

# The Chronicle

## Insurance & Finance.

R. WILSON SMITH,  
Proprietor.

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### Fiery Words for "Twisters."

Over "twisters" The "Insurance Press" waxes very wroth, and pours its vial of scorn over them as follows:—

"The nearest approach to a Bulgarian bandit in the life insurance business is the agent who seeks to advantage himself by blackguarding or misrepresenting other agents and rival companies. Men who do this are known as 'twisters,' and nearly every kind of contemptuous epithet has been applied to them, and deservedly, at one time or another, by their associates in the business. No word better describes them than 'sneaks' unless it be 'snakes.' They are crawling things, creatures of the dark, reptiles. If they did but know it, when they approach an honourable business man for the purpose of sowing in his mind seeds of distrust of the company with which he has insured his life, they are looked upon by him as slysters. Instances are on record in which they have been kicked out of offices, though occurrences of that sort are not as frequent as they ought to be. Fellows of this description do incalculable harm to the life insurance business, but, fortunately, they do not last long. An agent who adopts 'twisting' as his method signs his own death warrant in the life insurance business."

If words would do it, "twisters" ought to feel on reading this like one who has touched a live wire charged with current strong enough to electrocute. But men of that class, we fear, are non-conductors; mere words, however fiery do not worry them. It is for the companies they represent to put them under discipline. A New York firm is just now the target at which a shower of arrows is being fired for issuing the following circular, which has reached Canada:—

Dear Sir—Before paying the premium on your life insurance, about due, you should make very careful inquiry as to the stability of the company in which it is carried, as grave questions have arisen regarding the solvency of one or two of them. We have definite information received from the latest official examination and from other sources that may prove

of exceptional interest to you at the present time, and which we will give you upon appointment of an interview. Very truly yours.

The ordinary policyholder, on receiving such a circular, can hardly fail to be disturbed, and this warning, coupled with his consciousness of incapacity to judge for himself between one company and another, tends to shake his confidence in life assurance. The "twister" is an injurious person to the general interests of life assurance and, in the long run, to his own.

### Exhibit of Montreal's Healthfulness.

On the 12th inst. the inmates of a benevolent institution in this city, devoted to the care of fatherless children, spent the afternoon on the lawn of one of our citizens. There were 45 children present whose ages ranged from 4 to 14 years. Not one was left behind from sickness. That institution has been conducting its philanthropic work for many years, yet not a single death has occurred amongst the unfortunate children who have found shelter therein on the breaking up of the parental home. When we consider how exposed children of such tender ages are to such dangerous zymotic diseases as measles and scarlet fever, and to diphtheria, it is manifest that the absolute immunity of an average of from 40 to 50 children, living in one house, during a period of many years, can only be accounted for by the healthfulness of their surroundings, that is, the healthfulness of the climate of this city aided by excellent sanitary conditions, and the wise care of the superintendent in charge of these young lives. We doubt whether any city would be able to show a better record. The high rate of infant and juvenile mortality in this city in the summer is attributable to insanitary conditions in certain districts, and to improper diet.