

man of the southern division, with headquarters at Calgary.

The whole work of the campaign, however, is not handled through these geographical divisions. There are special national committees, among whom the work of general direction is divided. Among these is the Dominion administration and finance committee, with headquarters at 53 King Street West, Toronto. The chairman of this committee is Mr. A. E. Ames; the vice-chairman, Mr. E. Hanson, of Montreal. The treasurer and secretary are Mr. A. H. B. Mackenzie and C. E. Abbs, respectively. This committee has charge of all expenditures in connection with, and also of all matters of administration relating to the campaign throughout the Dominion. Next, there is the Dominion special subscriptions committee, with headquarters at 32 King Street West, Toronto. The principal officers are Mr. J. H. Gundy, chairman; Mr. P. P. Cowan, vice-chairman, and Mr. R. A. Daly, secretary. This committee will have charge of the soliciting of subscriptions from institutions and individuals likely to subscribe for \$25,000 or more of Victory bonds, and will co-operate with the various provincial committees formed for the same purpose. Obviously, if the whole campaign were conducted by personal canvassing there would be keen competition among canvassers to secure the large subscriptions of institutions, and in these cases the successful canvasser's commission would be exorbitant. As in the case of the previous loan, therefore, it has been thought desirable that all the larger institutions and individuals should be canvassed by representatives of a special committee of the Dominion executive, working upon a salary basis. Branches of this committee are located in each province and in the larger cities, where they, of course, work in co-operation with the local organizations which direct the ordinary canvassing. For some time past the insurance companies,

industrial organizations and other institutions have been circularized to ensure a liberal support of the loan on their part.

The Dominion business committee, whose headquarters are at 26 King Street East, Toronto, has charge of the preparing of forms governing the reporting and recording systems throughout the Dominion and the superintending of the reporting for the Dominion during the progress of the campaign. Mr. W. S. Hodgins is chairman and Mr. C. W. Fleming is secretary of this committee.

One of the first committees to commence work was the Dominion publicity committee, which was engaged in preliminary work as early as the end of July. Its headquarters are in the Ryrie Building, Toronto, Mr. R. A. Stephenson being chairman and Mr. F. A. Sutherland secretary. This committee has charge of all matters pertaining to the general publicity of the Victory Loan campaign throughout the Dominion, co-operating with the Canadian Press Association, and also the various provincial publicity committees. They inaugurated a number of competitions for designs for Victory Loan posters, etc., in reply to which a good response was received. It is also, needless to say, indebted to the Liberty Loan campaign in the United States for many ideas in connection with the promoting of the loan campaign.

This committee, however, does not direct the newspaper advertising, the latter being in the hands of the Canadian Press Association. An organization has also been formed, called the Dominion Press News and Feature Service, with headquarters at 18 King Street West, Toronto, for the preparation of news items for distribution to various papers throughout Canada. These news items are aimed at stimulating interest in the loan and encouraging preparation for it.

#### INSURANCE SUPERINTENDENTS CONFER

A meeting of superintendents of insurance was held on October 1st and 2nd, in Regina, Sask. Those present included W. J. Vale, superintendent of insurance of the province of Ontario; Charles Heath, superintendent for Manitoba; A. E. Fisher, superintendent for Saskatchewan; Mr. Nicolson, of Edmonton; E. Williams, of the Imperial Guarantee and Accident Insurance Company, of Toronto. Mr. Vale was named chairman of the meeting and Arthur E. Fisher was secretary.

The main item under discussion was the consideration of the standardization of accident and sickness insurance. Statutory conditions were thoroughly discussed and finally adopted. In addition, certain sections relating to this class of insurance were likewise decided upon.

These proposed statutory conditions and sections will be drafted in a conference bill to be submitted for approval to the various ministers in charge of the provincial insurance departments.

The question of automobile insurance and matters relating to agents' certificates of authority were also considered. The sessions were held in the private bills committee rooms at the Parliament Buildings.

Save! Remember, the war has cost Canada a billion dollars, and the end is not yet.

The Ontario Organization of Resources Committee is appealing to all in the province to assist in saving the apple crop.

The Bank of Montreal announces that its temporary branch at Niagara Camp is to be transferred to Exhibition Camp on or about the 12th instant.

#### MORE INSURANCE ON AUTOMOBILES

In view of the probable increase in the market values of second-hand automobiles due to the restrictions on the manufacture of new automobiles, the executive committee of the National Automobile Underwriters' Conference has voted to increase the percentage limits of insurance on cars more than six months old by an additional 10 per cent. of the list price, the higher valuations being made effective immediately. Under this new ruling cars in group two, that could only be insured for 70 per cent. of the list price, can now be insured up to 80 per cent. of their original list price; group three cars, heretofore insured for 60 and 50 per cent. of list values, can now be insured up to 70 and 60 per cent.; group four cars, heretofore limited to 40 and 30 per cent. of list price can now be insured up to 50 and 40 per cent., and group five cars, formerly limited to 30 per cent. of list price can now be insured up to 40 per cent. of the list price. While the increase in the insurable valuations allowed is only 10 per cent. of the list price, it is in reality a much larger increase. For instance, cars in group five, that could only be insured under the former rule for 30 per cent. of their list price of \$750, or \$225, can now be insured for 40 per cent. of the list, or \$300, an increase in insurable value of 33 1/3 per cent.

An association of returned soldiers has been formed under the name of the "Grand Army of Canada." It will take into membership all who have at any time served in the British or Canadian armies, including anyone who has enlisted in the Canadian Expeditionary Force and has obtained an honorable discharge. The new association will not accept grants of money from municipalities or provinces, but will be entirely self-sustaining. It will be organized for political action, to inaugurate a sick benefit fund, and to engage in co-operative business as opportunity permits.