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INSURANCE INSTITUTE

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Annual Dinner at the Royal Clarence Hotel, Exeter

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The annual dinner of the Exeter Insurance Institute was held at the Royal Clarence Hotel, Exeter, on Friday, there being a very representative gathering of the Insurance officials in Exeter present. After the usual toast. "The King." which was duly honoured, the President (Mr. A. A. Amos) gave the toast "Exeter and the proposed University." He referred to the honour that the Institute felt in the presence of Principal Hetherington, of the Exeter University College, that evening. Mr. Amos said that he was following the movement for the establishment of a University in Exeter with deep interest, and hoped that the efforts being put forth would be highly successful. The need certainly was great, as also was the need generally for the reform of our present educational system, which had been in a chaotic state for ages, and which really seemed at least to be emerging to a better day. Mr Amos stated that he hoped the time would soon come when the difficulties to pass through the elementary and secondary schools to the University would be removed, and that every boy and girl would be given an equal chance to reach the highest rung of the ladder. He thought that education should be on more practical lines, and lamented the fact that most of the boys when leaving school and launching out into life were not able to apply the knowledge they had obtained. It was appalling fact that nine out of ten were not able to write grammatically their own language, and very few could compose a decent business letter. This, surely, was the outcome of English not having been included in the curriculum of elementary schools until recent years. He felt the curriculum of the elementary and secondary schools should be revised to meet the practical needs of the times. There seemed to be an outcry against spending further money on education. Surely parsimony in this direction was a mistake. We did not grumble to pay £4 17s 3d per head for armaments, and we should not grumble to pay for efficient teaching of the race that is to be. The Insurance Institute of Exeter were doing their part in assisting to educate students for the Insurance profession, and he hoped that cordial support would be given by all those who were engaged in this walk of life.

Principal Hetherington, who responded, said he had listened with great interest to Mr. Amos' speech. He said there was a great deal of justice in the criticism which Mr. Amos had made regarding the educational system, and that to some degree the country had not achieved those results from its efforts which it might expect, partly and, in his opinion, mainly owing to the fact there was too much uniformity in education. Referring to Mr. Amos' statement regarding the sums spent on armaments and education, he said that, as the amount spent in armaments might be regarded as a premium for insurance against certain risks (the premium of which, by the way, he hoped would be greatly reduced by the forthcoming Conference in Washington), he also looked upon the sum spent on education as an insurance, in view of the fact that Democratic government, which he regarded personally as a dangerous experiment, was on its trial, and its failure would mean a state of chaos. He felt that the best safeguard against failure was an educated democracy. An uneducated democracy was bound to fail. Fortunately, the people of Britain inherently found and followed the trust, and with the greater attention which was now being given to education, he had no fear for the future. Those present would be somewhat surprised to learn that the Western Counties had done something which had never before been done in England. The County Councils of Devon and Cornwall and the Councils of Exeter and Plymouth had agreed to provide annually a

sum equivalent to a 1d rate over the whole area for the purposes of the proposed University and that great interest was being shewn in the project on all sides. In conclusion, he said the he was greatly heartened by the encouragement given to the scheme by those present that evening, and he wished the Exeter Insurance Institute prosperity in the future.

Mr. F. Williams of the "Norwich Union" Plymouth, proposed "The Exeter Insurance Institute" and Mr. R. C. Spencer responded.

Mr. Howell Thomas, Mr. L. H. Davis and Mr. G. W. Burrow contributed to the success of the evening by rendering some excellent songs.