

Animals of this kind can do a lot of useful work, but are best left alone. Others only need to bear the whip taken out of its socket to put on speed, the best performances of others are brought out by a pleasant word, while others of the noblest breed are driven into a phrensy of excitement if the whip touches their quivering flanks. Insurance agents, as well as other men, exhibit the same qualities. Some are in the state known in the religious word as "Gospel-hardened," for their pulpit eloquence has lost its power. So, however forcible the appeals from head office, some agents keep up the old jog-trot pace year in and year out hardly ever pressing the collar, but yet doing useful work. Others answer such appeals by sudden but soon exhausted bursts of spasmodic energy, while the highest class, men like dynamos, full of go and vim, need no stimulus from outside, but are apt to be irritated by incessant cracks of the head office whip yet are strengthened and refreshed by kindly recognition of their work. Periodic circulars to agents should therefore recognize these various classes as it is unwise and unfruitful of good results to assume that all agents need the same vigorous stimulation to call out and inspire their best exertions.

INTERNATIONAL ASSOCIATION OF ACCIDENT UNDERWRITERS.

The above Association held its 16th Annual Convention at the Hotel Frontenac, Round Island, Thousand Islands last week. About forty delegates were in attendance besides a number of guests. Amongst the delegates present were:

Ætna, W. C. Faxon.	Central, Ralph Butler.
Travellers, G. B. Smith.	General, F. B. Moore.
Ontario, A. L. Eastmure.	London, Capt. Masters
F. J. Lighthourne	
North American, A. E. Forest.	Union, Percy Warner.
Continental, C. H. Banker.	Coml, Travellers, E. A. Toune.
Equitable, W. H. Jones.	Iowa State, L. C. Deets.
United States, Edwin S. Lott.	Preferred, W. C. Porter.

The proceedings were opened by the address of President F. J. Moore, who urged the companies to take decisive action in regard to adopting uniform phraseology. A paper was read by Mr. Rosenberger, an insurance attorney of Kansas City, on "Recent Legal Phases of Accident Insurance," which was heard with great interest and called forth a unanimous vote of thanks. The delegates afterwards engaged in a discussion.

The cancellation clause came first and two forms were presented, the first providing for written notice accompanied by a check for the unearned premium, and the second a written notice with the unearned premium held by the company, to be paid the insured unearned premium held by the company, to be paid on demand.

As reported by the "Weekly Underwriter" the two forms developed a wide difference of opinion. Messrs. Butler, Bunker, Rosenberger, Robinson,

Warner and others favoured the first, insisting that the check should be sent with the notice. Messrs. Bro. Smith, Eastmure, Alexander, Keelor, Masters and others supported the second form, Captain Masters placing himself on record as to the futility of registering notices, which idea was endorsed by Mr. Eastmure.

Mr. Bro. Smith thought that the notice should not be peremptory, but that the insured should be given some advance notice, five days being suggested. Mr. Rosenberger strongly favoured the return of the premium as an evidence that the company was disposed to do all in its power to complete the transaction.

Mr. Warner thought either good, but the first preferable, and on his motion both were referred back to the committee, with preference expressed for the first form.

Two forms looking to a determination of the company's right to conduct an autopsy were submitted, being only different in the wording. Both were opposed by Messrs. Bro. Smith and Eastmure, as calculated to injure the selling qualities of the policy, although it was agreed that the right was greatly to be desired. Mr. Faxon read the new clause in the Ætna policy, under which the claim is voided if an autopsy is refused. He argued that plain language should be used and that all companies should stand together forgetting competition for the common good. Messrs. Bunker, Pixley, McNeil and Warner endorsed Mr. Faxon's views, and the discussion emphasized the great value of meetings of this character. It was finally decided to refer the matter back to the committee, with the suggestion that a clause similar to that in use by the Ætna be reported.

The following officers were elected unanimously: President, Edward S. Lott, of the United States Casualty; vice-presidents, George S. Dana, of the Commercial Travelers, and A. L. Eastmure, of the Ontario Accident of Toronto; treasurer, A. E. Forest, of the North American; secretary, G. L. McNeil, of the Massachusetts Mutual. Executive Committee—William Bro. Smith, of the Travelers; Franklin J. Moore, of the General; G. B. A. Alexander, of the Equitable Accident, and, of the Continental; F. E. Haley, of the Iowa and R. A. Cavanaugh, of the Illinois Traveling Men's Association.

NO TRACE OF ORGANIC POISON is the verdict of the eminent chemists who recently examined the body of E. M. Thayer that had been exhumed for the purpose. This young man had 28 life policies in force at the time of his death, the bulk of them only one or two years old, the aggregate being 471,000. He died from Bright's disease and enlargement of the heart. He was under arrest for forgery when he died. His diseases were a natural consequence of his life; a man can poison his blood with out swallowing any organic poison.