

PERSONALS

Mr. F. Williams, manager for Canada of the Motor Union Insurance Co., was in Montreal this week. Mr. Williams informed us that the Company has heretofore confined its operations in Canada to Ontario, but is now extending its operations to Quebec and British Columbia.

It is well known that the Motor Union specializes in Automobile insurance, and works on independent lines.

DEATH OF ROBERT JUNKIN

The death occurred on the 4th instant of Mr. Robert Junkin, at his residence, Toronto. Mr. Junkin was one of the most popular and best known life insurance men in Canada, more particularly by field men. For the past twenty years Mr. Junkin was connected with the Manufacturers Life and since 1918 was one of its directors. In February last while in Florida, he suffered a stroke from which he never recovered.

PLATE GLASS INSURANCE

Plate Glass has increased over 300 per cent. in price while the production has fallen off about 40 per cent. during the past two years, and a huge amount of such glass is now taken by automobile manufacturers. The present situation has become a serious matter to the plate-glass insurance companies. The Spectator, New York, says:—

In addition, the cost of setting the glass has gone up materially, so that this combination of circumstances has rendered it necessary for the plate-glass insurance companies to require higher premiums. A store front which was worth, say, \$300, a few years ago, now costs from \$1000 to \$1500. Property owners are not likely to realize this condition until they have a window broken, and attempt to have it replaced. Then the uninsured owner of the window will quickly ascertain that it would have been good policy for him to have carried plate-glass insurance, even at a higher rate than he would have paid a few years since. The high prevailing prices of glass and labor make this branch of protection more necessary than ever before, and agents should avail of every opportunity to impress this fact upon their customers.

NORTHERN ASSURANCE COMPANY LIMITED

We learn that the report for 1919 of the above Company, which will be issued during the month, again shows profits from trading and interest of £1,000,000, and that it is expected that an increased final dividend for the year 1919 will be recommended to the shareholders.

MONTREAL WATERWORKS MEN RECEIVE INCREASES

Although funds were voted some time ago for increasing the wages of aqueduct employees, it appears that some of the men, including eleven stationary engineers and a number of foremen, did not get their increases until last week, and, as their names were inscribed in the estimates for 1920, a special resolution was required to order this to be done. The Administrative Commission has accordingly given the necessary authority that the men receive the advance to date from February 1. In other words the men get their increases and three months' back pay.

While the wages paid these engineers by the city varied somewhat, according to the 1920 estimates the average would be about \$1,440 a year. They are now all placed on the same basis at \$1,620 a year. By the same resolution the wages of five foremen of the same department are also fixed at \$1,620 a year and that of two assistant foremen at \$1,320 a year.

Lectures on Compensation and Casualty Insurance

The Casualty Insurance business is growing so rapidly that it is very difficult for the officials of the Companies writing this class of business to secure competent assistants to keep pace with the increase. In the United States some of the larger Universities are forming classes for the study of Compensation, and Casualty insurance.

Columbia University and the University of Pennsylvania both are arranging special courses open to men and women who are engaged or intending to engage in the casualty insurance business.

An excellent feature of these courses is that the classes are held in the evening, thus enabling those employed during the day to attend.

The course at the University of Pennsylvania is designed to present by means of lectures, outlines for study and assignments, the functions of accident and health, automobile, liability and workmen's compensation forms of insurance; the legal and economic bases for their existence; an analysis of the important features of the policy contracts; the factors affecting premiums and the adjustment of losses.

This certainly is a step in the right direction, for casualty insurance as compared with other forms of insurance is yet in its infancy and many excellent opportunities are open to the student.

The necessity (from an educational standpoint) of similar opportunities being afforded casualty employees in Canada, is quite apparent.