## C. R. G. JOHNSON POIRIER & JENNINGS INC.

The firm of C. R. G. Johnson Poirier & Jennings Inc., has recently taken possession of very spacious and conveniently situated offices on the ground floor Nos. 9 and 11 St. Sacrament Street in the same building in which the firm's old offices were located. The new offices are considerably larger, well lighted and better adapted to the growing business of this popular and well-known firm of insurance brokers.

# METROPOLITAN LIFE INSURANCE COMPANY.

The board of directors of the Metropolitan Life. Insurance Company announces, that at its regular meeting held on the twenty-second day of April, 1919, it elected:

President—Haley Fiske, connected with the Company for nearly forty-six years, and its Vice-President for over twenty-seven years.

Vice-President—Frederick Hudson Ecker, in the service of the Company nearly thirty-six years, and its Treasurer for thirteen years.

Treasurer—Henry Waterman George, in the service of the Company over twenty-nine years, and its Assistant Treasurer for over six years.

A Second Vice-President — Francis Oliver Ayres, in the service of the Company nearly twenty-seven years, its Fourth Vice-President for over thirteen years, and one of its Third Vice-Presidents for over two years.

A Third Vice-President—George Benjamin Scott, in the service of the Company nearly thirty-six years, an officer for fifteen years, and one of its Fourth Vice-Presidents for over two years.

A Third Vice-President—James Edward Kavanagh, in the service of the Company over twenty-one years, and one of its Fourth Vice-Presidents for over two years.

## AMERICAN COMPANIES MAY ENTER GREAT BRITAIN.

The Spectator, New York, says :-

Preparations for the extension of business into foreign fields by American fire insurance companies are proceeding steadily. A few American institutions have transacted some marine and casualty business abroad heretofore, but not on an ex-The movement to expand the busitensive scale. ness of the fire companies so as to embrace other countries follows upon the belief that export trade in general will grow largely in the next few years, and that American houses shipping goods abroad or establishing foreign offices will be glad to have insurance facilities afforded them by American concerns. An investigation of the conditions in Great Britain and other countries is now under way, and it is anticipated that arrangements will be completed in the near future for the entry of several of the largest American fire companies in

England. It still remains to be decided whether they will operate there individually or through a common representative, and their plans will depend largely upon the report to be received from the gentlemen who are now examining the conditions and requirements in their behalf.

#### THE MORAL HAZARD IN FIRE INSURANCE.

There may be considerable uncertainty as to the relation, if any, existing between business failures and moral hazard in fire insurance. Nevertheless it is of interest to underwriters that during March fewer failures were reported than in any month in twenty-six years, and that the number for the first quarter of the year is the smallest for that period in thirty-eight years. Every year insurance companies are using mercantile reports more freely to assist them in underwriting, and in time a more definite relation between failures and moral hazard may be recognized.

#### WANTED

An established Company with its Head Office in Regina, Sask., is open for a Provincial Agency of a good Casualty Company writing Accident, Sickness, Liability and Automobile insurance; also a Provincial Agency for a strong Life Insurance Company, prepared to give a good Commission Contract. Excellent connections throughout Province. Large Volume of Business. Address:

A. U. B., c'o The Chronicle, Montreal.

#### WANTED

Young Man, 25 years old, six years' experience in Fire Insurance Office, both languages is open for a position. Address:

M. E.

c/o The Chronicle.

Montreal.

#### WANTED

Cancellation and Endorsement Clerk for a large English Fire Office; one with experience preferred. Apply to

P. O. Box, 3189, Montreal.

# Canadian Banking Practice

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