

nally, and possibly more frequently, occurring is there carelessness, apathy or ignorance somewhere? Whatever the causes are, and they are various, for it is scarcely likely that, in every instance, what has caused two ships to come into collision has also driven one vessel aground, let them be ascertained, and, by the amount of energy the commissioners display in this direction, they will entitle themselves to a greater or smaller amount of the public commendation, not the public of Montreal alone, but of the vast country to the West of us, for, other things being equal, the further imports can be brought inland by water the smaller the cost of freightage and transshipment.

#### THE SPECIAL AGENT.

The special agent is also called upon to adjust losses, and it is quite possible that half of his time will be thus taken up, so that, although not a professional adjuster, he becomes, by repeated and varied experience, proficient and valuable. To treat of the adjuster at length would exceed the limits of this article, but there are a few points worth considering. The first one relates to a pleasant gentlemanly bearing. Civility costs nothing and buys everything, it is said. However shrewd an adjuster may be, however inexorably firm against fraud, however well-founded his suspicions, he cannot afford to be rough, petulant or hot-tempered. No business requires more self-possession and forbearance. The advantage in knowledge and methods of procedure is on the side of the adjuster, and he can afford to wait and be patient when the other party is exacting and stubborn. If the case be an honest one, the claimant may be nervous and easily confused, and a polite, reassuring manner brings order out of chaos, and tends to an easy and pleasant result. You gain your points without the assured's hardly knowing it. Disputes are not so much founded on the thing itself as pride of a position warmly and stoutly defended. If the assured be innocent of arson, and yet seizes the opportunity to enrich himself, or even if he be a tough customer, he can be more easily handled in the later and final stages of settlement and compromise, if your manner has been gentlemanly, though he may believe you suspect him of evil practice. Diplomacy, that polished armor of the adjuster, calls for gentlemanly conduct and smooth manners, even if it be not in the grain and fibre of the man. Concession and an avoidance of disputed points at the outset smooth the way for subsequent yielding by the assured on important matters at the close. Tact conquers where talent fails. An adjuster should be honorable. If the loss is honest and the claim reasonable, treat it with candor. Take no advantage for the sake of salvage where not properly earned. Have no hesitation in recommending a loss for full payment. The officers and directors would much rather pay total losses if assured that they are total, than to get salvage at the expense of honor. Some one has said any fool can pay a total loss, but it takes a wise man to know when it is total. An adjuster should be thorough, both to ascertain facts and form conclusions, as well as to impress the claimant that it is no light matter, but serious business. Too hasty adjustments embolden fraud, while close scrutiny and analysis of statements and corroborative testimony, have a healthful moral effect. In this manner, and by not prepaying doubtful claims, much incendiarism must be avoided. We talk of legislation to prevent arson, when, as underwriters, the remedy is largely in our own hands. If agents, as the result of adjustments, were bold to ask questions of title, values, other insurance and mortgages, and then have the courage of their judgment, we should have fewer fires. The adjuster should be an educator. It is in the

very nature of his office and experience. The agent insures the party and writes the contract. The adjuster, in his intercourse with agents, should give them the benefit of his experience as to values, causes of fires and defective policy writing. We advocate the adjuster being the regular representative of his company, so as to improve the agency, through the agent, by an examination of risks, and inspection and correction of forms. A word of the difficulties in the adjuster's path. They arise in part from a lame and loosely drawn contract, placing a delicate and embarrassing task of interpretation upon the adjuster, which breeds mischief and provokes hostility; but the chief difficulty lies in the prejudice and ignorance of the people themselves—adjusters are worse sinned against than sinning. People, intelligent people at that, have come to regard adjusters as scalpers. If they got off whole they are wonderfully surprised and elated, and the adjuster is the most popular man in town. This unfortunate state of things arises from sheer ignorance of the nature and meaning of an insurance contract, or from pique for not gratifying a selfish and avaricious desire to profit by a calamity. Three-fourths of the people, in town and country, believe, or affect to believe, that they are entitled to the full amount of the insurance, whatever the loss. They fail to regard it as a contract of indemnity for actual loss. They would take the full face of the policy, and then flatter themselves they drove a sharp bargain, or made a fortunate speculation. Such people confound shrewdness with dishonesty, and would sell a defective horse for the price of a sound animal. The subject of insurance, the nature of the contract, the rights and duties of both parties, the meaning of terms and conditions, all ought to be discussed in some popular way. The agent or special agent ought really to "hire a hall" and give the people some wholesome platform talk. Many would go away wiser if not better men and women. We include women, for they are worse than men in these relations. Adjusters are men of education and families, and honor women, but who ever met a woman claimant who did not fight for the whole amount whether entitled to it or not, simply because the policy called for so much. How many times has our honor been impeached with reckless volubility, how many arguments wasted, how much breath expended, how many attempts to embrace both women and opportunity in a vain struggle to convince them of the reasonableness of our position? It is this ignorance and perverseness that hedge the way of an adjuster, which misrepresent his action and traduce his name. That some adjusters may be unprincipled is doubtless true, as there are rogues in all professions. Hence, in summing up, we properly lay stress on the prime qualifications of an adjuster, that he be a man of honor and a gentleman. He stands for his company at a critical point in its reputation; he can better it or he can wound it. If his acts be just and his conduct honorable, he and his company can afford to bide the result. It is not possible that he shall always succeed. Even in the exercise of an intelligent and really conscientious judgment, an adjuster is apt to fall short of satisfying a claimant. He will be censured for a narrow interpretation of what is covered and what is not, and blamed for not regarding the manifest intention on which so much respectable stress is laid. These things are often trying, but the only refuge is to treat cases pleasantly, firmly, honorably and acquit the conscience of any intentional wrong.—*J. H. De. C. in the Spectator of November.*

