

Correspondence.

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TORONTO LETTER.

Some light comment on, and sketch of the C. F. U. A. out for business, and social converse; Toronto to Kingsville, Ont.—John Eaton cases again loom up.

Dear Editor.—The onlookers in the Union Depot, Toronto, who gazed on the mild stir around the C. P. R. Express West on the evening of Tuesday, the 20th instant, would not be able to account for it, nor indeed might they be over-curious about it, being ignorant of the fact that right here, were passing by, the representatives of Fire Insurance Companies, the very flower and fruit of the fire insurance profession in Canada. These simply clad, simple looking men, have at the back of their underwriting in this Dominion I know not how many millions of Cash Assets. Over 200,000,000, anyway. Here they are going off to their Annual Conference, and subsequent social function, which this year will be held at the Mettawas Hotel, on the shores of Shallow Erie, Kingsville, Ont. Yes, and they are going quietly on their way, big, indeed, with the importance of their deliberations, about to commence, both to themselves and to their Companies. All, however, without parade or ostentation of any kind. "Most blessed things come silently; as silently depart." A few of the local agents are down saying farewell to their respective chiefs. To one behind the scenes and having some insight, as becomes the status of your airy spirit correspondent; to such an one the interest must be continuous. With the statistics, the solid doings, the business aspect and outcome of this gathering of the Canadian Fire Underwriters' Association, no doubt the CHRONICLE, as usual, will be well provided; be it therefore my light-some, pleasant task to touch here and there, fancy free, some phases of the outing referred to. In the throng one notices several genial faces—likely those happy ones, on whom the years sit lightly, and on whom the cares of office have not unduly pressed—thus; some of the warrior-chiefs who have lived through the trying times, from St. John, N.B., to New Westminster, and are still undaunted fighters in the battle of life, and who have for long stood and still stand in the forefront.

Among the later comers on the Canadian field as a Manager, I know of none more astute and well-qualified to conserve the interests of his regally dowered Company than yonder ruddy middle-aged man with the spectacles. He is chatting earnestly with his garrulous local. Surely now his thoughts are elsewhere, for he is actually going aboard the train, leaving his luggage behind in the Parcel Room. This may be characteristic. It is one mark of a great mind not to bother about trifles. Some persons cannot go away for a day or two without a complete outfit. Sponges, powders and so on all the way down to a complete manicure set. It is habit and custom, of course. Two sleepers, the Vancouver and the St. Lawrence, were provided for the Association Members, and occupied the post of honor, at the tail of the long train. Upper berths were ignored wholly, for these men were all as humble of carriage as they were exalted in position, taking therefore, the lowest seats, as most modest and becoming. This should be pressed, as an example, on the notice of the younger men in the business; aspirants for fame and place. Out into the starlit night

rolled the Express, across stream and dusty country road, through cities, towns and hamlets whose ratings ran from A to F. Sleeping in quiet, not knowing, that the framers of their insurance rank and rates were going through their midst. Jollity and abandon of a fair and reasonable sort characterised the night-errantry of our masters, whose freedom of movement and playful intercourse were the freer and more playful being unrestrained by any presence of woman-kind, and that sweet thralldom, we, nevertheless, all love. In the privacy of intimate friends here were bows unbent, indeed!

Three o'clock in the morning, and at Walkerville Junction I see the two sleeping cars side-tracked out in the country fields. The lights are low, and the hush of somnolency has fallen on the inmates. I am aware this is a poetical treatment of the subject, for, as a matter of fact, the hush aforesaid was rudely jostled at times by the snores of some 30 odd prostrate men. Car answered to car; each to the other, echo. To raise one's self on elbow, in the grey dawn, and listen in such circumstances to the rhythmic rise of all of these breath effects has a very weird influence on the listener. What can it be likened unto? The old Greek Chorus? The plaintive war songs and chants of savage warriors marching to the fray? Or, shall I liken it to the sonorous plunk of the sea waves on our rocky Atlantic Coasts after a wild night? Judge you.

An autumnal morning, bright, beautiful, and harvest fragrant, broke. After sundry ablution and devotions more or less complete and satisfactory, a "tramp engine" came along the line, and whirled the two cars down to Kingsville, where an excellent 8.30 breakfast, at the Mettawas, delighted the travellers. A word as to the "Mettawas." This is a summer hotel of good architectural arrangements, capable of accommodating 300 guests and over, and the management from all accounts and present experience is well qualified to give full satisfaction to patrons. Prices are reasonable, and also all comforts reasonably expected are here bountifully supplied. I venture to say the C. F. U. A. have never been better housed and catered to at any previous assembly. On an elevated plateau over-looking Lake Erie, and facing due south, the darkened Mettawas has been erected. Environed with spacious greenward and flower beds, plenty of shade trees, with a Casino elegantly fitted up, and affording facilities for every kind of diversion, from foils and ninepins to flirting.

All buildings are electric lit, and boating and bathing facilities abound. Across the water the celebrated Pelee Islands are observable by good eyes. This being Essex County, natural gas is accordingly conducted to two large upright pipes, one on either side the main building, and these, like giant torches, being 12 feet high, each discharge a four foot flame, like a flag of fire, which all night long flickers and waves in the night wind, lighting up the whole premises. No mosquitoes are ever found here. The proprietor stands pledged to pay \$10 to anyone bringing to him a mosquito, alive or dead, accompanied, of course, by the usual certificate of birth and domicile, showing he was born, bred and found on these grounds.

The evening of the first day was devoted to the usual dinner or banquet, and, because there is necessarily a certain sameness in describing such affairs, I forbear to dwell on this subject beyond saying that the reporter to a city paper who said that nothing stronger than "black tea" was used at the banquet was certainly not there. The presence of our old