

Insurance Companies Discussed

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ed statements. He told of a Sun Life policy holder in Great Britain who held a policy for 340,000 pounds. Persons had actually gone to this policy holder, on the strength of rumours, informed him that the company was headed towards insolvency, and suggested that he get rid of his policy for 300,000 pounds. The policy was about to mature.

He had long held that there should be more stringent restrictions on the investments made by Life Insurance Companies and he believed that those restrictions should be laid down in the statute, said Mr. Bennett. But he was reminded that there was no statutory restriction on insurance company investments in Great Britain. There they relied entirely upon the wisdom, integrity and vision of those who directed the enterprises—and it was seldom that a Life Company ever came to disaster.

"I wonder how many in this House have made errors in judgment in respect to investments," the Prime Minister observed. The best judgments in the world have been wrong in the last five years. No one would ever have conceived that strong, old securities would depreciate in value as they had.

"I am hopeful that some of our Provinces, uniting with the Dominion, will agree that it is to the public interest that there should be a central control of insurance, rather than a control by every province in this confederation."

He had very accurate and complete knowledge of the North American Life Company, said the Prime Minister. It was brought to his attention last year that the company was to be mutualized. Control had passed to Mr. Gundy and Mr. Bradshaw, the latter, one time treasurer of the city of Toronto, was held to be a man of the highest integrity and business acumen. He conceived the idea of mutualizing the company and was sending circulars to the shareholders. Mr. Bennett had Mr. Bradshaw and his Solicitor come to Ottawa where the Prime Minister examined the scheme and assisted in revising the notice so that "he who runs might read," and know exactly what was underway.

He had insisted that this notice be sent to every single policyholder, said the Prime Minister, giving them the fullest details of the terms of mutualization and dates of proposed meetings. The resolution to mutualize passed without a single dissenting vote. Why then, asked the speaker, should such statements be voiced in the House of Commons on behalf of those policy holders who, when given an opportunity, had failed to express a single objection to mutualization.

The entire common stock holdings of the company now made up only 5 per cent of the assets, declared Mr. Bennett. The Company did not belong to either, Mr. Gundy or Mr. Bradshaw—but to the policy holders.

The whole matter had given him much concern ever since he assumed office, said the Premier. But he could see little result in reading from Hansard and Journal of Commerce reports, and turn to distrust the faith of the people who have entrusted their savings to them.

"These are solvent enterprises and I believe no investigation should be made of the character suggested," declared Mr. Bennett. People were always too ready to censure over success and condemn failure. They were speaking in the most glowing terms of the Sun Life Company a few years ago when the huge profits of the company were swelling the dividends credited to policy holders. Who could have foreseen what was to happen, he asked. Very few companies failed to find themselves in difficulties when values dropped.

OTTAWA, Ont., March 15.—(The Canadian Press)—Turned to the North American Life Insurance Company, Michael Bradshaw (U. F. A., Vegreville) discussed the investigation of his company for an investigation by the House of Commons into the affairs of the Sun Life Company, which the House of Commons this morning. The charge made by the House of Commons against the North American Life, he said, was the sum of \$1,275,000 belonging to the policy holders had been taken under the guise of a mutual company. The House of Commons, he declared, was a "great connotation" to the extent of charging J. J. Bennett and his associates with "misconduct." The paper contended that the time that Mr. Bradshaw and Mr. Bradshaw had in charge, large sums had been taken in unauthorized ways, and that losses had been sustained as a result of this. The motive in moving the resolution, said Mr. Luchkovich, was to ascertain the truth or otherwise of the statements made by the Journal of Commerce. He felt that the great uncertainty of people were policy holders in their minds were ample reasons for bringing the matter to the attention of Parliament.

According to a decision of the Council, the business of Life Insurance was under the control of the Provinces, continued Mr. Bennett, was one which had broad bearing. The business of Life Insurance, and of Life Companies was not confined to Canada. It flowed into other countries. Policy holders in other countries were located in Japan, and the position of the company was a matter of importance.

Some time now the Sun Life Assurance Company had been the largest in Canada, Mr. Bennett asserted. Its ramifications extended far and wide. In each city where it did business, it called upon to undergo the most examination not only as to its business transactions but as to its financial structure. It had been subjected to examination in the United States, where it had extensive business, and in other countries.

Parliament was being asked the strength of statements which no proof was offered, to show that there must be an investigation Mr. Bennett continued. Charges had been made in the same paper in the past and a period of time. Their only appearance to be to dishearten a certain number of policy holders and make them suspicious. For a number of years, in season and out of season, these allegations had been made no proof was offered. He suggested that it would be unwise to enter into a lengthy discussion on these charges at the present time. He re-

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