

**CANADIAN. FIRE RECORD.**

**Fire at Edson, Alta.**—On the 16th instant a fire destroyed a business block on Main Street, Edson, Alta. Those burned-out include P. Burns, butcher shop; Edson pool room, Gold's store and a corner grocer.

**Fire near Claremont, Ont.**—On the 12th instant a fire destroyed the stable on the farm of Graham Bros. near Claremont. Twelve valuable horses perished in the flames; the blacksmith shop was also destroyed. Loss about \$25,000.

**Fire at Three Rivers, P.Q.**—By the fire which occurred on the 8th instant in building containing moving pictures, printing and Dwellings, caused by defective wiring in ceiling of moving picture house; the following companies are interested: Yorkshire, \$7,000; Liverpool and London and Globe, \$5,000; Northern, \$5,000; Employers, \$5,000; Rochester German, \$5,000. Total \$27,000; loss about \$5,000.

**Fire at Montreal**—On the 13th instant a fire occurred on the premises 234 Ann Street, Montreal. Insurance: Liverpool and London and Globe, \$1,200. Loss total.

**Fire at Montreal**—On the 15th instant a fire broke out in the dwelling 208 Cherrier Street. Insurance: Aetna, \$15,000; Atlas, \$1,000. Loss about \$1,750.

**Fire at Verner, Ont.**—On the 12th instant a fire broke out in the Roman Catholic Church, Verner, Ont. Insurance: Liverpool-Manitoba, \$15,000; National of Paris, \$10,000; Liverpool Manitoba, \$5,000. Total \$30,000; loss about \$10,000.

**Fire at Montreal**—On the 13th instant the building sheds 632-640 St. Denis Street, damaged by fire. Loss about \$800. Insurance: Phoenix of London, \$1,000.

**Fire at Vancouver**—On the 11th instant a fire destroyed the plant of the Morrison Steel and Wire Company. Loss estimated at \$125,000.

**Fire at Montreal**—On the 12th instant a fire broke out in the Canadian Box Lunch Co., 150 William Street. Insurance: North America, \$1,000; Liverpool and London and Globe, \$1,200; North America, \$800. Loss about \$1,400.

**Fire at Montreal**—By the fire which occurred on the 27th ult. on the premises of the Gault Realities, 319 St. James Street, following companies are interested: North America, \$1,008; Prov. Washington, \$604; Firemen's Fund, \$403; Alliance of Philadelphia, \$483. Total \$2,500; loss \$1,075.

### **GROUP INSURANCE AS AN INFLUENCE IN PROMOTING STABILITY IN LABOUR GROUPS.**

The following interesting address was delivered by Mr. Eugenius H. Outerbridge, former President Chamber of Commerce of the State of New York, at the twelfth annual convention of the Association of Life Insurance Presidents, New York.

When a layman accepts an invitation to address the Association of Life Insurance Presidents on a

Life Insurance Plan, I will not say he takes his own life in his hands but he runs the risk of a high mortality experience in any reputation that he may have thought he possessed as a sound thinker.

Unless he steps very warily and avoids technical discussion he is likely to find that what he had hoped might come back to him as an endowment (of golden opinions) proved instead to be an annual liability (of contumely) so long as these annual gatherings might recall to his hearers his bold indiscretion.

However, eliminating the technical and scientific elements, I think it may be truthfully said that no other business of equal size is so intensely human and requires of its executives and field forces so sympathetic and intimate a knowledge of human nature as does the business of life insurance.

Perhaps, therefore, by discussing only the humane and ethical aspects, even a layman may venture to rush in here where Angels might not fear but "have no call" to tread.

I have been asked to speak on the topic of group insurance as an economic measure and of its effect in stabilizing labour.

I assume that this honour has fallen to me because I am informed my company was the first employer in the United States to have a group of employees covered by life, health and accident insurance at the cost of the business and without charge to the men.

In a factory making a product which had been a new creation, and which therefore could not draw trained workers from the general field of labour, but which required intelligence and special care in all departments and educated skill in some, we had found our most serious difficulties due to an unexplained restlessness and constant shifting of men. We had no strikes, we had no complaint about working conditions, and only the normal occasional request from some worker for an advance in his pay.

We paid our men for 60 hours work a week, but, as we voluntarily gave them Saturday afternoon as a half holiday, they worked only 55 hours and we received only that amount of production.

For years it had been our custom to give Christmas bonuses of one week's pay to all who had been in our employ for one full year, and two weeks' pay to those who had been with us longer. Later this was advanced on a sliding scale, based on term of employment, reaching four weeks' extra pay in the highest class.

Notwithstanding these arrangements we experienced a change in the personnel of our force averaging about 35 p.c. annually, due to no specific cause that we could discover except the restlessness of what we learned to call "migratory labour."

It was too expensive training 35 p.c. of the force to have them leave just as they were becoming useful. New and untrained men meant a larger proportion of damaged product. The constant changes meant loss of production and loss of production meant increased overhead, and heavy overhead often means the difference between a profitable or a losing enterprise.

I began to study the psychology of labour.

Gradually I became convinced that the solution of the industrial problem lay chiefly in the hands of the employers themselves; that enlightened self-interest dictated that the labour question should be viewed as a human problem fully as much as an economic one; that unrest would never be allayed by what

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