

brother resemblance between "tweedledum" and "tweedledee."

What Mr. Dawson doesn't invent he is sometimes willing to adopt, as he naively explains when disclaiming responsibility for recommending restricted cost of new business in New York State: "My conversion to the necessity of restriction—as well as publicity—of the cost of new business came after the Armstrong Committee had reported." It does appear somewhat remarkable that his conversion did not lead to his even expressing the faith that was in him while associated with the Canadian Commission. But on this point he says clearly: "I made no recommendation relative to the restriction of cost of new business and first saw this in the completed report; nor did I endeavour in any way to influence commissioners or counsel to put it in. The logic of the facts was sufficient." Mr. Dawson owns however "to preparing from the returns the evidence which the counsel should present and bring out," and possibly the difference between this and "any influence" may be another case of "tweedledee" and "tweedledum."

The resemblance between the Armstrong laws and the Canadian recommendations is, however, explained by Mr. Dawson thus: "If some of the remedies recommended are similar to those now to be found in the laws of New York, it is because in these regards the same evils were found." Surely, a strange forcing of the "logic of facts"! An Indian "medicine man" has been accused recently of ending an aged patient's delirium by fatally strangling her. Ottawa physicians would scarcely consider the "logic of facts" sufficient ground for their adopting "similar remedies" when "the same evils were found." And it is to be hoped that the legislators of the Dominion while there assembled will not too readily accept the remedies proposed by the Commission, even in cases where corresponding New York enactments may be working fairly well.

It will not do to assume that United States and Canadian conditions are analogous in all respects. And where there is similarity it does not, even then, follow that American remedies are the best conceivable. We are still of the opinion that greater care should have been taken, to ascertain the views of British actuaries and managers. To be sure, Mr. Dawson and the Commissioners tell us that such opinions were obtained, but the impression persists that they were not given the prominence they merited, nor were obtained in a way most practicable. For a British actuary to have expressed a comparatively off-hand view at long range, might be very different from conclusions arrived at after several weeks in Canada devoted solely to the matter under consideration. Without in any way impugning Mr. Dawson's motives, it seems unfortunate that the Commission should not have sought more widely for advice on matters with which they

could not themselves be technically versed. Whatever criticism may be made upon the proposals heretofore credited to Mr. Dawson—several of which, as it now transpires, were not his suggestions—there should, of course, be no acerbity shown to him personally. No man is to be blamed for accepting an engagement of his professional services and nothing is to be gained by belittling efforts sincerely made. But would it not have been better for the interests of the Canadian public—and for Mr. Dawson personally—if he had been called upon not as *the* consulting actuary, but possibly as an associate with, say two others, a British fellow from both the Faculty and Institute of Actuaries—to a fellowship in which latter body, indeed, Mr. Dawson's attainments have admitted him.



NATIONAL ASSOCIATION OF LIFE UNDERWRITERS.

President Frank E. McMullin, of Rochester, has addressed an admirable letter to the members of the National Association of Life Underwriters, regarding the approaching conventions of that body and of the Canadian Underwriters' Association, and touching also upon life insurance conditions in general. In part he says.

"Our Eighteenth Annual Convention to be held in Toronto, Canada, August 21-23, will be one of the most important in the history of the Association. Life insurance has been passing through a crisis the burden of which has largely and unjustly fallen upon the great body of honourable agents throughout the country. No fault has been found with the agents, indeed in no sense have they been on trial, but have suffered severely because of the misdeeds of others, and as a result of much unnecessary and ill-advised legislation.

"Our association has always stood for clean business methods and from its inception has strongly advocated many needed reforms. In truth, had the voice of the association been heeded by those in executive authority, there would have been no cause for the investigations of the past two years, the hardships of which have fallen heavily upon those who were not responsible for it, but who have suffered as a consequence.

"The meeting at Toronto will afford the greatest possible opportunity for the agents to discuss conditions as they exist, and give expression to their views upon what they believe essential to the best interests of our association and those connected with it. The Convention of the Canadian body will be held August 19 and 20. The information and inspiration you will receive and impart, by mingling with our foremost insurance men and listening to their able addresses and discussions on the real issues of the day, will repay you for the time and sacrifice, if necessary, to be present. This will be essentially a business convention with a most excellent social programme provided for the ladies and gentlemen by our truly royal Canadian hosts."