## PERSONALS.

Mr. Robert Lynn Cox, general counsel and manager of the Association of Life Insurance Presidents, is to become associated with the Metropolitan Life as third vice-president. His first duty will be the organisation of a new division of the office, for the making of farm bond and mortgage loans.

Captain Inverness Watts, reported wounded in this week's casualty lists, was formerly engaged in Montreal as superintendent of agencies in the life department of the Royal Insurance Company, Ltd. Captain Watts went overseas with a Highland Battalion commanded by Lieutenant-Colonel Peers Davidson.

Mr. John R. Fleming, C.A., Secretary, British Crown Assurance Corporation, Limited, of Glasgow, Scotland, who passed away on October 24th, deeply regretted by a large circle of friends, was with the Corporation since its inception. He visited Canada frequently in the interests of the British Crown, which is well established throughout the Dominion.

Sergeant Peter Balfour Pennington, reported killed in action, was the only son of Mr. M. A. Pennington, the British America Assurance Company's representative at Hamilton, Ontario. Sergeant Pennington went overseas with a battalion commanded by Lieutenant-Colonel Peers Davidson, and was to have shortly received a commission.

The respectful sympathy of the Canadian insurance fraternity has this week been tendered to Mr. Alfred Wright, manager for Canada of the London & Lancashire Fire, in the loss of his son, Lieutenant Benson Wright, killed in action. Lieutenant Wright, who was only 20 years of age and had been educated at Upper Canada College and the University of Toronto, originally enlisted as a private in the Mississauga Horses and was later given a commission in an infantry battalion. He was slightly wounded in August, and had only been back in the trenches a short time when killed. Mr. Alfred Wright has two other sons also serving with the Forces—Captain R. E. Wright, a member of Captain Scott's Antarctic expedition, and Lieutenant A. M. Wright.

The "roll of honour" published by our English contemporaries contains the following additional names:—Rifleman A. E. G. Coleman (London Rifle Brigade), London Assurance Corporation, killed in action; Captain D. Cuthbert (Royal Fusiliers), British Crown, killed in action; 2nd. Lieutenant D. A. Stuart (Cameron Highlanders), North British & Mercantile, accidentally killed; Private J. G. Gill, Caledonian, killed in action. Five additional names of members of the staff "killed in action" are reported by the London & Lancashire Fire. These are:—Private J. Williamson, 5th Scottish Rifles; Sergeant S. Macleod, 9th Highland Light Infantry; Private V. St. Clair Johnson, Australians; Sergeant J. A. Beale, 11th Royal West Kents; Lance Corporal A. R. Horne, Queen's Westminsters. Private R. T. Owen, 12th York & Lancaster Regiment, who has been awarded the Military Medal, was formerly local secretary at Sheffield of the Union of London.

Mr. Arthur Duval, who has represented the Union of Paris for some time in the Western Canadian field, has been recalled to the Head Office in Paris to fill an important position.

Mr. S. R. Tarr, editor of "Canadian Finance" of Winnipeg, was a visitor last week to Montreal and other Eastern cities. Mr. Tarr speaks optimistically of present-day Western conditions and to The Chronicle expressed the opinion that the recent "get-together" movement between Western bankers and farmers is fraught with most important consequences to the prairie provinces.

## ACCIDENTALLY DISCHARGED THROUGH GRANITE.

A fine example of an accident story which thriftily skips all the unnecessary details between the explosion of dynamite and the end of the story was recently received in the Canadian office of an American Company doing business in the Dominion. The writer had had a gang of men engaged in leveling off a piece of ground that had previously been a small granite mountain. In cutting it down large quantities of dynamite had been used. In work of this sort there are frequently cartridges which fail to explode and the custom is to put in another cartridge over them, or more often to drill another hole about two feet distant. The letter says:

"In this case one of these loaded holes was discovered and it was reported to the foreman, who said, 'Well, leave it alone and I will go and see what to do about it later.' In the meantime one of the drillers started in to drill another hole about 8 inches from the loaded one (using a steam drill). He had not gotten very far down when the explosion occurred. The coroner's jury brought in a verdiet of accidental death."

The writer goes on to say that he does not think the drill actually came in contact with the unexploded cartridge, but that the percussion shock was transmitted through the granite, and the question which arose in the mind of the writer of the letter was whether a hole bored about two feet away would have been more successful or whether the shock would have been transmitted just the same.

## EVIDENCE OF AGE IMPORTANT.

It would be particularly advantageous to the Head Office if the agents were to secure some evidence of the age of the insured when taking the application. There have been numerous cases of late of the policies returning within a month, and in some instances in less than a month, to be rewritten at the correct age. This takes time and trouble, and could be avoided by the co-operation of the field staff.—North American Life.

## WANTED.

Fire Company with Surplus of \$6,000,000 is open to appoint CHIEF AGENT FOR MONTREAL. Address X. Y. Z.,

c/o The Chronicle, MONTREAL.