

ONE POINT OF VIEW.

"Yes," said the President of the Indomitable Life, thoughtfully, "I'm growing old—no doubt about it!"

"My dear fellow," I said, "buck up. You've many good years ahead of you."

"You don't understand! And I don't blame anyone for misunderstanding! I feel, every day, that I am being swept away from the old moorings. Let me be very frank, very honest, very outspoken."

"Go ahead," I replied, "but of course THE CHRONICLE."

"I know—that's quite all right. The readers of THE CHRONICLE, even if they do not agree with me, are big enough and broadminded enough to appreciate my point of view."

"I'm in the same class, in belief though not in ability, with my old-time friend, Col. Jacob L. Greene of the Connecticut Mutual. I want my company to sell Life Insurance. I don't want, all the time, to be edging into some other line of business. I dislike treading on other people's toes. There must be developments and improvements in our business, as in all others, but I am President of a Life Insurance Company. I am not 'running' a combination of Savings Banks, Trust Companies and half a hundred other concerns that are organized for purposes quite foreign to the great business to which I have given my time and my whole-hearted devotion for so many years."

"Still," I ventured, "You must meet competition. Your policyholders—"

"Ah! yes! They get what they pay for but never forget *they pay for what they get*. No! I believe in the good, old-fashioned doctrine of plain Life Insurance, without frills or fluffiness, and in giving our patrons all the *protection* their money will pay for. I won't go into details. You understand!"

And I did!

J. L. K.

The death is announced of Mr. A. R. Hosford, assistant manager at the New York office of the Royal Insurance Company. Mr. Hosford took a prominent part in the adjustment of losses at San Francisco in 1906.

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Lieutenant Travers Williams-Taylor, only son of Sir Frederick Williams-Taylor, general manager of the Bank of Montreal, is reported shot in the leg in Mesopotamia, where he has been for some time with a cavalry regiment. His condition is not serious.

\* \* \*

Mr. Daniel Waters, assistant general manager of the Bank of Nova Scotia since 1906, and connected with the Bank for thirty-seven years, has retired, and is succeeded as assistant general manager by Mr. J. A. McLeod, chief superintendent of branches, who has been associated with the Bank over thirty years.

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