canada Life, published in Minnesota, there was a "profit and loss exhibit" not appearing in the Canadian statement. Mr. Cox explained this by saying that it was according to the Minnesota laws. It was required there, but not in Canada, but he thought perhaps this commission might consider the advisability of such a statement being required here in the future.

There was a statement, Mr. Hellmuth pointed out, showing that the loadings on premium for expenses were roughly $555,000 in 1905. The actual expenses for that year were $899,000. Mr. Cox explained that the difference of $343,000 was due to the extension of the company's business. Mr. Hellmuth showed that this surplus of expenditure increased gradually in the company's history. In 1903 it was $288,000; in 1902, $268,000; in 1901 only $18,000. The wide differences between the volume of business written in the various years was the explanation of Mr. Cox to account for the difference.

Why Cost is Higher.

Mr. Hellmuth: "You explained the low ratio of the English companies by saying that their new business was inconsiderable as compared with the old companies. The ratio of old business to the new is increasing every day in the Canada Life, while the expense ratio is increasing."

"The increased cost is due to the opening up of new districts as well as writing new business," replied Senator Cox. "The excess of expense and loading would continue as long as the company went after new business."

When Mr. Hellmuth asked if any company had reached that stage, Mr. Cox replied "Not in the Canada Life."

"It is a question where a difference of opinion is permitted. Even Mr. Sanderson, our actuary, differs with me, wanting me to go slow."

Mr. Cox stood out stolidly for branching out after new business.

Valuation of Assets.

It is the commissioners' fault that the session was late in tackling things again in the afternoon. Mr. Hellmuth came out aggressively after Senator Cox had apparently impatiently waited for a little while in anticipation of getting out of that witness box. Mr. Hellmuth slashed at that $584,000 surplus and asked if $156,000 of it was not used for making up the reserve, and further, he went into the way that the government adjudged value as stocks. "The government does not allow you to take the market value," Mr. Hellmuth said.

Mr. Cox protested. He has shown some vigor since Mr. Hellmuth has criticized his company. He intimated that someone would charge him with manipulation of the assets if the fair market value was not given. "It would not be fair to show our assets at less than actual value."

"But," said Mr. Hellmuth, "your assets fluctuate from day to day, don't they? You might make a million dollars in a year, but your rate of interest would not change, and then you might drop a million in a day or so?"

"Wait," said Mr. Cox, again in a defensive spirit. "It all depends upon the market value of assets. Some of the Scotch covenants. British consols and other securities manifestly showing large profits, are seriously affected sometimes by reason of decreasing value."

Mr. Hellmuth kept at it and said that these securities coming back to value left the Canada Life no worse off financially.

"It's just the reverse case," said Mr. Cox.

"You have to show your book value to the government, don't you?" asked the lawyer.

"Yes, sir, and we do," answered the senator, leaving an ambiguity about the question which he has made a feature of his examination.

One thing about this investigation is, just as soon as a climax is due it doesn't come. Lawyers are not too many for the senator, and all they can do is to look busy when he is in the box.

His Responsibility.

Mr. Hellmuth touched again on Mr. Cox's policy of strenuous development, and the senator said he took all the responsibility of developing the business, and that the old policyholders did not have to pay for it. It was the new policyholders, who came in on a three per cent. basis, and they had to settle.

"But the actual expenses of the Canada Life have doubled in a few years," urged Mr. Hellmuth.

"I hope to see it double again,"—(laughter)—in which Mr. Cox enjoyed his own business joke.

"You don't want to see it double in percentage, do you?" asked Mr. Hellmuth.

"Up to 1905 our business increased from $4,000,000 to $13,000,000," said the senator, as he swelled a bit with pride.

"Your expenses of the company, altho it was increasing its business, were not increasing themselves, on that basis. In 1895 they were $479,000; 1896, $381,000; 1897, $423,000; 1898, $439,000," said Mr. Hellmuth.

Mr. Cox: The expense ratio of a life company doesn't mean very much. It might be 10 per cent. in one case or 30 per cent. in another.

Mr. Hellmuth then asked: "From 1898 to 1900, would it be fair to characterize the Canada Life as a stagnant business?"

"No, sir: it has all been going ahead," consistently replied the senator, who didn't seem to like that kind of question.

His Policy.

"Now, when you came into control after the company had been going ahead without increasing its expenditure, how do you account for increase since you took charge" asked Mr. Hellmuth.

Mr. Cox: "My policy right along has been to make a more substantial increase in the business."

Mr. Hellmuth: "From 1899 to 1900 the expenses were $653,000 against $477,000. How's that?"

Mr. Cox: "The difference was to provide for an annuity for the retiring president."

"So Mr. Ramsay's annuity is provided for," said Mr. Hellmuth.

"Was provided for that year," replied the senator, with the utmost candor.