#### ASSIGNMENTS DURING PAST WEEK.

##### PROVINCE OF ONTARIO.

William L. MacGillivray, Toronto.  
John McGuire, Almonte.  
Murdock Craig, West Garafraxa.  
Grange & Bros., Napanee.  
John Thos. Grange, Napanee.  
Benjamin Batty, Hamilton.  
David Graham, Renfrew.

James Marsh, Trenton.  
Francis Y. Cowie, Bowmanville.

##### PROVINCE OF QUEBEC.

John Fraser, Montreal.  
W. P. Bartley & Co., Montreal.  
Mathias Gregoire, Levis.  
Jean Baptiste Benardin, Terrebonne.  
Hugh McMillan, Rigaud.  
Jean Baptiste Delongchamps, Joliette.  
E. Baillargeon & Co., Quebec.  
J. B. Turcotte, Joliette.

#### WRITS OF ATTACHMENT.

##### PROVINCE OF ONTARIO.

William Holman, Guelph.  
George Rallan, Guelph.  
James Bailey, Blithfield.  
Mary McPherson, London.  
Henry Grimshaw, Kingston.  
Robt. Harrison, London.  
John Woods, Barrie.  
Eager Bros. & DeLong, Barrie.  
John Brennan, Clifton.  
Chas. Jacobs, Toronto.  
Wm. Robt. Gray, Dundas.  
Samuel Jacobs, Toronto.  
James J. Craig, Toronto.  
Christopher G. Sparling, Toronto.  
Walter Kirton, Newmarket.  
Thos. Paxton, Whitby.  
Janet Elsey, Beachville.

##### PROVINCE OF QUEBEC.

J. Theophile Boivin, St Johns.  
Denis Brady, Montreal.  
James Polan, Montreal.  
Joseph Octave Matte, Quebec.  
Scrapiin Yenne, Montreal.  
Hercule Dudemain, Montreal.  
Gauthier & Gauthier, Montreal.  
Alfred Renaud, Montreal.  
Reuben Goldstein, Montreal.  
Joseph Octave Trempe, Montreal.  
Justine Charbonneau, Montreal.  
Marcel E. Lymburner, Montreal.

#### FIRE RECORD.

Wyoming, Nov. 15.—The old foundry building occupied by Thomas Sutherland as a sash and door factory was destroyed by fire, together with contents, consisting of a large lot of valuable machinery and building material. Mr. Sutherland's loss is about \$3,000. The building belonged to R. Westland, and was valued at \$600; and is not insured. A carding mill adjoining, owned by R. Wood, was also destroyed, causing a loss of \$800, without any insurance. A dwelling house near, owned and occupied by Mrs. Whitlay, was burned; part of the contents were saved; no insurance.

Parkhill, Nov. 16.—Doyle's Pump Factory, with all the contents, was entirely destroyed by fire. Loss \$500; insured for \$300.

Magog, Que., Nov. 13.—Gilbert Willey's residence and barn were burned. Loss about \$2,000.

Quebec, Nov. 15.—The dry goods store of Mr. Dion, Mountain Hill, was damaged by fire to the extent of \$80, caused by a burning chimney. Insured in the Royal Canadian.

Grenville, Nov. 18.—The residence of Hugh Gulcharist was burned, part of the furniture was saved; property slightly covered with insurance.

Moncton, Nov. 17.—The dwelling house and store belonging to G. H. Brown, at the railway crossing, was destroyed by fire. Insured for \$2,000 in the Canada Fire and Marine.

Erin, Nov. 15.—The driving house, stables, and contents belonging to Aaron Teeter were destroyed by fire. Loss \$1,200; insured in the Isolated Risk for \$900. Cause lightning.

Galt, Nov. 16.—A fire broke out in the tempering department of Shurley & Dietrich's saw factory, caused by the oil in the tempering bath