

MR. FOX.

HE GETS DOWN HIS AGENCY SUPPLIES.

Now the "Racket River" was not an English company as the \$5,000,000 capital would seem to imply. The nomenclature of English Companies is confined and small. Their name-givers choose from a list of some ten or a dozen words, and make combinations of these for a change. And where an occasional exception to this rule occurs the word "of London" or "of Liverpool" is tacked on to the exceptional name, as a common root. National, Imperial, Liverpool, Scottish, Northern, or North Lancashire, London, Union, are the words I refer to.

With his letter of appointment to the Agency, Mr. Fox received a plentiful supply of stationery, almost equal in quantity to what is supplied each session to each member of the Dominion Parliament by the generous Canadian people, and there was a box of books, journal, ledger, etc., all nicely bound, besides a host of smaller blanks, blotters and forms of all kinds, also there came up by the Day Express a quantity of show cards, resplendent in red and gold, and nestled in among the green things pictured in the forefoot of the Chromo designs, was the name *Israel Fox, Agent*.

The little 10 x 12 office was quite littered up with agency material, and indeed the case with the show cards had to be opened outside the office, to the delight of the village urchins, who thought that Mr. Fox had gone into the picture trade. I can assure you it made a stir in that quiet place the day Mr. Fox got down his supplies. When Mrs. Fox (who was one of the Blisses of 4th Concession of Rawdon) happened to come in that afternoon she found "Issy" busy arranging his war material, and evidently in the best of spirits.

Full of ardour, and possessed of a do or die feeling was he. Tears of womanly sympathy filled her honest eyes as she noticed the but half concealed pride with which her husband pointed out his name emblazoned on a bed of water lilies. Of course he affected an air of indifference, as if the whole affair was an every-day occurrence to him, but our wives read us easier than we think, and Mrs. Fox perceived Israel's great elation at the generous way in which the officers of the Company handed out the stockholders property, and indeed Mr. Fox built greatly on the future,—was, in short, enjoying the pleasures of hope.

It was evident that neither the cotton and tapes of the dry goods era, nor the soap and moist sugar of the grocery era, nor even the short didactic letters of his late bank superior, had destroyed the natural elasticity and hopefulness of his disposition. Many a one has felt like Mr. Fox, after getting appointed an Insurance Agent, for which position he has perhaps long striven and pulled wires. I think Mr. Fox slept little that summer night,—when he did, his dreams, like his waking hours, were full of future plans.

It seems a deal of good advice was given him by the manager of the "Racket River," especially as to calling systematically on all the townspeople, etc., etc. Managers of Companies, like some music teacher, can well show how the thing should be done, but if put to do it themselves would not earn salt as the saying is—we all know many such—so fine a thing is theory so different is practice.

Two newspapers were in this town, each representing one side of politics. Mr. Fox had authority to advertise his appointment and very properly did so in both papers. He also got an elegant sign for his office, and now, so to speak, his guns being in battery, he was prepared to assault. There were only two agents of any account established in the town and representing English Companies: Old Townsend, a banker and great Conservative, and Langworthy, the lawyer, a Liberal. These two between them enjoyed about three-fourths of the insurance business done, so that anything secured by a newcomer would be largely their loss, so they viewed Mr. Fox's preparations with interest accordingly. It may be added that they had rates pretty well fixed up between them; also, that they did an old-style business—no show cards, advertisements or the like.

The day arrived when Mr. Fox, having been duly advertised, entered on his canvassing tour. We cannot follow him from house to house, but he really worked hard, though he found people, according to their own account, already insured, and the best he could do in many cases was to elicit, as is the custom, where they were insured, what they paid, expiry of policy, etc., all for future action. He didn't take a single application that first day, nor for the next two days, but got some very good promises. The evening of the third day, when he went home jaded and talked out, he was, I think, a little irritable, as he did, for him, two unusual things: he slammed the hall-door, and kicked the house dog out of his way. This showed temper. Now a well-seasoned insurance agent never shows temper (except to another agent perhaps) but always comes up smiling, no matter what tribulation he may have just come through. But Mr. Fox, as yet, had much to learn and unlearn.

COMMUNICATIONS.

All communications to be addressed to the Editor, INSURANCE SOCIETY, and correspondence to bear the name and address of the author, not necessarily for publication, but as a guarantee of good faith.

The publication of a communication does not by any means commit the paper to the sentiments expressed therein; but a fair hearing will be allowed for all sides of any question we may consider of sufficient interest to the Insurance public.

TORONTO LETTER.

To the Editor of INSURANCE SOCIETY.

DEAR SIR,—Do you garden any? Are you a husbandman horticulturally speaking? I ask, thinking you might be contemplating the digging up of the soil in your backyard, dignified, city fashion, with the name of "garden." As you now advocate Real Estate so strongly, a little of the rich loam of your Montreal home would not seem altogether out of place on your boots, etc.

With us, up here, times are dull, business slow all round, and the thoughts of our married boarders, most markedly this Spring, are lightly turned to thoughts of gardening.

And we have some first-class horticulturists among our Insurance friends I can honestly assert. An amateur gardener of our guild has had sent him from the other side a quantity of the new variety of "Giant Pea," grows seven feet high—early, prolific, bears until frost, succulent, is a good climber—I know you just dote on peas. Try some of these in your "garden," and excite the envy of your neighbors. If you had a grove seven feet high in your rear, you might gather the daily supply by means of a step-ladder and see the early beams of old Sol at the same time.

"Imitation is the sincerest flattery" You are not the only male journalist making a specialty of "Real Estate." That great conservative organ, the *Mail*, has, "after much solicitation," decided to follow your lead and compete for the patronage of real estate men. Very closely has it copied your programme as laid down in late numbers, and it will be gratifying to you to learn that this great newspaper has commenced to bring before the public more prominently the details of this important business in Canada, even if it be a little subsequent to your own venture in this direction. There is room for both of you!

The *Evening News*, published here, facetiously known as the "Pink Sheet," "Our Colored Contemporary," etc., is attracting some attention by its once a week articles under "Peek-a-Boo" heading. Under "Our Bachelors," a series of personal (very personal) articles, descriptive of individuals well-known in our midst, is being brought out. Last week's issue contained a notice of a well known member of the Insurance profession. Each article is numbered, so I presume the gentleman referred to will hereafter be known as No. ——. "Our Married Men" will come next, doubtless, but so far as the Insurance guild is concerned, "our married men" should afford few points for the caricaturist to hold up to ridicule, seeing that their time is so fully taken up watching their business, that they have but scant time to indulge in follies and eccentricities of a naughty nature even if so inclined.