

**FIGHTING ADVERSE LEGISLATION.**

A movement among insurance men in the United States, which began two years ago and appears to have achieved considerable success in its various activities, is that of Insurance Federations. According to a paper read by Mr. W. S. Diggs, of Cincinnati, chairman of the National Council of Insurance Federation Executives, before the International Association of Casualty and Surety Underwriters at Detroit, this movement began in Ohio, following the inauguration of a State Workmen's Compensation scheme and from thence it has spread to numerous other states. Membership of these Federations is open to all insurance men, whatever branch of the business they may be connected with, the object of the Federations being not only to bring about a better understanding between the buyers and sellers of insurance but also between the underwriting profession and those who in public positions can so easily promote or hamper the work of that profession. Very naturally, finding that politicians, big and little, are usually deaf to every argument save one when insurance interests are in question, the Federations use the effective weapon of "votes" when insurance interests are imperilled by crude or unfair legislation. Mr. Diggs described in detail the work which has been done along these lines in many States, where effective results have been achieved, particularly in the squashing of State insurance schemes, and in the defeat of other unjust legislation by active agitation and judicious references to the votes of many thousand insurance agents.

The success which this movement has achieved in the United States suggests that it might be well worth consideration whether a similar effort could not be inaugurated in Canada. Efforts at unfair insurance legislation throughout the Dominion are considerable in number and under present circumstances it can hardly be said that insurance men, who form a numerous and influential section of the community, are able to exert the whole weight of their influence against them. A movement that would effectively combine the efforts and influence of all insurance men, whether in the office or in the field, to combat adverse legislation, and as suggested by Hon. J. V. Barry, excessive taxation by systematic education of policyholders, would be welcome.

**FRUITLESS PROTESTS.**

The New York *Spectator* remarks:—"The old adage 'all is fair in war' is not true to-day, for there is a code of ethics for all military operations and any deviation from that code is protested against until the abuse is corrected."

Well, the United States' protests against Germany's abuse of the military code of ethics don't seem to have had a very marked corrective influence thus far.

**PERSONALS.**

Mr. E. Hay, general manager of the Imperial Bank, has returned from a Western trip.

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Mr. F. J. Sherman, assistant general manager of the Royal Bank, who recently enlisted in the ranks of a Canadian battalion, has received a commission in London.

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Mr. John Emo, general manager and secretary of the Globe Indemnity Company, is at Detroit this week attending the annual convention of the International Association of Casualty & Surety Underwriters.

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Mr. Randall Davidson, manager for Canada, North British & Mercantile, left this week to visit important agencies of his company in the Lower Provinces. He expects to return in the course of ten days.

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Mr. Arthur Barry, manager for Canada, Royal Exchange Assurance, returned from a short business trip to London, England, this week. We understand Mr. Barry was very much impressed with the feeling of confidence generally expressed in England that the war would be brought to a conclusion satisfactory to the Allies, and that other contingent difficulties will be successfully overcome in due course. Mr. Barry states that generally speaking, business throughout Great Britain seems quite good, every available man being, of course, fully employed.

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