Mr. Cox continued, in explanation, that against the increase in expenses the company had a much larger income in commissions.

Mr. Hellmuth showed that from 1896 to 1900 the premiums of the company ranged from $20,000,000 to $21,000,000.

"Your expenses have gone up in excess of the total amount of the increase of your premium," charged the lawyer.

Mr. Cox: "If you will let me take the figures myself I will be on my defence."

The expense ratio had suffered thru extending the business to foreign fields.

"Will that help Canada policyholders, tho?" asked Mr. Hellmuth.

"It won't help them nor hurt them," replied the senator.

"What right have you to use their money for it?" asked Mr. Hellmuth, again becoming inquisitive.

"I want to make clear to you that it is practically a new company starting out on a three per cent. basis, and all the expenses are charged to this company," unburdened the senator.

"Is it to be kept entirely distinct as to reserves and otherwise from the business before 1900?" urged Mr. Hellmuth, in further curiosity.

A Prediction.

"The time will come soon when the new business will be of benefit to all connected with it," predicted the man at the head of it.

"Have you ever figured what the income and business will be in 1915?" asked Mr. Hellmuth.

"We can make an estimate according to our tables of mortality and the business we have now, but we can't tell how much new business will be got," speculated Mr. Cox, doubtless with the tinge of the commission in his statement.

"Your endowments would be gone, a considerable portion of it. During the continuance of the old business there is no question the policies which became due in these years have suffered a considerable diminution in profits," continued the lawyer.

"Policyholders who had been in for many years had their receipts wiped out somewhat, but in the past profits were larger than they should have been. We could have continued the two per cent. all these periods if we had kept at it, but we gave two and a half per cent. and better than that, and the basis of reserves on that account compelled us to change that basis of reserves," confessed Mr. Cox.

Payment and Profits.

"The company never paid any profits that it didn't earn" queried Mr. Hellmuth

"It paid most of the profits it did earn," vouched the president.

Mr. Cox, in response to hard times from Mr. Hellmuth, went on to say that when he took the job of president he didn't want it for four or five years.

"The former president might not have fallen in with your idea Mr. Cox," (Laughter.) "Was there any legal compulsion on you to change the reserve?" asked Mr. Hellmuth.

"It was a matter of business. There was nothing in law to stop them making it as low as you liked? It's a mere matter of choice?"

"Yes, allow me to read a letter: During the years 1899 and 1900, which is the time this mater wis under serious consideration, our average rate of interest was 434 and in the following year 4.35. Then the general opinion was that we were going to have a lower rate, but the prosperity of the country the opening of the Northwest had falsified that prediction, but it was to be considered that a life insurance policy was for forty-five or fifty years, said the senator.

"In talking about writing down the reserve of the old company for that new business, some of your policyholders will be struck off the books unless you ensure long life with your policy. In 1904 you had your entire business on a 3 1-2 per cent. basis?"

"Yes, in 1904," said Mr. Cox.

"No, in 1901," (producing a statement).

"We were then just at an end of a distribution of profits," explained Mr. Cox.

"If you had not voluntarily done that you would have no compulsion? You had to take money belonging to your policyholders to strengthen your reserve?"

The Quinquennial Profits.

Mr. Cox: Temporarily, yes sir.

Mr. Hellmuth: I am told that policyholders for quinquennial periods, say from 1900 to 1910, are the losers in the profits.

Mr. Cox: My defence is this, if that man had been a policyholder for thirty or forty years he would have received sufficient of his profits.

Then Mr. Cox read the letter, which was advice that the 3 1-2 per cent. rate was the one that would make the companies greater. While it would affect the profits of the policyholders it would enhance the safety of the insurance. This letter was from ex-President Ramsay.

Mr. Cox again went into the days when 6 per cent. and 8 per cent. could be got for money. This was not the case in 1900. In the earlier years of the company the reserves put up were very small, compared to what has to be put up now on a hundred millions of business. The leading actuaries of England, Canada and the United States were of the same opinion as Mr. Cox had been in his manner of passing dividends.

"Did it ever strike you to ask the policyholders as to a change?" asked Mr. Hellmuth.

"We consulted many of them," admitted Mr. Cox.

"You didn't call them together and tell them how slightly it would affect them as to their profits?"

Good Endorsation.

"One of the largest policyholders, and one of our cleanest and most intelligent men advocated our policy," exclaimed Mr. Cox.

"How about the others?" asked the lawyer.

"They endorsed the policy which met with my approval. I take the responsibility. I am not shirking criticism."

Mr. Cox went on to say that the old policyholders could not complain because they had got out of the company more money than they paid in.

"You could have gone down to a 1 per cent., and they couldn't complain?" asked Mr. Hellmuth.

"No, they couldn't complain," said the senator.

"That's what I want to get at. What

Continued on Page 7

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