

Insurance Taxes Are Far Too Heavy

Insurance Men Interview Premier of
Quebec and Urge Reduction.

To request a reduction in the taxes at present imposed upon life insurance agents in the Province of Quebec, a deputation of some 50 life insurance officers and agents conferred with Premier L. A. Taschereau and Hon. W. G. Mitchell, provincial treasurer, last week.

The case was presented by T. J. Parkes, C. L. U., of Sherbrooke, president of the Life Underwriters Association of the Province of Quebec and J. B. McKechnie, president of the Life Officers Association, which is a nationwide institution.

It was pointed out that all insurance agents are licensed by the Provincial Government to practise in the Province, for which they pay \$5. The various municipalities also tax the companies from \$10 to \$200 and each individual agent from \$5 to \$100. In addition to a Dominion tax and to the taxes imposed upon the companies by the municipalities, the Province charges the companies 1 3-4 per cent. on the gross-premium income. This it was contended was a triplication of taxation and amounted to about 2 per cent. of the gross premium income, and by that much reduced the profits of the policyholders or increased the cost of their insurance. If all the taxes were removed the profits would be increased by about 25 per cent., it was said.

The Premier and Mr. Mitchell promised to go fully into the question with as little delay as possible. Among those forming the deputation were: A. B. Wood, Brig-Gen. E. W. Wilson, A. J. Meiklejohn and D. L. Young, J. P. Bourgeois, J. A. Goulet, F. A. Buck, J. A. Saucier, A. Lafontaine, J. G. Gauthier, T. E. Bourke, C. C. Gauvin and G. H. Vaillancourt.

CHRISTMAS IN OTTAWA.

CANADIAN NATIONAL-GRAND TRUNK.

Tickets purchased for passage between Montreal and Ottawa on Canadian National or Grand Trunk Railways will be honored by either Railway between these points. The train service is as follows:—

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Arrive Ottawa (Union Station) *11.45 a.m. †7.30 p.m. *8.00 p.m. *11.05 p.m.

Leave Montreal (Tunnel Terminal) †9.00 a.m. †1.00 p.m.

Arrive Ottawa (Union Station) †1.05 p.m. †4.45 p.m.

Buffet Parlor cars on all trains except the 9.00 a.m.

* Daily. † Daily except Sunday.

A special feature on trains leaving Montreal 4.00 p.m. and 8.05 p.m. are cars with large observation rooms and a large smoking room. The observation rooms are very popular. Observation Car and Dining Car are operated on the 5.00 p.m. train.

For further information apply to Canadian National-Grand Trunk City Ticket Office, 230 St. James St. Montreal.

INSURANCE COMMISSIONS.

Toronto Conference Agrees on
Rates.

In anticipation of legislation being passed at the next session of the Ontario Legislature limiting commissions paid to insurance agents, as high as thirty per cent., of the premium being paid in Toronto at the present time in some instances, a conference between insurance men and V. Evan Gray, Superintendent of Insurance, was held at the legislative buildings, Toronto, Friday. It was agreed that the rate of agents' commission on insurance on private dwellings should be 20 per cent. and on all other classes of business 15 per cent. Before this decision was arrived at the insurance men were told that the Ontario Department of Insurance favored limiting the remuneration to be paid to agents to 15 per cent. of the premium on all classes of business.

MONTREAL — SHERBROOKE Via Grand Trunk Railway Service.

The Montreal-Sherbrooke Service of the Grand Trunk Railway System provides a choice of convenient trains for Christmas travellers. You may leave Montreal 8.30 a.m. and 8.20 p.m. daily and 4.16 p.m. daily, except Sunday. There is a parlor car on the 4.16 p.m. train. Returning, the traveller may leave Sherbrooke 3.15 a.m. and 3.00 p.m. daily and 8.05 a.m. daily except Sunday. The 3.15 a.m. train has a sleeping car for Montreal which is ready for occupancy at Sherbrooke at 10.00 p.m. the previous evening. The 3.00 p.m. train has cafe parlor car.

THE SELF-DETERMINATORS AT ST. JOHN.

Letter From Mayor Schofield.

Mayor's Office,
St. John, N. B.

Editor, Journal of Commerce,
Montreal.

Dear Sir:—

My attention has just been drawn to an article in your issue of December 7th, entitled "self-determinators", and while perhaps it may not be worth while re-opening this question, still I am just writing to say that so far as the remark that "the Mayor was promptly hissed, etc." is concerned, I would like to say that this was hardly reported correctly, inasmuch as the first time that I spoke and gave the meeting my ideas, I was given a complete hearing and no one can possibly have misunderstood my position or what I was saying. Later on in the meeting, when two or three got on the floor at the same time, I started to break in on them, and it was then that there was some little confusion and perhaps there were two or three hisses; but that was all there was at any time, and inasmuch as others were on the floor, I sat down till they had quieted down a little more.

Yours truly,

E. A. Schofield,
Mayor.

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