

**RETIREMENT OF INSURANCE MANAGERS.**

David Stewart, manager in Glasgow of the Liverpool and London and Globe Insurance Co., and Mr. G. W. McEwen Bremner, Glasgow manager of the Northern Assurance Company, both of whom are about to retire from active business life, were entertained on the evening of Tuesday, the 19th (inst.) Dec., by their professional brethren and friends at dinner in the Windsor Hotel, St. Vincent Street. Mr. David L. Laidlaw, Glasgow manager of the North British and Mercantile Insurance Company, presided, while the croupiers were Mr. Neil B. Gunn, general manager of the Scottish Amicable Assurance Society, and Mr. P. MacNeil, Glasgow manager of the Caledonian Insurance Company. About 50 gentlemen were present, amongst whom were Mr. J. M. Dove, general manager of the Liverpool and London and Globe Insurance Company; Mr. David Deuchar, general manager of the Caledonian Insurance Company; Mr. J. K. Macdonald, secretary of the Scottish Union and National Insurance Company, Edinburgh; Mr. Thomas Kyd, Aberdeen; Colonel John Mathieson, Mr. John G. Chrystal, Mr. Albert Harvey and Mr. James Robertson, directors of the Northern Assurance Company, Glasgow; Mr. A. G. Gillespie, Mr. James Cowan and Mr. J. Macintosh, Edinburgh; Mr. W. Smith Nicol and Mr. Wm. G. Spens. The loyal toasts having been proposed by the Chairman and cordially honoured, Mr. Neil B. Gunn gave "The Navy, Army and Reserve Forces," which was received with the greatest enthusiasm, and was responded to by Colonel Mathieson. The Chairman then proposed the toast of the evening, "The Guests." In doing so, Mr. Laidlaw remarked that Glasgow had never before sustained the loss of two of its most prominent and experienced insurance men at one and the same time, and expressed the deep regret they all must feel that in a few short weeks, by the retirement of Mr. Stewart and Mr. Bremner, who had been so long and actively associated with Glasgow insurance circles, they would be deprived of their personal counsel and co-operation, so highly valued and so long and so frequently sought after. He drew special attention to the fact that Mr. Stewart's connection with insurance had extended over a period of 46 years, during the whole of which time he had held the position of manager in Glasgow—the first three years representing the Lancashire, and for the past 43 the Liverpool and London and Globe. Mr. Bremner had seen service in three companies, but for nearly 42 years had been an official of the Northern Assurance Company, having occupied the position of a Glasgow insurance manager for 29 years. Both gentlemen had been invaluable and successful officers, and had done yeoman service for their respective companies. The Chairman then dwelt upon the personal characteristic of each of their guests, remarking that their familiar faces, their undoubted skill, long experience, and guiding counsel, which have benefited not their own companies merely, but the whole body of the associated offices, would be greatly missed. Both gentlemen had left their impress upon Glasgow insurance work, and have helped to shape a wise policy in all insurance questions. He conveyed to Messrs. Stewart and Bremner, the expression of the high regard and esteem in which they were held, and, in wishing them health, long life and happiness in their retirement, gave utterance to the hope that they would occasionally revisit their Glasgow insurance friends and realise agreeably the lines of the poet when he says:—

"Tis pleasant through the loopholes of retreat  
To peep at such a world—to see the stir  
Of the great Babel—and not feel the crowd."

Messrs. Stewart and Bremner suitably responded, and the other toasts were:—"The Fire and Life Insurance Offices," proposed by Mr. David Deuchar and replied to by Mr. J. M. Dove; "Our Visitors," by Mr. Smith Nicol; "The Chairman," etc.

The health of Mr. J. Byers Black and Mr. John Robertson, who have been appointed to succeed Messrs. Stewart & Bremner in the management of the Glasgow Branches of the Liverpool and London and Globe and Northern Insurance Companies respectively was also proposed by Mr. Neil B. Gunn, and most cordially responded to.

**ROBERTS AND KITCHENER.**

The safe arrival at Capetown of General Lord Roberts and General Lord Kitchener must have caused rejoicing throughout the British Empire. Lord Roberts' memorable relief of Candahar after the tidings of the Maiwand disaster reached Cabul, warrants the soldiers in trusting to his skill and resolution to "wipe off the slate" some more recent reverses to British arms. With the conquering hero of the Soudan as his chief staff officer, and an army composed of the best material that the United Kingdom and her Colonies can muster, the new commander of the British forces in South African will surely teach Messrs. Kruger and Steyn a much-needed lesson.

**BRANCH MANAGERS' SALARIES.**

The New York Fire Insurance Exchange promulgated the following ruling on Saturday last: "Branch managers must be paid a fixed salary—A form of agreement for appointment of a branch manager in which it is stated that the principal will, in addition to a monthly salary, allow the branch manager to charge as expenses an extra percentage on all risks accepted by him, but which the rules of the Exchange require to be written at the principal's office, being submitted to the Arbitration Committee, that committee rules that any form of remuneration to a branch manager other than a fixed salary is in violation of the rules of the Exchange, and that agreements with branch managers should be governed accordingly."

**MR. A. G. RAMSAY.**

We regret that particulars of the retirement of the estimable president and general manager of the Canada Life did not reach us in time for publication in this issue of THE CHRONICLE. He will always be remembered, as the Hamilton "Herald" rightly remarks, as a gentleman of kindly and winning manner, with "high ideals of honour and integrity." He has had a busy and useful career, and we hope the beginning of his retirement will be marked by a very pleasant sojourn in "sunny Italy."