

A QUARREL WITH CALENDARS.

Their Value for Advertising Purposes Questioned.

The Insurance *Post* of London, G. B., says:—

"At least once a year our Insurance Offices make bold announcements of their wares. Whether the issue in a somewhat broadcast fashion of calendars, pocket diaries and blotting pads is really productive of business matters very little, time having once confirmed the custom and established it as an annual practice. Personally, we are far from carping at Insurance Companies adopting this means of bringing the special merits of their respective institutions before the business world. As a class journal it is unnecessary for us to make a confession of our faith in advertising. Unhesitatingly we subscribe to the dictum that judicious advertising 'creates many a new business, enlarges many an old business, revives many a dull business, rescues many an almost lost business, and certainly secures success in any business.' But, while we are ready to admit the value within certain limits of almanacs and diaries as serviceable advertising media, we venture, with all respect for the business abilities and aesthetic tastes of those responsible for these productions, to enter a mild protest against certain, to our mind, conspicuous defects in this form of appealing to public notice.

In the first place, each batch of stationery bears so close a resemblance to every other one that the primary element in advertising—distinctiveness is lost; and it can hardly be said that the lack of originality in the articles themselves is redeemed by much novelty in their design or colouring or general treatment. This is the more surprising, because not only are the subjects of life fire, and marine insurance replete with suggestions for striking and artistic handling, but the history and characteristics of each office must in themselves furnish an ample fund of ideas at once distinctive and attractive. The neglect of these opportunities to arrest public attention by designs which might be made not only veritable art productions, but also worthy souvenirs of the great and noble institutions they represent, mark, we cannot help thinking, a lack of appreciation on the part of insurance managers generally of the value of advertising as a whole. Signs are not wanting, as we noticed in these columns a few weeks since, of an awakening in one or two quarters to a fuller recognition of the wide possibilities of advertising in connection with life assurance. The development, however, was very limited, and, judging from such specimens of insurance stationery for 1899 as have so far come under our notice, the conservative spirit that has so long controlled the movements of the insurance world remains as strong as ever.

But for one reason—to be mentioned presently—the criticism offered above might be deemed both ungracious and uncalled for. It has afforded us pleasure to receive, in common with other insurance jour-

nals, sample calendars and diaries from most of the offices, and next week the notice of these in detail will commence in our pages. With the acknowledgment of these Christmas greetings, our duty might be supposed to be fulfilled. Inasmuch, however, as most of the shortcomings to which we have directed attention are repeated daily and weekly and monthly in the advertisement pages of every publication patronised by insurance offices, we feel justified in making the subject a matter for special comment. With but every few exceptions the announcements of these all important and vitally interesting institutions are reproduced word for word, year after year, the only alterations being in the totals representing the business done, funds in hand, and so forth. Moreover, designs and illustrations are, as a rule, scrupulously eschewed, and reliance is placed upon letterpress alone. The Sun, the Eagle, the Palatine, and perhaps one or two more depart slightly from the rigid practice; but, even where a woodcut is employed, the phraseology is of the usual stereotyped character. The consequence is that the advertisement pages of the ordinary English insurance journal fail to fill the role they are rightly destined to play—that of a readable and interesting section of the publication of which they form a part. Without pursuing the subject further at the moment, we may conclude by pointing to the better methods employed by some of the leading American offices, both in the insurance periodicals published in the States and in those of this country.

THE COST OF CIVIC GOVERNMENTS.

The New York *Herald* of the 8th inst. is responsible for the following table, with headlines as given. In the course of some caustic comments upon the liberality of the great city in the matter of salaries, the paper says:—

"Authorities do not concede to New York the possession of the best executive, administrative and legislative officials. On the contrary, they agree that a better class of officials, obtaining more practical results for the cities they govern, hold public station in foreign cities and perform their work, in a great many instances, with no comparison at all."

Not a very pleasing outlook, surely, is the one before the tax-payers of the metropolis. In population the second largest city in the world, New York is first in the expenditure of money for its government. It is, in fact, in a class by itself, London and Paris combined not requiring so much money for municipal administration, although in population they are nearly three times as great. Berlin, half as large as New York, meets its city expenses with little more than one-seventh the amount of money paid out here last year.

It costs more proportionately to govern the leading American cities than the greatest cities of Europe, but it also costs more proportionately to govern New

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