

WELL-SPENT TRAVELLING EXPENSES.

To the Editor of The Chronicle,

Sir:—Some time ago I had the privilege of sending you a communication in which I emphasized the importance, as I saw it, of close and constant supervision of the work done in the field by responsible officials from the Home Office. I ventured to say that it appeared to me from the amount of "travelling expenses" incurred by many Canadian Life Companies that this vital feature was not appreciated. We know that all Companies depend for the general employment and instruction of their Agents upon the services of one or more Supervisors or Inspectors of Agencies. I did not think that it was sufficiently realized that men in this employment, to a large extent, unconsciously no doubt, are imbued with the idea that they must "make a record," that their work will be appreciated by the number of agents they appoint, and they are apt, in their desire to fill up their Agency corps, to be swayed to a considerable degree by the consideration of quantity rather than quality.

There is another aspect of the matter. The Supervisor or Inspector is a little too close to his work to have always the benefit of what may be termed the detached judgment of an official—one who is not charged specifically with the actual appointment of new agents and production of new business. I remember some years ago on my return from a visit to Toronto, I stopped at several of our offices in New York State where appointments had recently been made, and found that the men did not measure up to the standard of our general representatives. Now the Inspector who appointed them is a good man, but he had had a great deal of trouble in securing representatives at the points I refer to, and rather than have the agencies left vacant he had taken the first material that came to hand, or so it seemed to me. We were paying these men a monthly stipend, which was terminable "on notice." By no possibility could they have been successful. If I had not had occasion to visit these agencies, we might have run along for months paying them compensation, and it would have been entirely wasted money. As it was, we saved many times the actual expense of my trip to Toronto.

I think this is a matter of practical interest, and I can assure you that this is only one of many instances that have come under my personal observation, showing clearly the importance of frequent Home Office inspection. Keeping down the item of travelling expenses is always poor economy. As a rule it is advisable to make one's visits unaccompanied by the Supervisor. He realizes that his work is being "checked up."

I am, &c.,
Nov: Ebor:

18th January, 1918.

**NOVA SCOTIA UNDERWRITERS ISSUE
EXPLOSION AND WAR RISK CONTRACTS.**

As will be seen from the advertisement of the Nova Scotia Underwriters elsewhere in this issue, this Company is now issuing policies to cover Explosion and all War Risks. In view of the recent disaster at Halifax, the serious attention of agents and brokers is directed to this new departure. All policies of the Nova Scotia Underwriters are guaranteed by that great institution, the Home Insurance Company of New York.

AGENTS' LICENSES IN QUEBEC PROVINCE.

The first conviction under the recent Quebec provincial legislation, making insurance agents' licenses compulsory, was obtained at Montreal on the 11th instant, when L. E. Kimpton pleaded guilty to violating the provisions of Sub-Section B of Article 6960 of the Provincial Statutes, by placing insurance without having obtained the license required by law. He explained, however, that he had erred in good faith, the insurance in question having been on his own business and he not having any knowledge of the enactment of the recent legislation which, for the first time, rendered it necessary for all insurance agents to take out such licenses. The charge was made by Mr. E. C. Cole, Secretary of the Montreal Fire Insurance Brokers' Association, Inc., who, under the circumstances, did not wish to press the matter, and the magistrate accepted the accused's plea, and suspended sentence, condemning him simply to payment of the costs.

The legislation under which this action was taken came into force on May 1st, 1917. The scale of fees payable for licenses is as follows:—funeral or industrial insurance agents, \$2; agents transacting other classes of insurance, in cities, \$10; elsewhere, \$5. Agents of mutual benefit associations licensed by the Province, and municipal and parish fire mutuals, are excluded.

**THE FIRE INSURANCE FIELD MAN'S
OPPORTUNITY.**

There is published on another page the text of the address recently delivered by Mr. T. L. Morrissey, Canadian manager of the Union of London, before the Quebec Pond of the Blue Goose. Mr. Morrissey shows very clearly that the fire insurance field man and inspector have an opportunity at the present time to serve their country in a very necessary way, by simply taking an interest in their jobs, doing their work thoroughly, and acquiring a broad view of their responsibilities. Every loss by fire of foodstuffs and other essential commodities is little short of a calamity at this time, while field men and inspectors are in a particularly favorable position to make suggestions, which will be heeded, for the prevention of fires. In commending Mr. Morrissey's admirable address to the close attention of fire insurance men, we may also remark that the Blue Goose would be performing a useful function by making arrangements for the delivery of other similarly stimulating and instructive addresses on professional subjects.

FIRE PREVENTION IN QUEBEC PROVINCE.

It is stated that as a result of recent fires in public institutions in the province of Quebec, Hon. Mr. Taschereau, will shortly introduce into the Legislative Assembly, on behalf of the Government, a bill regulating the installation of electric lighting and heating systems in these institutions, and requiring from those who install such systems, a certificate of competence from the Provincial Government.

Hon. Mr. Taschereau has introduced a bill amending the act for the prevention of fires, and providing that the Government's annual grant of \$25,000, hitherto used to aid villages to protect themselves against fire, may also be used to assist towns under 2,000 population for the same purpose.