

GETTING AFTER FUNERAL ASSOCIATIONS.

The Quebec provincial insurance department has notified the co-operative funeral associations, of which there are a large number operating in the province, that they are conducting an insurance business and, as such, are amenable to the provincial insurance laws. The letter of the provincial Superintendent of Insurance (Mr. William Clubb) to the societies is as follows:—

"The attention of the department has been called to the fact that your company undertakes contracts, for a fixed yearly payment, to organize funerals, in the case of the death of the insured or of their relatives, whatever the case may be.

"The essence of these contracts carries a risk based on the chance of an event which is certain, but of which the exact time of attainment is uncertain. Consequently, this kind of business is, in effect, an insurance transaction, and, if these transactions are carried on contrary to the insurance laws of the province, as in the case of your company, the company is guilty of an offence forbidden by article 6961 of the Revised Statutes, 1909, and I. George V., chapter 44, section 3.

"Consequently, your company is required by this notice to discontinue the form of insurance mentioned in this letter, and to do so with the least possible delay under penalty of incurring the penalties provided by law."

In Montreal alone, subscribers to these societies are believed to number many thousands. It is probable that the matter will be taken up between the societies and the Quebec Government, with a view to making arrangements for the societies to continue in business. Those transacting a *bona fide* business could hardly object to being required to put up a deposit with the provincial treasury.

IS ACCIDENT INSURANCE A NECESSITY?

During the year 1915 there were 7,856 citizens of this country drowned; 1,641 persons lost their lives because of fires; 1,281 were killed by cyclones and wind storms, and 496 killed by explosions. Electricity killed 242, while 172 were killed by lightning. Asphyxiation caused 226 deaths and 89 were killed in elevator accidents. Automobiles were responsible for the deaths of 2,224 persons and the injuring of 10,032. Railroads killed 6,707 and injured 70,516, not including those killed or injured while trespassing upon railroad property.

The official estimate at Washington is that 75,000 persons are accidentally killed in the United States every year. Compare this with the four years of the Civil War, in which 67,058 Union soldiers were killed in battle. It is further officially estimated that not less than two million people are accidentally injured in the United States each year.

And yet, there are men calling themselves good business men who seem to think accident insurance is useless and an unnecessary expense.—*Preferred Pilot.*

Since the outbreak of war, fourteen members of the staff of the Northern Assurance Company, Ltd., have given their lives for their country. Two, 2nd Lieutenant J. Balkwell, of the Birmingham office, and 2nd Lieutenant G. D. Maconachie, of the London office, were killed early in July in the fighting on the Somme.

PERSONALS.

The CHRONICLE tenders its respectful sympathy to Mr. T. B. Macaulay, President of the Sun Life Assurance Company of Canada, in the heavy loss he has sustained this week in the death of Mrs. Macaulay.

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Mr. T. J. Drummond, the well-known Montreal manufacturer and capitalist, whose death took place a few days ago, was associated as a director with the Imperial Life and the General Accident.

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Second Lieutenant John Lea, assistant claims settler in the accident department of the Leeds branch of the Commercial Union Assurance Company, was recently killed in action in France.

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Mr. Arthur Barry, manager for Canada, Royal Exchange Assurance, returned to Montreal this week from a visit to his head office in London, England. Mr. Barry states that while expenditure on luxuries is now "bad form" in England, all lines of business appear very active.

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Sergeant W. B. Matthews, formerly of the Toronto staff of the London & Lancashire Fire, who was killed in action a few weeks since, was only 18 years of age when he joined the Canadian Expeditionary Force last year, but quickly earned promotion. His father is also on active service.

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Flight-Lieut. J. Errol Boyd, of the Royal Naval Air Service, son of Mr. J. Tower Boyd, superintendent of agents of the Confederation Life Association, is home for a few weeks. Lieutenant Boyd has been interned in Holland since last October, following a raid on Zeebrugge, and has to report at The Hague again next month.

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Captain Robert Bickerdike, Canadian Grenadier Guards, at present fighting for his country in France, is a son of Mr. Robert Bickerdike, M.P., of Montreal. The latter gentleman, besides his son, has two grandsons and five nephews at the front. In addition to the above, one nephew has fallen fighting for the Colours. Mr. Bickerdike is well known in Canada in insurance circles, being a director of the Western Assurance Co., British America Assurance Co., Canada Life and Ocean Accident.

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Dr. George Wilkins, of Montreal, whose death last week closed a distinguished career, in 1871 was appointed medical examiner to the newly-organised Sun Life Assurance Company of Canada, and examined the first applicant for insurance in that company. From 1880 until his death he was the medical director of the Sun Life, and in 1911 he was chosen president of the Association of Medical Directors of Life Insurance. Dr. Wilkins was the author of numerous publications and filled many posts of honour in his profession.

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MAJOR MORRISEY PROMOTED.

It is officially announced that Major Morrisey, D.S.O., 13th Battalion, is again promoted. He is now Brigade Major and attached to headquarters units. Major Morrisey is the only son of Mr. T. L. Morrisey, Canadian Manager of the Union Assurance Society.