

PERSONALS

Mr. J. E. Clement, managing director of the Fire Insurance Co. of Canada has returned from a two months visit to the old Country. Mr. Clement spent some time in both London and Paris. He found that the fire Underwriters in England were not very optimistic as to the future, owing to the re-adjustments which must naturally follow preceding conditions and which must be expected to affect the fire losses of the country.

He found a wonderful activity in France, and the nation is trying very hard under enormous difficulties to regain their pre-war standard. Mr. Clement states that the people are paying the exorbitant price of 600 francs per ton for coal, (equal to about \$120 per ton) in France at the present time. Nevertheless they are producing and harnessing their water power in different parts of the country. The country is suffering very largely from political complications, and the unwillingness of the Germans to pay indemnities of the war, of which France is sorely in need of. Mr. Clement states that the new Loan has met with considerable success, and the one great ambition of the people is to bring back their currency to its normal value.

Mr. Frederick Williams, manager for Canada of the Motor Union Insurance Co. sailed to-day from St. John, N.B. per S.S. Melita for England. Mr. Williams will combine business with pleasure and visit his head office, and spend Christmas with his family, returning to Canada in the course of six weeks.

SAILING UNDER FALSE COLORS

A valued contemporary says:—

An association calling itself the "Guild of Insurance Officials" has been formed in London. This appears to be a labor union of insurance employees and not a guild of insurance "officials" as its name would imply. Insurance "officials" are the officers of insurance companies such as presidents, general managers, secretaries, etc., therefore this so-called "guild of insurance officials" is nothing of the sort but, on the contrary, it is a common or garden union of employees of the same stamp as those other "unions" that have been playing the fool to the tune called by a few scheming leaders during the past few years. Insurance is the last business in the world in which such organizations should be tolerated. There is no necessity for them as insurance employees who are diligent, reliable and willing to work, are always sure of advancement, fair and just compensation and good treatment. There is no doubt about this, hence a labor union among such em-

ployees should be looked upon with suspicion and discouraged by everyone connected with the insurance business. The London concern start off under false pretenses. It calls itself a "guild of officials" when it is nothing of the kind. Every British insurance company should jump on it with both feet and stamp it out of existence before its Bolsheviki tactics can be developed among insurance workers.

Liverpool & London & Globe Insurance Company Opens Branch Office for Ontario

It is announced that the "Liverpool & London & Globe Insurance Company Limited" with their affiliated Companies the "Liverpool-Manitoba Assurance Company" and the "Globe Indemnity Company of Canada," will on the 1st of January next open a branch with Head Quarters in the Excelsior Life Building, Toronto, to which all the Agents in Ontario, west of the line of the Kingston & Pembroke Railway will report their business. This branch will be in charge of Mr. J. D. Simpson, Local Manager. The reason for this departure is to afford Western Ontario Agents quicker service and generally to facilitate the extensive operations of these three Companies. We have no doubt this move will result to the benefit of all concerned.

Mr. J. D. Simpson is deputy assistant manager at the Head Office for Canada, Montreal, which position he has filled for the past five years. Before coming to Canada Mr. Simpson was connected with the Liverpool & London & Globe at the Head Office in Liverpool and various branches throughout the United Kingdom. He is recognized as being a thoroughly qualified fire insurance official, having had special training in inspection and rating of large manufacturing plants including sprinklered risks. Readers of The Chronicle will remember Mr. Simpson's address on "Wordings and Warranties" before the Fire Insurance Association at Montreal some months ago from which it would appear that his knowledge of this subject will be of great value to agents, in the important position he is about to undertake.

Agents Commissions in Ontario to be Discussed

To discuss suggestions by the Ontario Superintendent of Insurance Mr. Evan Gray, having reference to commissions paid to fire insurance agents in Ontario, a conference with representatives of fire companies has been called by the Superintendent of Insurance and will be held on the 16th instant at the Parliament Building, Toronto.