

been subject to the tariff in Western Ontario, in consequence of which demoralization of rates has reigned supreme in respect to that business, and an effort has been made towards reform, the offices agreeing to fix a tariff, provided a certain company joins the Toronto Board.

Rate of Commission.—This has been a sore point for some time back, as with the increase of the number of companies the competition has been growing very keen, and as with a tariff rates could not easily be cut, there have been doubtless some who have paid agents a higher commission in order to secure business, and upon discovery the other companies of course followed suit, the tendency thus being to gradually run up the ratio of expenses. An attempt has been made to rectify this, the agreement being that outside of Montreal, Toronto and Quebec, 15 per cent. shall be the maximum commission paid to any agent, and as in underwriters' associations, as in matrimony, mutual concessions have to be made; so while some new companies may feel that their aggressive weapon has been blunted, they should not forget that there are some old companies, who, having agents, district or general, outside the three towns named, to whom they have hitherto paid over 15 per cent., will have to make a reduction. Before the agreement, however, can be ratified, it must have the concurrence of all the companies (one or two not having been represented at the meeting); and further, it is only binding on the condition that the tariff for three year risks above mentioned be formed.

Sprinkled Risks.—Hitherto the allowance for automatic sprinklers has been 15 per cent. off the rate with the 75 per cent. co-insurance clause. This, we understand, remains in force, but the allowance will be increased to 25 per cent. if the 90 per cent. co-insurance clause be attached,—a fair concession.

Firemen's Picnics.—An endeavor was made to legislate upon this subject, but it was felt to be impossible, although the absurdity of insurance companies subscribing towards the removal for some hours of fire protection from a town was fully admitted.

Rates on Dwellings in Province of Quebec.—The rates on dwellings in "A" and "B" towns in this province have been slightly reduced, which, we believe, will only affect Sherbrooke at present, since it is the only town classed "B," and there are none in the province classed "A."

There were of course a large number of other matters which came up before the annual meeting for discussion and disposal; but we think we have given our readers not only all those which may be of interest, but quite sufficient to show that the association has not only done good work, but that it is still in a healthy, vigorous condition. The time of the late president, Mr. Duncan-Clark, having expired, of course Mr. A. T. Paterson, of the Phoenix of London, was elected president, while equally, of course, Mr. Thomas Davidson of the North British and Mercantile was made second vice-president, with Mr. Thomas Wood as vice-president in Ontario, and Messrs. McLean and Hadrill as secretaries. The association has a most efficient set of officers, and does

not appear to have any present intention of bringing its career of usefulness to an end.

We observe in the daily press that the chairman of the Fire Committee of the City Council, together with the chief of the fire brigade, has suggested to one or two of the offices that a city inspector should be appointed and paid for by the fire insurance companies with authority to enter into and report on the condition of any building, but as nothing official has yet been communicated to the Underwriters Association, we believe, we will merely remark that for a city which first taxes fire insurance companies heavily, and then declines to insure the municipal property, to so much as suggest that it should have the advantage of the inspection of its buildings at the expense of the companies from whom it extorts taxes without any corresponding compensation, is only such "cheek" as can be found within the walls of our own City Hall.

A SUGGESTIVE RETROSPECT IN 1921.

A SON'S LETTER BRINGS TO LIGHT A SAD DEATH.

BR. ST. JOHN, Nov. 15th, 1921.

DEAR FATHER:—

A society is being organized here called the "Home Protectors." It proposes to pay \$1,000 at death and an allowance of \$4 weekly during sickness or disability. Its object is fraternal as well as financial. It charges members at age 20 for all purposes only 90 cents per month. Some of the older financial men and the life underwriters say that the society cannot exist at the rates charged, and point to the numerous failures of similar societies about twenty-five and thirty years ago. I think it must be sound, or the Rev. ——— would not lend his name and influence as Supreme President. I would like your advice, as you will remember all about the defunct societies referred to.

Your affectionate son,

JOHN FAITHFUL.

THE MANSIE, HAMILTON, Nov. 17, 1921.

MY DEAR SON:—

I am pleased that you have consulted me before joining the society. About thirty or forty years ago, societies, called fraternal, but really assessment insurance concerns, flooded this country with their literature. Their organizers swarmed around every village corner. Many of my fellow-ministers took an active part in organizing and promoting them. Our churches were opened for Sunday parades, and encomiums were heaped upon institutions that have proved themselves worse than the once famous lotteries. Enticing schemes were prepared for the avaricious, a small outlay would secure \$1,000 or \$2,000. The fraternal feeling in man was appealed to from the brotherhood standpoint; the vain element was reached through the allurements of some petty office. Every village must have one of each of the existing societies, until the whole country seemed society mad. The short-lived assessment endowment concerns had their origin in that day. They caught only the most gullible, the fraud being too apparent. I cannot give you a better idea of the sad and far reaching disaster that followed than by relating a chapter from my pastoral experience.

Just twenty years ago to-night, as I was about to retire, a loud rap was heard at my door. The messenger excitedly and earnestly besought me to visit a man dying in great anguish. In a few moments I was following my unknown and mysterious guide. He led me through the best streets, then along Drunkard's Alley, up a flight of steps that swayed to and fro as we mounted them into a garret. There lay a form evidently once noble, the lofty brow, the well-fitting though worn garments and the cultured appearance indicated plainly that the sufferer had seen better days. Soothing his fevered brow and uttering a benediction, I hoped to draw his attention from his pain and then fix his mind on the future. The man's counte-