

UNLICENSED INSURANCE.

Many business men in Canada take the stand that in prohibiting the writing of business by unlicensed companies, a restriction is at once placed on the public in obtaining insurance in the cheapest market. The present time might seem opportune in directing the attention of such people, to what such a false policy means to Canada. It is generally admitted that taxation, where possible, is the only means whereby the enormous indebtedness of the Dominion can be met. In this connection the regularly licensed companies (fire) are compelled to pay taxes almost too numerous to mention, while unlicensed insurance companies, some very often of a doubtful character, in many cases escape any taxation, and where a tax is imposed, it is only a nominal one of one per cent. on premiums, if a loss occurs.

The licensing of companies by the Dominion is a large measure of security to policyholders, as these companies are required to make a deposit at Ottawa, proportional to the amount of premium income.

We do not wish to unduly press the patriotic view, to numerous prominent business men, in so far as Canada is concerned, but we have had occasion recently to investigate the standing of an unlicensed company having a large liability on a risk which recently suffered a total loss by fire of well over \$200,000. There were some thirty other unlicensed companies interested in this risk at the time of the fire, and it will be of interest to learn if all have settled to the satisfaction of the insured.

POLICEMEN'S STRIKES.

When the Boston police repudiated their oaths to support the public law of their State and City and left the ordered life of the community unguarded, the American public, accustomed to and tolerant of the breaking of contracts by labor unions, experienced a feeling of revulsion in the face of which the failure of the "strike" was inevitable. While the police forces of some fifteen cities of the country have been unionized, the Boston episode has gained general acceptance for the judgment, even among the policemen themselves, that such strikes are tantamount to revolution. The whole theory of our jurisprudence is that behind the organic and statute law of the land stands the organized force of the people, an integral part of the machinery of government, which cannot be destroyed or self-eliminated without destruction of the legal fabric which presupposes its existence and operation. The distinction between employees of the public and employees of private employers seems likely to become a fundamental proposition in future discussions of economic disturbances.

SUN LIFE APPOINTMENT

An important appointment was announced recently at the head office of the Sun Life when Mr. Edward E. Duckworth, B.Sc., became assistant secretary with supervision of the head office staff, Montreal. The management of the company is noted for its faculty in selecting good men for prominent positions, and in the present instance its discrimination in this respect has been well followed. Although Mr. Duckworth's life insurance experience only covers a period of about six years, all of which was spent in the actuarial department of the Sun Life under the direction of Mr. Arthur B. Woods, who is recognized as being one of the most able actuaries in this country, Mr. Duckworth soon evinced a natural talent for the business in which he now occupies an important position, and his promotion may be looked upon as unusually rapid, but well merited. He is a graduate in Science of the Liverpool University. For nearly the past two years Mr. Duckworth has held the important position of superintendent of insurance for the Province of Quebec, which position he has resigned, to accept the above appointment with the company which is responsible for his insurance training.

PERSONALS

Mr. C. J. Harrison, secretary Grain Association, Winnipeg, was in Montreal this week.

Mr. Frank H. Russell, manager for Canada Railway Passengers Assurance Company, Toronto, spent a few days in Montreal this week.

Mr. C. W. I. Woodland, general manager for Canada Employers' Liability Assurance Corporation, was in the city this week.

Mr. C. A. Richardson, vice-president and secretary of the Occidental Fire Insurance Company, Winnipeg, was a visitor to Montreal this week.

Mr. T. D. Belfield, manager for Canada for the Alliance Assurance Co., returned from a visit to Winnipeg this week.

Mr. Douglas Cowans of this city has become associated with the old established insurance brokerage firm of the E. A. Whitehead Company, Limited, Montreal.

Employers' liability insurance originated in 1881, in England, soon after the enactment of the employers' liability law. The first company assuming these risks was the Employers' Liability Assurance Corporation, now a very strong and successful company, the largest of the kind.