

DEATH OF MR. P. H. SIMS

We regret to announce the death of Mr. P. H. Sims, on the 20th instant at Kitchener, Ont. at the age of 76 years. Mr. Sims through his connection with the British America Fire Insurance Company, Toronto (for many years as its secretary) was one of the best known, and most highly respected fire underwriters in Canada. The deceased gentleman retired from this position some years ago. He was one of the founders of both the Mercantile Fire Insurance Co and the Dominion Life Insurance Company, and vice-president of the latter up to the time of his death. Both of these Canadian institutions are prosperous and well known throughout Canada. Mr. Sims was the last of a small group of insurance men of Waterloo, Ont. who were the founders of the life and fire companies of that town. He is survived by his widow, one son H. J. Sims, barrister, Kitchener, and a daughter, wife of Mr. Ross Stewart of the Aetna Fire Insurance Co., Toronto.

Mr. Sims was a man of kindly instinct, and his sudden demise from pneumonia is regretted by many friends throughout the Dominion. The funeral took place from his late residence, 86 Highlands Ave., Toronto, and was attended by many.

The Liverpool & London & Globe Insurance Company Limited

The Annual Conference of this Company's North American Managers was held recently at White Sulphur Springs, West Virginia, advantage being taken of the presence in this country of Mr. A. G. Dent, General Manager from Liverpool. Besides Mr. Dent there were in attendance Mr. Loudon of New York, Mr. Robertson of Chicago, Mr. Anderson of San Francisco, Mr. Lowe and Mr. Pepper of New Orleans and Mr. Thompson of Montreal, also Mr. Duncan Reid of the Globe Indemnity Company of New York and Mr. Cauty the U. S. Marine Manager.

These gentlemen spent a week discussing matters in relation to the Company's extensive operations.

Mr. Dent sailed for home on the 20th instant by the "Baltic."

Dividends.

It is announced that "The Liverpool & London & Globe" has declared an interim dividend of eight shillings and six pence per share (less tax).

MOTOR UNION INSURANCE COMPANY APPOINTMENT

Mr. Frederick Williams, manager for Canada, of the Motor Union Insurance Company Limited, has informed us that the Company has appointed Mr. William MacInnes, assistant manager for the Dominion.

Mr. MacInnes has had considerable experience in both the fire and casualty fields. His early training was in Scotland with the Commercial Union Insurance Company, from which office he went to the London & Lancashire Life & General as fire and accident superintendent at Glasgow.

Since coming to Canada, Mr. MacInnes has travelled extensively throughout the Canadian field for various fire companies, and for the past two years, has occupied the position of accident superintendent at the Montreal office of the Norwich Union.

Mr. MacInnes is a chartered secretary, and is chairman of the Canadian branch of the Chartered Institute of Secretaries, and he is also an associate of the Chartered Insurance Institute of Great Britain.

The Motor Union when entering Canada was licensed to transact both fire and casualty insurance, it has, however, confined its operations to the latter branch up to the present time, but proposes to add to its activities in Canada by operating its fire branch in the near future.

With a wide experience of both branches, Mr. MacInnes may be expected to be of material assistance to the Motor Union Insurance Company in its casualty department, in addition to organizing and developing the fire department, when that class of business is commenced. The Motor Union is a well known tariff company in fire insurance.

THE CLOTHING TRADE

According to leading trade review authorities, the greatest depression apparent in business and industry at present is in the apparel trades, and particularly the clothing industry, which, as for some time past, is at the pole of depression. While it would be difficult to find a clothing man who does not want to see a reduction in prices all along the line, because it is only through lower prices that business will show improvement, the consensus of opinion seems to be that if the clothing industry as a whole were to reduce prices in one season to those even approaching the pre-war level, financial ruin would be the result for many houses.