

ANONYMOUS CIRCULARS.

It has long been a blot on the fair name of our life assurance companies, that certain practices, have been allowed to spring up in connection with the agency system which would not be permitted in other lines of business. We admit with pleasure that the vast majority of the officers and agents are men of the highest character, but unfortunately there is a small minority of unscrupulous persons associated with the companies, and the reputation and actions of these few are such as to cast a slight shade of doubt on even their honorable neighbors. During the past fifteen or twenty years the tone of the business has steadily improved, but there still remains much to be done. One of the abuses which requires to be relentlessly stamped out is the issue, under any circumstances, of anonymous "campaign literature." What, for instance, would be thought of any bank officer who would condescend to such tactics when competing with another banking institution? And are life assurance managers willing to take a lower stand on such a question than other business men? Or are life assurance companies less sensitive to public opinion and public criticism than the banks? If a writer has not sufficient manliness and sufficient confidence in the truth of his own statements to be willing to subscribe his name, that fact in itself should condemn any circular. What faith or importance can be attached to the assertions or insinuations of a man who is ashamed of his own production? Under such a system the good name of no company and of no officer is safe, for no matter how false the assertions may be, they will be believed by some who know no better. The fancied security of anonymousness is indeed a direct temptation to unscrupulous men to entirely disregard truth in what they say. The managers owe it to themselves, to their own companies, and to their neighbors, to use their utmost efforts to suppress such dishonorable tactics. If to-day it is the turn of a competitor to suffer, to-morrow it may be their own.

Our thoughts have been again drawn to this subject by circumstances which have recently come to our knowledge. For some time, circulars unfair and untrue, reflecting on a Canadian life company, have been freely circulated among rival agents by some person unknown. Efforts have been made to discover the guilty party, but although strong suspicions have been entertained as to the authorship, no evidence of a sufficiently positive nature has yet been obtained to warrant the company in taking active proceedings for the punishment of the culprit. At this juncture another gentleman allowed himself to be overpersuaded by one of his agents into reprinting some of the circulars in question. And here the ludicrous side of the story appears. The printer, good man, in the innocence of his heart, supposed that these circulars must be intended for the only company whose name appeared on them, and promptly delivered 5000 copies at the office of the company which was being maligned! The matter was of course investigated at once. It was found that this second party was in no way responsible for the original issue of the libel, and had erred through thoughtlessness, and the affair was

satisfactorily explained. Meanwhile, the 5000 circulars just printed are in a place where they are not likely to do much harm.

THE RIGHT TO A NAME.

The action brought by the Sun Life Assurance Society, of London, England, to restrain the Sun Life Assurance Company of Canada from doing business in England under that title, has just been decided by the Court of Chancery in favor of the Canadian institution. This decision is only what every person here expected, and is in accordance with common sense and justice. The action of the English company is inexplicable. There are at present several life companies with almost the same names, doing business in Great Britain, as, for instance, the Equitable Life Assurance Society (of London) and the Equitable Life Assurance Society of the United States; the Mutual Life Assurance Society (of London) and the Mutual Life Insurance Company of New York; and the National Life of London and the National of Ireland. In Canada we have the Phenix Fire of Brooklyn, the Phoenix Fire of London and the Phoenix Fire of Hartford; the Merchants Bank of Canada and the Merchants Bank of Halifax; and so on. Instances of this kind could be multiplied *ad nauseam*. To claim that the English company has an exclusive right to the great luminary is absurd. Are they afraid of being eclipsed by their transatlantic competitor, as has already happened to the English Equitable and English Mutual?

A CLERGYMAN ON CIVIC AFFAIRS.

When clergymen and churches pay their due share of civic taxes, they have a clear right to criticize civic management. The Rev. Dr. Thomas of Toronto, whose church has claimed the right to pay taxes like other property owners, has been giving his views on municipal affairs. He said: "The City Council is divided into three classes, with a few exceptions,—the hopelessly incompetent, the suspiciously impecunious, the incorrigibly visionary. The way in which public money is made to disappear is certainly alarming. An incompetent official at the head of a municipal department may work as much injury as any unprincipled scoundrel in a like place of responsibility. I have come to the conclusion that the whole system of municipal government is wrong. Secret societies, ring rule, and ecclesiasticism rule municipal politics. The system in vogue would ruin any business corporation." Dr. Thomas favors "the appointment of three commissioners, or the reduction of aldermanic representation to six men, giving each executive functions." He also considers payment of the mayor and aldermen desirable.

Arson seems prevalent in France, judging by the table given in the *Argus*, of Paris, the average of last five years being 192. Our contemporary does not tell us whether this is the number of cases tried, and, if so, what was the number of convictions or mere cases of suspicion. In giving statistics many journals assume that readers know all about details that are necessary to understand them.