

more nutritious food and lower prices, the deliberate control of the drink evil and state-recognized prostitution, public lotteries, etc., the late German Imperial Government chose the fatuous course of believing in a system of amelioration and relief, cleverly designed under high-sounding terms of welfare and insurance, in place of conceding the rightful exercise of true personal and political freedom inherent in the life of the people of any and every modern state.

The system was a failure even in the direction in which it had been anticipated it would be most successful. The amounts paid out in the form of relief were, broadly speaking, inadequate or insufficient to provide the workman concerned or his family with the required degree of economic security common to the people of this country.

The profound conviction that the German cause of the world conquest was largely conditioned by the German conception of so-called social or compulsory insurance, equivalent to the social control of the wage-earning element and the establishment of permanent class distinctions, as a prerequisite to the perpetuity of autocratic imperial military power, finds ample support in the statement issued by the late Imperial Chancellor in his first address to the German Parliament as recently as October 6, 1918, when he said in part that:

At the peace negotiations the German Government will use its efforts to the end that the treaties shall contain provisions concerning the protection of labour and insurance of labourers, which provisions shall oblige the treaty-making states to institute in their respective lands within a prescribed time a minimum of similar, or at least equally efficient, institutions for the security of life and health as for the care of labourers in the case of illness, accident or invalidism.

The German delegates to the Peace Conference will be given no opportunity of presenting proposals to this effect. They will be more seriously concerned with questions involving the very fact of their future national existence and the permanency of peaceful relations with the remainder of mankind.

FREDERICK L. HOFFMAN, LL.D.

UNITED STATES LIFE INSURANCE CO.

Agents of the United States Life Insurance Co., have been notified as follows:—

Provided the applicants are not now in and have no intention of enlisting in Military or Naval Service, policies will be issued hereafter without war clauses except that they will retain the regular pre-war provision, that if within one year after issuance of policy the Insured shall engage in Military or Naval Service in time of war the liability of the Company in case of death of the Insured shall be limited to the return of the premiums actually paid.

The Military and Naval Agreement that has heretofore accompanied the application will not be required.

Any payment made on account of extra war premiums will be refunded.

Policies will be issued to those intending to go

abroad in connection with war activities—Red Cross, Y. M. C. A., etc.—and other civilians going overseas, until further notice, but not to those going to countries other than Great Britain, Ireland, France, Belgium and Italy.

Aviators will not be accepted.

GLENS FALLS INSURANCE CO. MAKES CHANGE IN BRITISH COLUMBIA.

The General Administration Society, Credit Foncier Building, Vancouver, have been appointed general agents for the Province of British Columbia of the Glens Falls Insurance Company of Glens Falls, New York. Archibald C. Stirrett, provincial manager of the General Administration Society, has been appointed attorney for British Columbia of the Glens Falls.

Vice President West of the Glens Falls has been in the province, and while in Vancouver he changed the Company from non-board to board. Hence it has been necessary to change agents from Hobson & Company, who do a non-tariff business in the province, to agents who do only tariff business.

SUN LIFE ASSURANCE COMPANY.

The preliminary figures issued by the Sun Life Assurance Company covering the year 1918 show a new high record established for new business in any one year. Up to December 23, the date on which the books are closed to new business, the new business written amounted to \$57,806,966 as compared with \$55,164,468 in 1917, an increase of \$2,642,498. As compared with 1916 the increase is nearly \$10,000,000. Of the 1918 total, the Montreal agency in charge of J. C. Stanton, jr., wrote \$4,642,151, which ran \$145,901 ahead of 1917, and \$504,241 in advance of 1916.

BRITISH COLUMBIA TO BE RATED SAME AS OTHER PROVINCES.

W. L. Foster, Secretary of the Mainland Fire Underwriters' Association of Vancouver, announced that in conjunction with the Vancouver Island Association a new system for rating stores, ware houses, small manufacturing and office premises together with their contents, has been adopted for application to cities under municipal fire protection in British Columbia, the same to take effect from January the first.

Mr. Foster states that the underwriters, before arriving at their decision, considered various schedules in use in Canada and the United States. Some of the most important schedules utilized elsewhere were applied to many buildings in the larger centres of the province with the result that the schedules of other Canadian Fire Associations, having jurisdiction in Alberta, Saskatchewan, Manitoba, Ontario and Quebec, will replace those at present applying in British Columbia.

The introduction of a new system such as this necessitates a tremendous amount of detail work, consequently the re-rating of the entire province will extend over a considerable period, but it is the intention to deal with the larger cities first.

The advantages claimed for these schedules are numerous. With their adoption in this province the whole of Canada will be on a uniform basis, as the fire companies in the Maritime Provinces have lately introduced them.