

interests other people—from gardening to the latest invention in guns; (3) the man who has sufficient good nature and fellow feeling not to keep a busy woman too long away from her pudding-making, or a tired man too long away from his bed, or a little child too long in a draughty doorway; (4) the man who carries with him an impression that the world is not half a bad sort of place; (5) the man who leaves behind him the hope that he will come again.

Any man can be all this with a little practice, and when an agent has become such a man he will be halfway up the ladder of success.—*Agents' Journal*.

#### THE SUN LIFE OUTING.

The Sun Life, of Canada, held their fifth annual Conference at Knowlton, on August 14th to 17th. The object of these outings is to bring together the several managers with the officers and heads of departments, to confer upon things pertinent to the company's work. It has been found highly beneficial to the company's interests to have such conferences. Of course, the whole of the time is not given up to business, a portion takes the form of enjoyment; but even in this the company's work is helped, for the men become better acquainted and an *esprit de corps* is cultivated that binds together the men in their common cause. The Knowlton Outing was one of the best ever held. The citizens of Knowlton did all in their power to make the visit of the party pleasant, and they succeeded. Hon. Sydney Fisher tendered a reception at his beautiful home on the lakeside. Mayor Fleury and Mr. Justice Lynch were active in endeavoring to give the visitors pleasant remembrances of their fair town. Everybody is delighted with the week's outing, and as a result no doubt the Sun Life of Canada will benefit by it.

It was a subject of remark by many of those present that Mr. Robertson Macaulay, the president of the company, seemed to be the most youthful member of the gathering, taking the keenest interest in every proposal having for its object general enjoyment.

#### THAT INSURANCE AMALGAMATION.

There are no further developments in the matter of a fusion of interests of the Manufacturers Life and the Temperance and General.

#### THE NATIONAL LIFE ASSURANCE COMPANY.

The first year's business of this company closed on the 15th inst., and the result ought to be highly satisfactory to Messrs. Matson and Sparling, managing director and secretary respectively. To have \$1,429,500 with an annual premium of \$50,517.42 in the first twelve months of existence indicates activity on the part of the National Life officials.

#### AN EXCELLENT SUGGESTION FROM THE DOCTORS.

It is to be hoped that the excellent suggestion of the doctors connected with our hospitals, regarding the providing of satisfactory and sufficient hospital accommodation for the treatment of those suffering from infectious diseases, will receive the immediate consideration of our civic representatives. On the score of economy and thoroughness the supervision of this important matter should be entrusted to those who so admirably control the splendid hospitals of our city. When they had charge of the civic hospital, everything was conducted in the most satisfactory manner. One of the things to be regained by this change is the confidence of the public, which is so notably lacking at the present time.

#### MONTREAL CLEARING HOUSE.

	Clearings.	Balances.
	\$	\$
Total for week ending		
23 Aug.....1900,	12,693,180	1,659,693
Corresponding week...1899,	14,134,103	2,067,862
“ “ .1898,	11,109,227	1,567,191
“ “ .1897,	11,813,408	1,594,602

#### PERSONALS.

Mr. Thos. How, manager of the Montreal branch, Bank of Toronto, is holiday-making along the Lower St. Lawrence.

Mr. T. B. Macaulay has returned to Montreal from the meeting of the world's actuaries at Paris, where he represented the American Society.

Mr. Joseph Henderson, the inspector of the Bank of Toronto, is at present in the metropolis. Mr. Henderson being an enthusiastic and expert golfer, is a welcome guest of the growing colony of players residing at Dixie.

#### ACKNOWLEDGMENTS.

We have received from Mr. Chas. F. Curtis, of New Haven, a paper entitled, "Clearing House Loan Certificates, How Issued and Why." The author gives therein a very interesting explanation of the mechanism of a Clearing House, showing how the establishment of these accounting places for banks has made it possible to settle exchanges amounting to millions by the use of a few hundred thousand dollars.

We acknowledge with thanks the Weekly Underwriter (N. Y.), for the half-year ending June 30.