At the recent National Convention of Life Underwriters held at Chicago, Mr. William McBride, of Winnipeg, ex-president of the Canadian Association, made a suggestion which was warmly received, for the adoption of an emblem, in part uniform, but differing in detail, by members of both the American and Canadian Associations. The new secretary of the National Association is Mr. Neil D. Sills, representative of the Sun Life of Canada at Richmond, Va.

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Hitherto the Confederation Life Association, of Toronto, has transacted business here in a somewhat unobtrusive way, but a short time hence it will probably be much more in evidence. Mr. L. H. Senior, the general manager for the United Kingdom, is now in Toronto, the object of his visit to the head office being to confer with the directors, who have been considering the advisability of taking steps to further expand the British business. On Mr. Senior's return to England—well, we shall expect to see the "Confederation" making a real bid for business and getting its full share thereof, for the company is one of the best. Britishers are always willing to recognise merit, wherever it exists.—Insurance Observer, London.

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Mr. F. C. Schwedtman, of the National Association of United States Manufacturers, addressing the Canadian Manufacturers' Association at Toronto recently on the subject of "Accident Prevention & Relief," expressed himself as in favor of workmen's compensation legislation as against employers' liability legislation. "The difference," said Mr. Schwedtman, "is that in an employers' liability act the obligation to compensate is thrown directly upon the individual employer, while in a workmen's compensation system the compensation is taken care of by some form of insurance. Of course, under the English act there is also insurance; but it is not compensation insurance, it is merely an insurance of the employers' liability, and is only for the purpose of protecting the employer and not for the purpose of assuring compensation to the workman." Every accident cannot be prevented, said Mr. Schwedtman also, but experts agree that one-third or even one-half of all work accidents and their accompanying ills can be eliminated by careful and systematic endeavor. Consequently, prevention of accidents is of prime importance.

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A notice has been sent to Mayor Beattie, of London, Ont., by the Canadian Fire Underwriters' Association, of another reduction in the key rate of 25 cents in the congested district and ten cents in other parts of the city. A test was recently made of London's new wells scheme and the pressure was found to be all that could be desired. The Underwriters made a reduction of twenty cents last year, which makes the total reduction due to the wells 45 cents. It is stated that as the fire insurance premiums collected in London amount to between $300,000 and $400,000 annually, there will be a saving of from $75,000 to $100,000, which makes the addition of the wells to the city's water supply an exceedingly profitable investment, the wells having cost less than $100,000 or about the difference in one year's premiums. When the city employs ten more men in the Fire Department and installs another air compressor at the Horton street plant, the Underwriters promise a further reduction of ten cents in the congested district and five cents elsewhere.

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The man who claims he can save his money just as well as any life insurance company can do it for him is still heard of occasionally, though there is not so much of him as formerly. The world has learned that even if it be true that the individual might possibly do as well in a conserving way as when assisted by thousands of others all pledged to the same effort, it is nevertheless true that he does not do it. No doubt he might be able to set aside yearly sums equal to his life insurance premiums, but he never does. Moreover, the omnipresent element of adverse chance, the possibility of sudden death, is something that the man who thinks to do his own insuring can never afford to overlook. Let him save ever so faithfully, he is still unprepared for the chance of early death, something that the standard life insurance company takes care shall be fully provided for in the case of every member.—Cleveland Plaindealer.

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Organization was completed at New York last week of the International Association of Casualty and Surety Underwriters—the amalgamation, as previously stated, of the International Association of Accident Underwriters and the Board of Casualty & Surety Underwriters. As members of the former International Association, the following Canadian companies and Canadian branches of British companies are interested in the new development:—

Canadian Railway Accident.
Dominion of Canada Guarantee & Accident.
General Accident.
Imperial Guarantee & Accident.
Law Union & Rock.
London Guarantee & Accident.
London & Lancashire Guarantee & Accident.

The following are the leading officers of the new International Association:—President, William Bro Smith, general counsel of the Travelers' Insurance Company of Hartford; Secretary, F. Robertson Jones, assistant secretary of the Fidelity & Casualty Company; Treasurer, George E. Taylor, secretary of the New Amsterdam Casualty Company; Librarian, Horace B. Meininger, secretary of the German Commercial Accident Company, of Philadelphia; Vice-Presidents, Edson S. Lott, president of the United States Casualty Company; John Emo, of the Canadian Railway Accident Insurance Company; H. G. B. Alexander, president of the Continental Casualty Company, of Chicago, and Charles G. Daniel, of the Order of United Commercia Travellers.