

from any one connected with it. It is a mean and cowardly method of attacking a Company. If it deserves criticism it is the duty of the press to criticise it, but let it be done in an open and honorable manner. The circulation of anonymous circulars is not criticism but spite. We trust that the effect of these attacks will be to infuse renewed energy and vigor into the agents of the Company, and that they will thus foil this scurrilous attempt to injure a reputable and honorably conducted Canadian Institution. We are pleased to say that the managers of the different Companies with whom we have spoken on the subject condemn this method of working in the strongest manner, and we hope that our readers will also use their influence against it.

The *Ætna* Life heads the list in the item, increase of premiums in Canada during 1883—the increase being \$70,470 over those of 1882. Much credit is due to the Canadian representatives of the Company, Messrs. Christmas and Alexander “of Montreal” and Orr of Toronto, who, through their indefatigable exertions, obtained so large a volume of premiums, notwithstanding the keen competition which at present exists. Such agents are deserving of encouragement.

Whilst on this subject we would be pleased to see the *Ætna* following the example of one of our British companies, and procuring a suitable building to be used as offices in Montreal, which would be in keeping with the character of the company. Such an investment would no doubt be advantageous in many ways, it would be appreciated by and be an encouragement to Canadian policy-holders, who would naturally wish to see companies doing so large a business, occupying more presentable quarters, and making investments of this nature in the Dominion. The two or three dingy rooms rented by some of these offices compare very unfavorably with the stately edifices which are used by them both in the States and in Great Britain—and are not in keeping with their financial standing.

COMMUNICATIONS.

All communications to be addressed to the Editor, *INSURANCE SOCIETY*, and correspondence to bear the name and address of the author, not necessarily for publication, but as a guarantee of good faith.

The publication of a communication does not by any means commit the paper to the sentiments expressed there in; but a fair hearing will be allowed for all sides of the question we may consider of sufficient interest to the Insurance public.

TORONTO LETTER.

High Pressure in the Toronto Board.—House-cleaning.—A Great Resort.—The latest Libel Suit.—The Penchen Paint Works Fire.—New Hose.

DEAR EDITOR,—Likening the Toronto Board to a steam boiler, it is in order now to inquire what pressure to the square inch its constitution will stand before bursting. If one may assume that 1,000 would represent the point beyond which an explosion would surely ensue, then I think we ran the pressure up to about 900, or over, last week, and it is still increasing. Something or somebody will have to give or go, or there will be destruction of the fabric (a royal foundation) reared and maintained for several years, not without profit and usefulness to its members, and the non-tariff offices that were, and not without much mutual forbearance and some sacrifices, at crises in its history.

The trouble of to-day is about commissions unlawfully paid on the grain business, which wrong-doing it is asserted has been indulged in by parties subject to the rules and regulations of the Toronto Board,

whether as principals and (or) subordinates I need not here say. To discover the erring brothers and bring home to them their misdeeds, it was some time ago resolved to require each member, sub-agent, and canvasser recognized by the T. B. to swear that he had not given, no promised to give, “beneficial consideration” whatever to the insured. A regular printed form embodying the required deposition was provided and the oath administered by the secretary, who is a duly qualified J. P. Of course refusal to take the oath was presumed to be an acknowledgment of having broken the tariff rule with regard to paying commission to the insured. One after another passed the ordeal successfully, honorably I may say, but, alas, the secretary had to record that three had refused to take the oath, one, a principal, representing a company of good standing and repute; another a party only partly subject to the jurisdiction of the board; and last though not least, a well-known city canvasser of fine figure, and finer figures. There was also one member absent from town, yet to hear from. When the assembled members had this state of affairs brought to their notice their indignation was extreme. Clearly it was incumbent on the Board to insist that prompt action be taken to prevent the continuance of the evil alleged to be in their midst. Neat little speeches were made by gentlemen representing one of the offenders, assuring the meeting that the alleged offences were not committed with their knowledge and consent. Will these gentlemen now supplement their excellent words by such deeds as shall show their abhorrence of the fault complained of? This is what is expected of them. Companies who have benefited, though unwittingly, by the crooked practices of subordinates owe it to themselves to vindicate their honor in the one way open to them, so soon as the offence complained of is established and the offender named. Pending a satisfactory settlement of the unpleasantness the Board stands adjourned until called together by the secretary.

The Toronto Board has triumphantly passed through many severe trials, and I hope and believe it will survive this one, but the strain is very heavy at this date.

Just at present I have no desire to make a jest of the foregoing serious phase of our history, or to indulge in misplaced levity, but somehow at this season of the year when all good housewives are possessed with the active spirit of “house-cleaning,” as we married men to our discomfort know, the idea does occur to me that Secretary McLean is seasonably cleaning up his official house with that new besom, the ironclad oath, and generally making the atmosphere clear and the surroundings pure and sweet for the comfort and satisfaction of his old boarders, and for the better reception and accommodation of the two new boarders he is expecting this summer, if one may rely on your “probabilities” in March number. Already his sanctum is a great resort. Hither come the representatives of all companies, also those of the commercial and manufacturing interests in all parts of Ontario. If they cannot come they write. From Essex County in the West to Glengarry in the East, the order is “see McLean about our rates of insurance, when in Toronto.” The constant services rendered to the companies and to the insuring public show the necessity there was for the appointment of an efficient executive officer by the C. F. U. A.

In the early part of the present month invitations were very generally issued to the insurance men of Toronto and elsewhere, to be present at the Hamilton Court House to assist in the libel suit of Livingstone vs. *Monetary Times*. The “invitations” being in the shape of commands by Her Majesty, and the fees, etc., being duly inclosed, the attendance on 3rd inst. was very full. Owing to the decision of the judge to rule out much of the evidence prepared by the defendant, the case went to the jury in a different shape to that expected and desired by defendant’s counsel. The result was a verdict for plaintiff for one shilling. I understand the case will go before another court for consideration of the ruling of Judge Osler in regard to the rejected evidence. If this evidence be admitted it would likely result in a different verdict.

We have had another ugly fire here, by which considerable loss is entailed on the companies. It was a new paint works. The fire occurred about 11 o’clock p.m., but considerable delay occurred in