having one solicitor, 16; No. of agencies having no solicitors, 43;* total Cleveland premiums*for 1892, $1,187,792.†

It is matter for regret that the state of things here set forth is so general. Even here in this city of Toronto, and it is the same in other cities and towns of this country, insurance companies are rivaling one another in the number of agents employed, to say nothing of the swarms of brokers and other business-getters from whom the companies eagerly accept business,—thereby intensifying the competition and demoralizing the business. It is in fact suicidal to the companies themselves, and is, of course, the product of the commission system.

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"Armed with a certificate of filing articles of association from the Secretary of State, these societies are enabled to *deceive the people.*"—*Views.*

This fairly illustrates the use our friendly societies, etc., make of their registration with our insurance departments. Government supervision is not all it was expected or intended to be.

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The Mutual Underwriter says: "The Massachusetts Benefit Life Association has inaugurated the plan of paying the insured one-half of the face of the policy in case of permanent total disablement."

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We are pleased to learn that the "irregularity" charged against Mr. Sydney Flynn, accountant of the Agricultural, for Canada, was the being over lenient with the agents in regard to their monthly returns,—he accepted notes instead of exacting the cash for their balances. This is bad enough, so far as it goes, but the amount thus allowed to accumulate in agents' hands, has been greatly over-stated. It has been reduced to less than $5,000, and the company stands to lose not that, or any amount. Mr. Flynn, senior, chief agent of the company, was the first to discover the irregularity, and at once called the the president's attention to it. The accountant's resignation has been accepted.

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Mr. P. B. Armstrong, as formerly announced in these columns, is himself again, with another big insurance venture. This time it is in the life insurance field,—the American Union Life Insurance Company of New York, capital $500,000 cash, and a long list of what the Union is going to do, and what it won't do. No doubt it will "go," and if it don't, P. B. is not the man to hang on to it, but will sell it or give it away for a substantial consideration. We shall have more to say about the American Union Life Insurance Company of New York when it is fairly afloat, meantime we wish it ample success.

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Toronto was to be immortalised by insuring itself against loss by fire after this fashion:

"Let the city undertake the fire insurance of all city property, churches, etc., for ten years, charging present premium rates; in that time it will have accumulated in profits, at the lowest calculation, $5,000,000. Then let it insure without charge, (having then this fund to fall back upon in case of very heavy losses,) and do away with the cost of the insurance machinery altogether. The citizens would then be relieved of the burden of insurance premiums altogether, (a matter of perhaps a millions dollars a year or more,) and all losses would be shouldered by the community. We tax ourselves heavily to secure an adequate water pressure, and to equip an efficient fire department, and why should we not reap the benefit, instead of letting a score of insurance companies fatten themselves out of us to the tune of at least $500,000 annually? What greater inducements to manufacturers to establish themselves in our midst than freedom from taxation and fire insurance."—*Empire.*

Upon which an insurance contemporary *The Adjuster* remarks:—"The genius whose brain-power is equal to evolving anything so Utopean as it is, should chase his shadow on level ground, catch it, and wring its neck."

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The gray matter of the editor of the Pittsburg Daily Dispatch has been troubled recently about insurance matters, and he has found a cure for the ills that afflict the business. Here it is: "Reduce these commissions, gentlemen, do away with the broker or intermediary, who is only an expense without being an advantage, and the problem is solved."—*The Investigator.*

The "gray matter" of the editor of the *Dispatch*, is not so far "off" as that of the *Investigator* would appear to be. Commission and the broker are the barnacles of insurance and if they could only be scraped off, the good ship Insurance would be greatly relieved and benefitted by the operation. Here is a case which shows that commission is not necessary to insurance and can be dispensed with to the company's advantage, we quote from the New York *Insurance Journal*:

"The agents of the United States Life are now remunerated at fixed salaries instead of commissions, and yet its business of the past month exceeded that of May, 1892, by $300,000, showing that superior energy is not a feature of commissions where rebate is disallowed."

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NOT to be beat in the race for getting up Lloyds institutions, Buffalo, Syracuse, and several other cities, are spoken of as being in the throes of getting up, each of them, a Lloyds fire insurance association, or whatever it may be called. We strongly incline to the opinion that the very unsettled state of financial affairs in the United States will throw cold water on many of these and other projected speculations, and that members of such concerns will probably find need for their spare funds that will cause them to withdraw from the doubtful ventures.

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THE Great Northern insurance company of Winnipeg, Man., has been organized. It is to be managed by L. L. Smith, a former Ohio Underwriter, so says the *Insurance World*, Pittsburg. Among the notices we have seen of this company are the following. *Views* says: "The Citizens Insurance Company, formerly of Cincinnati, will be resurrected at Chicago, to be run in connection with the Great Northern of Winnepeg." The *Daily States*, New Orleans, has it this way. "The N. F. I. Co. has changed its birth place to Manitoba;" and the *Commercial Bulletin*: "The Toledo, O., underground operators have finally succeeded in organizing their new concern at Winnipeg, Manitoba. It is called the Great Northern Fire, and L. L. Smith, late of the Toledo firm, has been elected its manager." This may be all right, but it looks rather mixed like.

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"The Sun Life Assurance of Canada, about which so many rumours have lately been current, have taken an office at 42, Poultry, and are managed there by a Mr. R. Judkin-

*Many of whom do not care to conduct an Agents' Training School for the companies.
†Wanted—A few more men as Agents to join in the scramble for the commissions. Apply to the companies, their managers and special agents.