

**MR. WILLIAM MACKAY OF THE ROYAL TO  
RETIRE. TO BE SUCCEEDED BY  
MR. J. H. LABELLE**

Mr. William Mackay, the Manager for Canada of the Royal Insurance Company Limited and of the allied Companies, the *Queen* and the *Newark* and the President of the *Hudson Bay* is shortly to lay down the reins of office and to enter into retirement.

By those of us, and they are many, who have enjoyed the privilege of personal intercourse with Mr. Mackay and have benefited by his advice, made invaluable by his breadth of view and his profound knowledge of Canadian conditions, this news of his retirement from active business life will be received with feelings akin to dismay; but the innumerable friends which his genial personality has made for him not only in Montreal but throughout the whole length and breadth of the Dominion will join us in offering to Mr. Mackay our heartfelt wishes for his long enjoyment of a retirement surely well-earned after forty-five years' devotion to the interests of the Companies he has so ably served.

Mr. Mackay commenced his business career forty-five years ago at the Glasgow Office of a British insurance Company—the *Scottish Equitable*—shortly afterwards joining the *Queen* (now an auxiliary of the *Royal*) in the same city. After being associated with that Company in Glasgow for seven years, Mr. Mackay came out to Canada and joined the *Royal* in 1882.

On the death of his predecessor in the management here—Mr. George Simpson—to whom Mr. Mackay for some years had been acting as assistant, which occurred in 1904, just prior to the memorable conflagration of that year in Toronto, Mr. Mackay assumed the Canadian Management of the *Royal* and *Queen*, and during all the years which have elapsed since his appointment, he has made a regular and plentiful underwriting profit. In the period of Mr. Mackay's management also, the Life business of the *Royal*, the development of which had been re-entered upon in 1902, has progressed steadily and satisfactorily to its present very substantial dimensions.

On his assuming the management in 1904, Mr. Mackay was fortunate enough to have at hand an extremely capable assistant in the person of Mr. J. H. Labelle, upon whose able shoulders now deservedly devolve the Canadian management of the *Royal* and associated Companies and the Presidency of the *Hudson Bay*.

Mr. Labelle joined the *Royal* in 1883, just one year after Mr. Mackay's entering its service in Canada. Eight years later he assumed the duties of a Fire Inspector and in 1891 received the appointment of Second Assistant Manager. On Mr.

Mackay's entering upon the Management in 1904, Mr. Labelle was made Assistant Manager, a position he has held up to the present time.

Mr. Labelle's long association with the *Royal* in an executive capacity and his recognised abilities both in underwriting and in the carrying out of the other multitudinous duties connected with the administration of the Company's widespread business in Canada make him eminently qualified to undertake with success the great responsibilities of his new position, and under his able guidance the *Royal* may confidently look forward to a continuance of the prosperity and progress which have now for so many years been characteristic of its operations in Canada.

In a vast extent of territory such as the Dominion of Canada, the conduct of a large and constantly growing business at distant points is apt to prove cumbersome in practice unless there is a certain amount of decentralisation. This principle has long been recognized by the *Royal*, which has established Branch Offices in this Country at Winnipeg, Calgary and Vancouver to undertake the control of the local territories, subject, of course, to a general supervision by the Management in Montreal. Up to a few years ago, however, the Province of Ontario had been looked upon as close enough home to be susceptible to direct control from Montreal without the intervention of a Branch Office, although the large city business of Toronto itself has been handled for many years through a Branch Office there under the able and remarkably successful management of Mr. Percy J. Quinn. It has now been recognized for some time that the Ontario business, particularly that of the Western portion of the Province including such important centres as Hamilton, London, Peterboro, etc., has grown too large to be dealt with conveniently without a Branch Office at a point nearer than Montreal, and it was considered that the present would be an opportune time to extend the scope of the Company's present Toronto Office so as to bring it into line with the Company's other Branch offices in the matter of territorial control. It has, therefore, been decided to place the whole of Western Ontario under the charge of the Toronto Branch and so very largely increase the sphere of Mr. Quinn's usefulness.

Those acquainted with the able and forceful personality of Mr. Quinn and aware of his abilities and business aggressiveness, and they are numerous and widespread over the whole Dominion from Coast to Coast, will quickly realise that this enlargement of his territorial control will not only mean a rapid increase of business from the Province of Ontario, but will be of the greatest value and benefit to the Companies' agents in that district and