NORTHERN ASSURANCE COMPANY

It is rumoured that the Northern Assurance Company contemplate entering the Casualty Insurance field in Canada in the near future. Should this rumour materialize, it may be expected that the company would become a factor in this branch of insurance in view of the high prestige the Northern has enjoyed in Canada during the 52 years it has been operating in fire insurance throughout the Dominion.

We understand that it is the intention of one of the joint-general-managers to visit this continent some time in the spring.

It is interesting to note the preparations made by this great insurance company, for dealing with the effects of demobilization on its temporary staff at the London Head Office. The company's action in this respect has been most thoughtful and considerate for its employees of varying status and has been very highly commended. We append the following explanatory particulars issued by the company to its employees.

Notice to Temporary Clerks

So that the members of the temporary staffmale and female-of the Northern Assurance Company, at the London Head Office, may be in a position to measure to some extent the possibility of their remaining in the service of the company or the length of time before thay must give up their positions, the Management issues the following notice: TRANSFER TO THE PERMANENT STAFF

At present there are 38 men and 73 women tem-

porary clerks employed. It is expected that not more than 12 men and 12 women can be offered positions upon the Permanent Staff. These neccessarily will be selected from those who are reported upon as the best and most reliable workers, and in view of age at entry men could not participate in the Company's Staff Life Assurance Scheme.

LENGTH OF TIME BEFORE ANY CHANGE CAN BE MADE. This naturally is dependent upon when officials serving with the Forces return. Eighty-seven London officials are now in the army, and it is expected that these will return to their civil duties more or less gradually, and extending over a period of not less than six months for the majority, while some will not be demobilised for perhaps over twelve months. Seventy-two out of 73 have signified their desire

to return to the Office.

While no pledge can be given upon the point it is probable that no material change in the Temporary Staff need take place for six months, and even the change will be a gradual one.

PROCEDURE TO BE FOLLOWED WITH REGARD TO THOSE WHO WILL NO LONGER BE REQUIRED.

Although salaries are payable weekly, in no case will less than one month's notice to leave be given. In addition, the Directors have kindly authorised the payment of a gratuity of one month's salary for each completed year of service in those cases where notice to leave has to be given. Clerks with less than one year's service will not participate in this bonus.

To assist the Management, will each Member of the Temporary Staff give in his or her name with a note as to:

- Whether it is desired to secure a position (a) upon the Permanent Staff, in London or elsewhere.
- Whether other employment is in view upon (b) leaving the NORTHERN.

- Whether, failing appointment on the Per-manent Staff, it is desired to remain as (c) long as possible with the NORTHERN
- Any special circumstances involving hardship (d) through loss of position.

The Management takes this opportunity of thanking all members of the Temporary Staff for their valuable assistance during the War. Their duties have been efficiently carried out, and, in filling the places of those NORTHERN men who have been fighting for the country, they have made it possible for the Company to continue efficiently its business operations and render very material help to the country through the investment of its Funds in War Loans. The NORTHERN, with its Associated Offices, has invested considerably over £5,000,000 in War Securities since August, 1914.

INSURANCE WON'T-WORKERS

Our contemporary, the New York Journal of Commerce is responsible for the following comments:

The return from camp of the soldiers to their old or other positions in the insurance business has let out a considerable number of clerks who have drifted out of their former job or jobs by grabbing each chance to take advantage of the temporary market and get a few dollars a month more pay by changing. Some of these young men, worth only, say, \$40 to \$50 a month in normal times, secured as high as \$90 or \$100 per month during the past year, and most of them got at least \$75 a month.

Their original places were in many cases filled by girls who did the work with intelligence and faithfulness and will retain these positions at liberal pay. With each increase in their pay by reason of a change, the drifting young men clerks, who may be called "hop pickers," arrived late in the mornings, soldiered on their jobs and acted generally in offices like directors' sons, pushing to an extreme the advantage which even a poor quality of clerical labour has enjoyed for the past year and a half. The managers of insurance offices now are

naturally only too glad to eliminate these insurancewon't-workers and restore former standards of discipline in their service. They are reinstating the men from camps and as soon as the soldiers from France arrive they will promptly be taken back. During the current week there have been at least three or four dozen clerks looking for positions, having received notice that they can go on the 15th. Remarks made by officers of fire insurance companies of other cities indicate that a similar state of affairs prevails throughout the entire field.

CONSCRIPTION COST DOMINION \$4,000,000 District Registrars Now Compiling Complete **Returns Under M.S.A.**

Compulsory military service cost Canada in the neighbourhood of \$4,000,000, about \$32 per man drafted into the army, or about \$20 per man of reinforcements actually made available under the Military Service Act. The latter figure is compiled on the basis of registration. It comprises in addition to men actually drafted, men who had been granted exemption for a period of time and would have been eventually available for service. It is not expected, however, that full and detailed returns as to the operation of the Military Service Act will be available before the middle of January.