

ALTERATIONS IN QUEBEC WORKMEN'S COMPENSATION ACT.

Hon. L. A. Taschereau has introduced a bill into the Quebec Legislature, which was given second reading this week, amending the Quebec Workmen's Compensation Act.

In case of absolute or permanent incapacity, the capital of the rente is raised from \$2,000 to \$2,500. The clause in the present law providing that "if the yearly wages of the workman exceed six hundred dollars, no more than this sum shall be taken into account," is changed to raise the amount of wages to \$800. The same clause now adds that "the surplus up to one thousand dollars shall give a right only to one-fourth of the compensation aforesaid." The thousand dollars is raised to twelve hundred, and the balance of the clause is to conform in other particulars with the increase to twelve hundred.

Another clause in the law that is amended deals with the right of the person injured to demand the payment of the capital of the rente to himself or his representatives, instead of to an insurance company. This capital is raised from \$2,000 to \$2,500 in the bill. This would not affect the present provision of the law which permits the courts, to reduce the compensation if the accident is due to the inexcusable fault of the worker, or increase it if it is due to the inexcusable fault of the employer.

MANITOBA WORKMEN'S COMPENSATION ADMINISTRATION EXPENSIVE.

An investigation has lately been held of the administration under the Manitoba Workmen's Compensation Act, but the commissioners, comprising Messrs. W. S. Fallis (chairman), representing manufacturers, A. R. D. Paterson, representing insurance interests, and A. W. Puttee, representing labour, have not yet made their report. Over-expensive administration is alleged. Commissioner Wilson and Assistant Commissioner Neill claimed that the high 1917 expenses were largely incident to getting started, but it was admitted that the 1918 estimates of \$75,000 (of which \$45,000 was for salaries) were \$35,000 greater than the 1917 expenditure. Appearing on behalf of head offices of casualty insurance companies, Mr. C. W. I. Woodland, of Toronto, stated that for work of the volume and character that falls to the Manitoba Board, the administration expenses should easily be kept within the amount that accrues from the 7½ per cent. which comes from the total premiums paid by employers insuring under the Act and from the contributions of corporations and firms which carry their own insurance. This income received by the Compensation Board amounted last year to \$37,500.

FRATERNALS AND POLITICS.

Supreme Master Hudson, of the United Artisans, of Portland, Oregon, advises: "It is up to the fraternalists to see that no man is elected to an office that will have any prejudice against the fraternal system of insurance. It is right up to us if we want to be allowed to live. One election should be enough to clean out any who are not friends of the system."

The case has not, perhaps, been put so bluntly in Canada. But there is no doubt that political pull has accounted, to a considerable extent, for the ability of the fraternal system to resist successfully, legislation calling for financial soundness. Even now the provincial requirements are much too mild.

UNION INSURANCE SOCIETY OF CANTON.

The Union Insurance Society of Canton, of which Mr. Joseph Rowat has lately been appointed general agent for the province of Quebec, was originally started in Canton as long ago as 1835. Its originators were a group of British merchants, and the Company has always been, and still remains, an essentially British concern. Transferred from Canton to Hong-Kong in 1841, the Company's long career has been marked by great success, thanks to sound business methods and a policy of steady progress and expansion which is still being carried on. At the present time, the Society has branches in almost all parts of the world, the Canadian branch being the latest in a series of branch establishments, including London, Shanghai and other places in China, the Straits Settlements, Japan, India, Australia and New Zealand. The Company's assets are now in excess of \$17,000,000. In Canada, the Company transacts fire, marine and automobile insurance, under the management of Mr. C. R. Drayton, of Toronto.

SONS OF SCOTLAND RAISE RATES.

The Sons of Scotland Benevolent Society, an Ontario fraternal, has decided to raise its rates, adopting the Hunter table. New rates will be applied to all members who joined the order prior to 1899, at their attained ages, the age limit for the increase being set at 65.

This Society dates from 1876, and at the end of 1916, it had insurance contracts in force of \$4,493,637, mainly in Ontario. The contracts in force have been decreasing for several years, the decrease for 1916 being \$366,500. New contracts taken in that year were only \$36,250, while maturities totalled \$97,250, and lapses, surrenders and cancellations, \$305,500. At the end of 1916, members numbered 5746, of whom only 2,137 were under 45 years of age, while 775 were over 65. Their monthly payments were only \$7,098 against death losses incurred during the year of \$97,250.

GOVERNMENT REQUIREMENTS FROM FIRE COMPANIES.

Mr. Arthur Browning, insurance broker, Board of Trade Building, Montreal, has compiled and published a very useful card, showing in tabular form the annual requirements to be complied with by Dominion licensed fire companies, for the Dominion, provinces and the city of Montreal. The various requirements in regard to such matters as date and character of annual returns, rate of taxes on premiums and their due dates, agents' license details, etc., are clearly shown. Hung up in the office, the card will be a valuable ready-reminder on these and other points which otherwise involve constant trouble in finding and verifying. Companies may obtain copies on application to Mr. Browning.

Mr. Joel K. English, vice-president of the Aetna Life, was presented with a handsome colonial desk and armchair recently by the general agents of the life department in recognition of his fiftieth anniversary with the Company. A committee of which Mr. T. H. Christmas, of Montreal, senior manager of the company, was chairman, made the presentation.