

THE LATE MR. JOHN H. HUNTER.

The late Mr. John Howard Hunter, of Toronto, who died on August 26, following an operation for appendicitis, was in many ways a remarkable personality. Mr. Hunter was only in his thirty-seventh year, but his unusual attainments had already won him a secure place among the leading insurance lawyers of Canada, and his singular abilities were year by year becoming more and more widely recognised.

Besides being the possessor of intellectual powers of a high order which he united with an attractive personality, Mr. Hunter's training in insurance law and insurance practice was an exceptional one. As the son of the late Dr. J. Howard Hunter, inspector of insurance and registrar of loan corporations for the Province of Ontario, he grew up in an atmosphere of insurance, so to speak, and absorbed much of his father's wide knowledge of insurance in all its branches.

After a brilliant course at Osgoode Hall, he graduated in 1900, and became associated with his brothers in the well-known legal firm of Hunter & Hunter, of Temple Building, Toronto. Shortly afterwards he accepted the appointment of solicitor for the Western Assurance Company, and for several years was in charge of its legal department at the head office. Besides looking after the legal business of the Western, he was also associated with the management of its foreign department, and was thus enabled to obtain an extensive and thorough grasp of insurance from the practical as well as from the legal standpoint.

Having thus especially well equipped himself, Mr. Hunter opened an office for the practice of the law. He rapidly won his way to the front rank of insurance lawyers, and his advice was much sought by insurance men with knotty legal questions to solve, or administrative situations to handle.

Among the insurance companies for which he acted as legal adviser were the following: Western Assurance Company, British America Assurance Company, London Mutual Fire Insurance Company, Imperial Guarantee and Accident Insurance Company, Firemen's Fund Insurance Company, and the American Central, of St. Louis.

Besides being widely read in insurance, Mr. Hunter also had more than a passing acquaintance with the ancient and modern writers, and owned a very fine library. One brother is Chief Justice Hunter of British Columbia, and others are Messrs. William H. and Major A. T. Hunter, barristers, of Toronto.

NEW ISSUES FOR WAR PURPOSES.

New issues of all kinds in London during August totalled £33,356,000, of which all but £1,636,000 were in government bills. In July capital issues totalled £21,947,000, of which no less than £10,000,000 was for the colonies, while £7,000,000 was for foreign countries and only £5,000,000 for the United Kingdom. All the new money raised in August was for the United Kingdom and 95 per cent. of it was for war purposes. This war financing has been done by means of six months' bills; the permanent financing will be undertaken later.

THE MALINGERING EVIL.

One of the most serious problems with which those who administer workmen's compensation insurance are faced is that of malingering on the part of workmen. In some cases, laws have been drawn so carelessly as to place a positive premium upon this practice. Probably as time passes, there will be a gradual elimination of these laws and a more consistent effort to nip in the bud the efforts of the malingerer. Unless the regulations made to deal with this practice are exceedingly stringent, there will undoubtedly always be a certain amount of fraud practised by those who have been injured and who very willingly prolong the time for which they receive compensation.

The Industrial Board of Massachusetts, which has lately taken up this matter, records two comic instances of German malingering. One is the case of a man who hoodwinked the insurance authorities in Berlin for the payment of 50 per cent. of his average weekly wages for a disability arising out of industry, and who was accidentally discovered to be following the profession of an acrobat in Alsace. In another case a man drawing disability payment for an injured elbow, at the same time under another name was earning a living as a pugilist! To stop the sort of thing of which the two cases mentioned are extreme instances, the Massachusetts Board proposes the establishment of a definite medical policy regarding injuries, so that as far as possible they shall all be judged on a uniform basis, and to acquire authority to establish hospital wards, where doubtful cases of disability may be sent at the discretion of the Board, for observation and study, the cost to be assessed *pro rata* on the insurance companies.

PUSH CHEAPER POLICIES.

The present time would seem to be a suitable one for agents to push the cheaper policies of the companies they represent and to do a thriving business thereby. There must be hundreds of business men in Canada who are in the position of being short of cash and of having to nurse along properties and securities which are at the present time unrealisable or only realisable at a heavy loss. These men are not in a position to take out expensive policies. But they would be quick to realise, when the case is put before them, the need for a maximum degree of protection, cheaply secured, to safeguard their families and dependents during the present period of uncertainty. Convertible term policies should find a field here—cheap protection in the present time of emergency to be exchanged for something better when good times come round again and business men can cash in on their present holdings.

The Bank of Toronto has opened a branch at Freelon, Ont., under the management of Mr. J. B. Connell, formerly accountant at Hamilton Branch.

In a workmen's compensation case in an English court mention was made of a "desolated" shoulder. One, we take it, on which a fair and fluffy head has ceased to rest.—*Policyholder.*