

The increase in the total for 1905 was, therefore, \$7,410,234. Canadian companies exhibit an increase of 3.17 per cent.; British companies an increase of .91 per cent.; while United States companies wrote 4.08 per cent. less insurance than in 1904. It is not unlikely that the sensations of the life insurance investigations in New York last year had the effect of lessening the business written in Canada by the American companies. But it is reasonable to conclude, from the fact of an increase in the aggregate of life business written that confidence in the system of life assurance as a whole has not been shaken.

Turning now to the aggregate life assurance in force and comparing it with that of the preceding year, we find the increase for the year in this column a trifle larger than the gain of 1904 over 1903. Thus, the amount of the policies in force at the close of last year was \$630,334,240, on which the premiums for the year were \$22,080,717, while the amount of policies in force at the end of 1904 was \$587,880,790, with premiums of \$19,969,324, and those of 1903 amounted to \$548,443,000, the premiums on which were \$18,240,265. The number of policies in force at the end of last year was 718,081 as compared with 656,892. Not far from one-fifth of these (in number, but a far smaller proportion in amount), were industrial policies. The number of policies which became claims during the year was 8,870, representing \$9,033,000, as compared with 8,537 policies for \$8,832,000 in 1904. It may be remarked that the total business of the different groups of companies was as under:—

Total in force.	1905.	1904.
Canadian companies . . . . .	\$397,946,902	\$364,640,166
British companies . . . . .	43,809,211	42,608,738
American companies . . . . .	188,578,127	180,631,886
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	\$630,334,240	\$587,880,790

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WHY EXPORTS FROM BRITAIN TO CANADA DO NOT INCREASE.

Following up our previous articles on this question we proceed to give some experiences of an agent for Canadian publishers of trade papers, who was sent to open an office in the Midlands. This gentleman established himself in one of the big towns and began a series of calls upon manufacturers in both textile and iron and steel wares. He had been furnished with proper credentials—the firm he represented being a reputable one—and with a dozen or two letters of introduction, some of them from agents in Canada of works in Sheffield and Birmingham, recommending their principals to advertise in Canada. Now let him tell his own story of his reception. He heads it, "Extracts from my Note Book."

As I have endeavored to show in my general report, the greatest difficulty with which the canvasser in England has to contend is that of securing an interview with principals of firms, or those in real authority. Neither must this be classed as purely a personal experience, for in conversations I have had with various travellers who either now cover and have covered English territory, it appears to be quite an accepted fact that unless you "have a connection,"—that is to say, unless you are on terms of business intimacy with the firms on whom you are calling—you are (to use a bit of slang), "up against a pretty tough proposition."

I could recount some instances of the unusual, almost curious, dislike that the British merchant seems to have of canvassers of any kind, I have heard of it many times, and

experienced it oftener than is pleasant to recall. But it was amusing, too, sometimes. I wonder whether, if we were to call ourselves "solicitors" as the American insurance-canvassers do, and solicit advertising cards instead of merely vulgarly canvassing for them, it would make any difference! But call him by any name you like—agent, tout, commissionaire, solicitor—the thing is the same, and that thing the Englishman does not like. He does not want his privacy invaded, and it seems he does not want to be told any new things, not even if it is how to enlarge his trade.

Now, although I record this exclusiveness as the greatest difficulty with which the advertisement canvasser in England has to contend, there are many others worthy of notice as pointing to an effective moral. Several firms I called upon had agents in Canada, from whom I bore letters of introduction. In such cases I was but voicing the agent's convictions when I expressed the opinion that it was to their mutual interests to expend a portion of their advertising appropriation in Canada. In some cases they were considering it (at least they said so), and one of these firms took a small advertising space "as an experiment," but the majority looked upon such a thing as an unnecessary expense. Why? Ah! There's the rub.

Just an illustration—I heard of a case whilst I was in England of an advertising man who dispatched 200 letters to as many English firms, enquiring if they were interested in the Canadian trade, and if they would like to have an agent in the Dominion. To such as were so far interested he offered to publish their requirements in his publication free of cost. To these letters he had close upon a hundred affirmative replies, and in most cases the replies were accompanied by catalogues, circulars, etc., describing each business respectively. Most of these firms were apparently quite anxious to do business in Canada, and expressed their thanks to the newspaper representative for his generous offer. So far so good. The agent fulfilled his promise to the letter. The names of the firms and their requirements were in due course published. Some of the firms secured agents; others could not get suited. The agent now made a canvass of the various firms to find if they were sufficiently interested to make the experiment of advertising in Canada. Not a single contract did he receive. And all these firms wanted to sell their goods in Canada.

A Personal Adventure.

I called upon a large firm during the early days of my trip, whose specialty is the manufacture of belting. This firm's name was classified in my note-book as an excellent prospect. I had seen the manager of their Canadian branch, who advised me that the principal of the firm himself was the only person with whom I could do business, and he was at their factory in England. Answering my various queries, he assured me that his firm were firm believers in advertising, and he considered my mediums were at least worthy of their serious attention. Referring to various English papers I found that the firms were indeed generous advertisers in the Old Country. They had full pages in several of the largest trade papers in my own line. The memorandum in my note-book opposite this firm's name was, therefore, as follows:—"These people should certainly advertise with us. They are large advertisers. Ours is the right medium for their line of goods. They are assuredly interested in the Canadian trade, for they have a branch in the Dominion."

Here, again, is one of the difficulties of the stranger. I really did not know who I wanted to see, or could with advantage see,—the principal not being forthcoming. However, after a moment's consideration, during which brief period I must confess I endeavored to impress the juvenile courier that I was an individual that would not be turned down very easily—I remarked: "See, here, young man (addressing him as young man, I thought an excellent piece of diplomacy), Mr. ———, (naming the principal), was really the person I came from Canada to see. He has been notified by letter of my intended visit, and I am very unfortunate in finding him away from home. However, tell who officiates in Mr. ———'s absence? Mr. Dash, eh? If so—Well, please convey my card to that gentleman and explain that as your