

days of hot competition, and the active agent who gets business for his company, and that one especially who has been fortunate as well as industrious is sure of the "best in the house," both in the way of sentiment and the other way. This is right and good, and the agent so received and made to feel that his services are recognized and appreciated goes back to his duties with increased zeal and vigor. In the old days there was too often a sort of "fifty feet space clause" applied to the intercourse of managers and local agents. Happily this has now almost wholly disappeared, and for the benefit of both parties, I think. The great Chinaman, Li Hung Chang, has favored us with a visit. He was one of the lions at the Fair for a day. Six of our handsomest stalwart policemen carried him in his chair about the grounds, and he appreciated their services, I am told, with a *douceur* of \$50 each, and asked for their names. The Washington policemen refused to so carry his Excellency, to his annoyance. His progress was naturally thronged by curious but good-natured crowds, the ladies not venturing near, as Li is an adept at asking pointed questions. He secured, I believe, a North American Life Application form for a query list, and would, following the list, ask each lady: are you married? If so, how many children have you? Do you like the married state? If not, why not? If single, why are you single? What is your age next birthday? This sort of thing solemnly carried on in public is trying to most complexions. As Li travels for six days and nights on his way to the Coast, through Canadian territory, he is likely at parting to say regarding this Dominion, "So Long!"

Monday last being Labor Day, the Toronto Board did not meet, but will assemble for business after the recess on Monday next. I do not know that the community in general suffers much by this unwonted postponement. The Secretary's repertoire contains the usual materials, I understand, for discussion, together with several old harries which will be taken up for renewed pursuit by the beagles. My latest advices are to the effect that the Hamilton Board is still (of course, *ex officio* or *en famille*, as you would say) down at Burlington Beach. That Board always did have a lot of sand, or grit, in its *entourage*.

The city of Toronto claim on the Insurance Companies for the full amount of loss on the Exhibition stables, regardless of the limitations of the policy, has been receiving the attention of the companies at another special meeting held on the 11th inst. I expect in my next letter to be able to give you details of the final outcome of this civic insurance muddle.

Lumber loss claims seem to be coming in to the companies thick and fast these days. I remember reading, in May last, a "warning note" indited by a competent underwriter, to the effect that, owing to over production of lumber of all grades, with slow sales, and summer at hand, the tendency was to make this class of hazard undesirable. The statement was then ventured that mills would likely be run at a loss, and insurance companies should see that careful selection, co insurance and space clauses, watchmen, etc., were all made rigid conditions of their taking these risks. Up to this date the results of the season in lumber lines justifies the writer's cautionary remarks.

I regret to say that Mr. Robert McLean, Secretary of the C. F. U. A., has not enjoyed his usual good health this summer, but has suffered from the heat.

Some little feeling exists among the insuring public that the American fire offices in Canada, in the event of the silverites winning the day in the coming U.S. elections, would want to pay their losses in silver dollars. This has been met by the Hartford Fire advertising that they will pay all their fire claims in the Dominion in gold or Canadian currency, come what may. I do not doubt but that all the American fire companies, although they have not so advertised, will do as much. The question was, however, a natural one to be raised under the circumstances, by those not intimately acquainted with these fire companies.

Yours,

ARIEL.

Notes and Items.

An opening in the North West is advertised in this number.

Mr. Thomas B. Reed has been selected by the life assurance companies to succeed the late Mr. W. E. Russell.

The certificate of registration of the Provincial Provident Institution of St. Thomas, Ont., has been suspended.

The Lancashire Insurance Company, of Manchester, England, is to have a new office at Glasgow to cost \$500,000.

The Lloyds of New York City has suspended. It owes for losses \$36,000, some small portion only of which will be paid.

The Michigan Masonic Mutual Life Association has applied for a receiver. The old story—claims too heavy for income

The Radiator is now the sole property of Mr. John E. Hollingsworth, Mr. Underwood having retired. The paper is now published at New York, as a monthly.

The Provident Savings Life Assurance Society has announced its intention to pay all Canadian policyholders in Canadian currency, provided premiums on the policies be paid in like currency.

The man who wants to get life insurance for almost nothing will probably get an article worth just that price. That's one thing, another is—buy your insurance now.—*Insurance Press*.

The Commercial Union scored a success in recent suit arising out of their having determined to rebuild premises damaged by fire. We hope to have a synopsis of the case, and judgment in next issue.

The Manchester, after absorbing the Sprinkler, and the Times Mutual, had appetite left to take in the Cambridge University and Town Fire Insurance Company. The Manchester seems to be making a meal of the smaller local English companies.

Addresses will be delivered at the meeting in October, of the National Association of Life Underwriters, by Messrs. W. T. Standen, of the United States Life, H. R. Hayden of the *Weekly Underwriter*, J. W. Janney of Chicago, and H. C. Ayers of Pittsburg.

The Phoenix Insurance Company of Hartford advertises in this issue that whatever happens in regard to silver, it will pay all Canadian losses in Canadian funds, for President Skilton says, "We believe in justice and fair dealing." The Company's declaration has "no string to it," of any kind, and will only serve to enhance its already high reputation in this country.

Mr. Robertson Macaulay, President of the Sun Life of Canada provided at a meeting of the British staff recently held at Edinbro. At a dinner he gave a lucid and comprehensive address on the conditions under which life assurance is carried in Canada, more especially in relation to the supervision of the Government which he said provided every safeguard possible in the power of the State. The value of Mr. Macaulay's address was highly appreciated by the staff of the Company.