The Toledo Fire & Marine Insurance Company, which specialises in lumber risks, contemplates entering the Canadian field.

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In the first year of the State of Washington's Industrial Insurance Commission, ended September 30, 1912, there were 12,000 accident claims reported from the industries covered by the law. There were about 300 death claims, of which 278 have already been adjusted. There are 1,600 claims yet undisposed of. During the year the contributions paid by employers into the State accident fund aggregated $980,445, from which payments aggregating $445,527 have been made in cash, and of the balance of $534,918 the commission has set aside a reserve of $243,984. In cleaning up the year's business the commission passed upon 1,969 claims in September, the last few days calling for night as well as day sessions.

The Washington Industrial Insurance Commission apparently finds the expense of administering the State insurance law increasing heavily. The appropriation for the commission for the fiscal year 1911-12 was $150,000. The appropriation asked for the year 1913-14 is $250,000, or an increase of $100,000. It is estimated that the premiums, or assessments on employers, handled by the commission during the year will aggregate about $1,000,000. On that basis the appropriation, which is similar to the expense account of a stock company, will be 25 p.c. of the premium account.

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COMPANY LITERATURE.

A manager was complaining recently that agents do not read the literature sent them. This is certainly a near-sighted policy on the part of salesmen of life insurance, especially in these days when almost every revolution of the earth brings forth a new phase in the business that must be met. One needs to keep himself well informed. Since the great upheaval in the life insurance business some few years ago prospects are keeping in touch with developments and this necessitates the salesman doing likewise. If the daily press publishes in scare headlines a mistake that some company made, he will soon be asked if his company has been guilty of the same offence. Every salesman should remember that his company's interests and his own are indentical and that literature is not prepared and forwarded to him merely for the sake of keeping officers and clerks employed, but because the company has a real purpose in view and desires to give him information and assistance that will be valuable. We have heard of cases where agents have forwarded applications for policies which have been taken off the market and they had previously received literature advising them to that effect. Perusing what is received usually does not take more than a few occasional moments and as a rule the salesman will find that it is time profitably spent.—Argus, Chicago.

Mr. Stanley Mann, manager of the Toronto Office of the Dominion Bond Company, Limited, has been appointed general manager of the company. Mr. Hayden Williams has been promoted from assistant manager to manager of the Toronto office.

Personal Paragraphs.

Mr. F. B. Bennett, formerly manager of the Traders Bank at Winnipeg, has been appointed manager of the Sterling Bank at Toronto.

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Sir Edmund Osler, M.P., has been elected a vice-president of the Confederation Life Association, in succession to the late Mr. Frederick Wyld.

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Lieut.-Col. A. E. Gooderham has been elected a director of the Confederation Life Association, in succession to the late Mr. Samuel Nordheimer.

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Mr. John T. Wilkinson, of Vancouver, B.C., is the new president of the New York Life's $200,000 club. He paid for $1,131,720 insurance during the club year.

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Mr. W. R. Townley, general agent in Chicago of the Western and British America, and a Canadian by birth, has been elected president of the Fire Underwriters' Association of the Northwest.

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Mr. H. C. Cox, the new president of the Imperial Life, was entertained at luncheon in Toronto, on Tuesday, by a number of his personal friends among the directors, officers and staff of the Canada Life, and presented with a pair of handsome vases as a token of esteem and good wishes.

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Messrs. Evans & Johnson, of Montreal, have appointed as chief clerk of their underwriting department, Mr. Sydney Tyler, late of London, England. Mr. Tyler's long experience in the Head Office of the London and Lancashire has, no doubt, eminently qualified him for his new and important position.

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The following officers of the Association of Accountants in Montreal, have been appointed:—President, Mr. James G. Ross; 1st vice-president, Mr. A. K. Fisk; 2nd vice-president, Mr. A. C. Stead; secretary-treasurer, Mr. F. W. Sharp; council, Messrs. John Hyde, A. W. Stevenson, David S. Kerr and John Paterson.

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Mr. H. Robertson, manager of the Royal Trust Company, Montreal, since its organisation in 1899, has retired owing to considerations of health and is succeeded by Mr. A. E. Holt, who has also been connected with the Royal Trust Company from the beginning. Messrs. Robertson Macculloch and R. P. Jellett, assistant secretaries, have been appointed assistant managers and Mr. G. K. Ross, hitherto accountant, has been appointed secretary.

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Mr. J. A. Bucknell, manager of the Canada Life for western Quebec, since 1908, with headquarters at Montreal, has been appointed manager for the State of Michigan, with headquarters at Detroit. Mr. Bucknell served the Canada Life in Michigan some years ago, afterwards becoming that company's manager at New York, and when that branch was closed being transferred to Montreal. A successor to Mr. Bucknell at Montreal has not yet been appointed.