

accordance with the custom of societies with which he and others are connected. If a copy of each paper were sent to the members before being read at a meeting, it is questionable whether they would attend a meeting to hear it read. A paper might be submitted to two or three members before being read to enable them to criticize it at a meeting. The question should be carefully considered by the Executive Committee as well as the one relating to the participation of junior members in the proceedings of the monthly meetings.

INSURANCE EDUCATION.

The desirability of having a special course of instruction for the junior officers of insurance companies, both life and fire, is becoming widely recognized. The members of the Boston Manufacturers' Mutual Fire have been appealed to for assistance in establishing an "experiment station," which the "Weekly Underwriter" says, may soon be developed into a school of insurance engineering or a department under that title in the Massachusetts Institute of Technology. The president of the above Company, in his plea for such a school or course of instruction, writes: "A school of insurance engineering will be welcomed by all intelligent fire underwriters in the United States who have been moving steadily for the last ten years toward the elevation of the profession of the underwriter from a mere computation of the chances on risks, as they happen to be, to making it a branch of applied science by taking measures for the prevention of loss."

A movement of a similar nature has been inaugurated by the Equitable Life which is outlined in a letter by vice-president Tarbell addressed to the presidents of a number of leading American colleges which reads:

"Dear Sir,—It is our intention on or about July 1, or very soon after the close of the present year of the leading colleges and universities, to start a class of instruction in life assurance in connection with our home office in this city, and it is our desire to have this class as largely as possible composed of young men who have worked their way through college, in whole or in part, or of men who are especially recommended to us as desirable by reason of their work during their college course. Other things being equal, men twenty-four or twenty-five years of age or older would have some advantages over younger men. We would be very glad to have a few of the members of this class come to us from your university. It is our purpose to pay the necessary expense of the members of this class during the course of instruction, which will probably last from

thirty to sixty days, and at the end of that time we propose to try to furnish to such of the members as show an adaptability to our work situations in connection with our various general agencies, where they can receive a guaranteed income, with the opportunity, through industry and perseverance, of making the income several times the amount.

"We feel that there is no profession or business to day that furnishes young men a greater opportunity for advancement of a more honourable career than that of life assurance, and we especially wish to start in the business young men whose education, character and determination will fit them for responsible positions."

The presidents of colleges are, therefore, invited to furnish the names of a few men of the type desired who may be attracted to life assurance as their future calling. Other indications of this educational movement for the benefit of insurance officials are the various schemes for technical instruction carried on by insurance institutes in Great Britain, Australia, and, to some extent, in Canada. The Executive Committee of the Insurance Institute of Montreal, before next season, will be called upon to consider the best means of exciting more interest in its work and objects among the younger members. The above will afford matter for consideration, and we believe a carefully arranged scheme of technical instruction would be found attractive and prove to be highly valuable.

TRENTON, ONT.

The town of Trenton, Ont., is indulging in sanguine anticipations of future development. On looking around at its natural attractions and resources there are certainly ample grounds for such hopes. It is situated in the county of Hastings which is noted for the fertility of its soil, and the abundance of its fruit crops. Hence it is especially adopted for the canning industry, which is now assuming such vast proportions. Practically, inexhaustible pulp supplies are found a short distance to the north, through which region the Central Ontario Railway runs. It is on the main line of the Grand Trunk, and connects closely with the Canadian Pacific. There is a magnificent supply of water power, the value of which is only just coming to be realized. A wood-working factory is now in operation which is described as one of the most complete and up-to-date manufacturing establishments in the world. The contract for the doors and wood-work of the King Edward hotel now being built in Toronto has been secured by the Gilmour Co., Ltd., of Trenton.