

Colonial Life Companies in England.

Is it "carrying the war into Africa," or "sending coals to Newcastle" for colonial life offices to establish branches in England? In whatever light this movement may be viewed it is a sign of the times, a sign of the growth of Imperial sentiment and of confidence in Colonial institutions. The Canada Life in opening a London office will enter the English field close upon the heels of the Citizens' Life of Australia. This office has only been settled in London a few months yet it is already exciting much attention by the vigorous effort it is making, says "The Insurance Observer," "to secure the patronage of Englishmen and Englishwomen." Doubtless, when the Canada Life gets into full operation in England it will show equal, if not superior energy in seeking to acquire business, and the lively competitive methods of these new comers and the "Sun Life of Canada," which has been at work for some time in the old land, will arouse some British offices into greater activity in the pursuit of business. The time is said to be not opportune for entering the field of the old country owing to the effects of the war being adverse to life assurance companies. Their business is reported to be in the " doldrums " that is, becalmed, but with two more Colonials in the race a breeze is likely to spring up. The Canadian company has the advantage over the Australian of a longer record; it commenced business in 1847, while the Citizens only dates from 1886. The Canada Life has an annual premium income of over 3 millions of dollars, the Citizens of Australia is stated to be one half of that amount. The Canada Life had total assets on 31st December last amounting to, \$22,643,000, the Australian company had funds at same date to extent of \$3,210,500. The Canada Life will start in England with a splendid record extending over 54 years, and with the prestige of great financial success.

Post Office Versus Company Life Assurance.

Governments, both national and municipal, when they undertake to do what is outside their sphere are apt to have little success, and, to the extent of their outside operations, they do injury to similar enterprises organized and conducted by private firms, or companies. The entrance of governments into the sphere of life assurance is one of the least excusable of their trespasses upon ground where they have no natural rights. The government that conducts life assurance might, with equal reason, open government dry-goods stores or government legal enquiry and advice offices, or government surgeries. Where private capital, private skill, private enterprise are amply sufficient to establish and maintain whatever is required for the convenience or service of the general public the interference of a government as a competitor is more likely to do harm than good. The function of a government in

its relation to trade is to provide protection to private enterprises by giving them such legal powers as are needful for their organization and profitable working, with, in cases of exceptional need, such encouragement as a national government can give to native industries when threatened by foreign rivals. To put the resources of a nation in competition with private capital and enterprise is distinctly contrary to one of the main objects of national government. The lack of success which has attended the scheme of the British government to conduct industrial life insurance seems to show that the people prefer to rely upon private companies that have been specially organized to conduct this class of business. Out of 860 millions of dollars of industrial insurance, effected in the United Kingdom, only about \$6,000,000 has found its way to the government offices. The "Scottish Critic" states one objection to the system is the regulation that a deposit account must be opened in the Post Office Savings Bank and a sufficient balance kept to meet premiums as they become due. Another weak point is the absence of personal persuasion that is found to be so necessary in ordinary life assurance. The abstention from advertising and non-insurance of attractive literature also seriously handicaps the government life insurance scheme. These and other points in which the government plan only show how inappropriate is the business of life insurance to a government bureau.

A Knotty Accident Question.

The Supreme Court of Vermont says that the circumstantial evidence bearing on the cause of the insured's death, in the case of *Clark v. Employers' Liability Assurance Company*, presented the question whether he was stricken with spontaneous apoplexy and fell in a place where the wheels of his wagon passed over his neck, or whether he accidentally fell where the wheels passed over him and suffered apoplexy as a result of the injuries received. The insurance policy did not insure against death occasioned wholly or partly, directly or indirectly, by disease or bodily infirmity. And the court holds that, inasmuch as the policy did not insure against an accidental death, caused indirectly by disease, if the insured's fall was caused by disease, that disease was the cause of his death, within the meaning of the exception. His helpless plight in the tracks of the approaching wheel was due to the apoplectic stroke, and to that alone. An accidental death by crushing, it goes on to say, is caused indirectly by disease, if the person falls in the place of danger because of disease. The death is caused directly and wholly by the crushing, but it is nevertheless caused indirectly by the disease. Wherefore, it holds that it was necessary for the beneficiary, suing on the policy, to show, not only that the injury received was the direct cause of death, but that disease did not indirectly cause the death by subjecting the insured to that injury.