

They should preach the gospel of life insurance, they should show by illustrations the loss that comes to the wives and children by the death of the father. The man should also be informed of the loss he sustains should he endeavor to take out new insurance at an advanced rate owing to his increased age. The letters should be sent to the lapsed policyholder under some follow-up system so that he will receive a letter on the subject about every two weeks. Each should contain some new point of interest, some argument in a few words to catch the attention of the lapsed policyholder. What will interest one man will not interest another, so that it is necessary to cover all the different arguments that are made when canvassing a prospect. When once a reply had been received, the services of the fieldman could then be called into requisition.

A vigorous debate followed Mr. Macorquodale's excellent address, and it was agreed to discuss at a subsequent meeting the same question from the point of view of the field-man.

NOTABLE VISITORS ENTERTAINED AT VANCOUVER.

The Vancouver Association tendered a dinner on September 27 to Messrs. George T. Wilson, second vice-president, and Henry L. Rosenfeld, assistant to the President, of the Equitable Life of New York. Mr. Wilson, addressing his hearers as advance agents for protection in the future, expressed the hope there would always exist a reciprocity between the dollars and cents of the Canadian people, and the life protective policies of the best American companies. Life insurance was one of the most essential needs of human life—there was no substitute—and it was becoming truer every year, to paraphrase a well known Old Country saying, that the sun never sets on the beneficences of life insurance. One American company alone had expended since organization \$760,000,000 to compensate for suffering and loss in the families of its policy holders. In the United States during the past sixty-five years, \$5,934,732,144 had been paid by the insurance companies in death claims, annuities, endowments and dividends. There was no business in the wide world to-day that contributed more material benefits to mankind than life insurance.

Mr. Rosenfeld, referring to the great growth of Vancouver since 1907, when he was last there, observed that much of the development was made possible by the investment of sums in railroads and municipal bonds on the part of the insurance companies. The insurance companies were becoming important factors in the constructive work of the nation, and all this was made possible by the individual premium-payer and the local agent, who, working together, were responsible for the greater operations of the head offices and the national industrial leaders.

Canadian Pacific Railway's August statement of earnings and expenses is as follows:

	Aug., 1911	July 1 to Aug. 31, 1911.
Gross earnings	\$10,421,904.42	\$20,083,722.56
Working expenses	6,346,333.41	12,305,123.22

Net profits \$ 4,075,571.01 \$ 7,778,599.34

In August, 1910, the net profits were \$3,691,672.33, and from July 1st to August 31, 1910, there was a net profit of \$7,176,291.92. The gain in net profits over the same period last year is, therefore, for August, \$383,898.68; and from July 1st to August 31st, \$602,307.42.

LIVERPOOL-MANITOBA ASSURANCE DEVELOPMENTS.

Notice appears in the Canada Gazette that application will be made during next Session at Ottawa for an act to incorporate the Liverpool-Manitoba Assurance Company. The powers to be asked for are as follows:—"To carry on the business of fire insurance, marine insurance, sprinkler leakage insurance, explosion insurance, including boiler insurance, tornado insurance, and all other kinds of insurance except that of life; to take over the business, assets and liabilities of the Manitoba Assurance Company, a company incorporated under Acts of the Legislature of the Province of Manitoba, and any other insurance company except a life insurance company; to acquire and hold stock in any other insurance company, and to hold real estate."

As is well known, the present Manitoba Assurance Company is owned by the Liverpool & London & Globe. It was incorporated in 1886, commenced business in Manitoba in 1890 and received a Dominion license in January, 1905.

From Western Fields.

The Influx of United States Farmers — Lumber Developments at Vancouver — A Bristol Visitor's Impressions.

The Canadian Northern Railway has issued an interesting statement made by Mr. J. Bruce Walker, chief commissioner of immigration for the Dominion Government at Winnipeg, regarding the influx of United States farmers into the Canadian West. Mr. Bruce Walker states that between April and August of last year, no fewer than 65,269 United States settlers crossed the line. By months they were divided as follows:— April, 20,443; May, 14,194; June, 10,943; July, 9,199; and August, 10,490. During the same months in 1911 the statement shows an even larger total of 66,974, divided as follows:— April, 16,397; May, 15,414; June, 12,035; July, 11,012; August, 12,116. Mr. Walker further points out that "the total estimated wealth brought in, in stock, cash and effects, by American immigrants, April to August, inclusive, 1910, was \$65,500,000. This year the total estimated wealth brought in for the same period was \$66,700,000. This implies, it will at once be seen, an average wealth of about \$1,000."

LUMBER DEVELOPMENTS AT VANCOUVER.

It is understood that \$2,000,000 of English capital have been secured for the extension of the business of Messrs. E. H. Heaps & Co., Ltd., lumber manufacturers of Vancouver. The company has now in operation a sawmill, planing mill and sash and door factory on its waterfront site on Burrard Inlet in the east end, Vancouver. New mills of the same character, but of much greater capacity, will be erected alongside the existing plants. The sawmill will have a total capacity of 30,000,000 feet per annum. Plans of the proposed additions are now being prepared and construction work will be started very shortly. The plants will represent the latest ideas in sawmill practice. Arrangements have also been completed for the erection on the same site of modern machine shops for the manufacture of internal combustion engines, motor cars, taxicabs, commercial trucks and motor fire apparatus. The machinery for this portion of the enterprise will be imported from England.