



### Agency Leaders

**F**ROM 1885 to 1897 the interests of the agents were supervised by the late W. S. Hodgins. During that time the Company expanded from eight and a quarter millions to twenty-one and a half millions. It is evident from this and from the fact that the business increased steadily year by year, that Mr. Hodgins was an industrious, energetic and intelligent leader. It must be remembered that in those days it was more difficult to write one million than it is now to write ten millions.

Mr. Hodgins was succeeded by Mr. T. R. Earl who was appointed June 1, 1898. Mr. Earl spent almost exactly twenty years in the service of the Company. Mr. Earl had spent some years as special agent for an American company and afterwards was connected with the Canada Life, but he apparently found the place that suited him in the Mutual of Canada. Mr. Earl had a winning personality—a large heart and a well-stored mind. He was a splendid “mixer” and always a welcome visitor wherever his duty required him to be. “He was indeed of an open and a free nature.” Physically he was something of a giant and full of energy up to within a year of his death. The Mutual had a splendid servant in Mr. Earl and his energy may well be measured by the