

## 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 there in; but a fair hearing will be allowed for all sides of the question we may consider of sufficient interest to the Insurance public.

## TORONTO LETTER.

*An apology in order—The \$50 fine paid—Not a dry eye—Proposed Museum—Benefit of a good example—Insure against broken windows—Wanted a Prodigal Son—"Return and all will be forgiven."*

DEAR EDITOR:—A well-known gentleman in this city wishes to know if the Secretary of the Montreal Committee of the C. F. U. A. is responsible for the final proof-reading of the printed Minutes of that body, as, if he is, my friend thinks he ought to be censured by the Committee, or whoever is to blame, for an unpardonable oversight. I have been handed what purports to be a cutting from the minutes of the Montreal Committee Meeting, held on 30th October last, of which the following is a fac-simile:—

"Mr.—(London Ass.) said that as the report referred to had gone on the minutes, he desired to have it recorded, &c., &c."

Now I alluded to this carelessness (to speak mildly) in my last letter, referring to similar, but not nearly so glaring, blunders overlooked in the Report of the Special General Meeting of the Association lately held in Montreal. My friend desires me to say that this clipping of names and making abbreviations, so carelessly as to render ridiculous some of our most respected Companies and their representatives, must stop, and stop now! It is getting past a joke. The C. F. U. A. can well afford paper and ink enough to quote Members' names in full, or, if necessary, to induce the Montreal Secretary to give extra time, and insure correct proof-reading. Let him have an increase to his salary. I would not for the world hurt the feelings of the worthy Secretary, or blame him. If he be not responsible in this matter, but it looks as if he were, and in any case he should at once take steps to prevent the occurrence of a like slip, and I would further suggest that he prepare and present to the next Meeting of his Committee a draft of a resolution to be passed then and there to some such effect as this:—That the Montreal Committee would express their deep regret to Mr.— of the London Assurance Corporation, an honored member of this Association, for the annoying misprint which occurs in connection with his name and Company in the printed Minutes of the 30th ult., and, whilst asking him to kindly overlook the very unpleasant, though unintentional, personality of the said misprint, would also take this opportunity to assure him of the esteem and respect in which he is held as a valued member of this Committee.

That it is ordered that a copy of this Resolution be engrossed at the Secretary's expense, and sent to Mr.—. I think some formal apology is due the gentleman, and, however the Montreal Committee may act, I hope this will be the last lapse of the sort I shall feel obliged to refer to. A word to the wise, &c.

I have something pleasing to record now, by way of contrast to the above. The Secretary-Treasurer of the Toronto Local Board has had his specie in trust increased by the sum of fifty dollars, being amount of a certain fine imposed on a certain canvasser, of a certain English company, for a certain offence, something in the way, I believe, of dividing commission on grain risk premiums with the assured, contrary to the code and against the peace and dignity of the Toronto Board. This fine was imposed some months ago, and should have been paid at once or the Canvasser suspended, but it is said the Company employing him did not want to discharge a servant whose fault was committed in their interest, even if without their knowledge, and perhaps they showed a wise discretion in this. Lately the Board has pressed the settlement of this matter, and the scene at the Board Table was affecting when the Secretary formally announced the receiving of \$49 in bills and small silver and one dollar in postage stamps, from the penitent gentleman whose conscience would not permit him to take the oath which was tantamount to a confession of sin. They say there was hardly a dry eye among the gentlemen present, feeling as they did such intense emotion at this evidence of the final triumph of Right, and the establishment of a useful precedent, for future like cases of offence, should such unfortunately arise. What disposition will be made of the fifty dollars I have not yet heard—perhaps it will be used for Museum purposes, as I hear there is some talk of providing a repository of the

kind in connection with the Toronto Board and the C. F. U. A. I suppose the curiosities would be chiefly of a Literary kind, of which Mr Secretary McLean already has a great store.

The "Hand-in-Hand," as you noticed in your last number, has been licensed to transact Plate Glass Insurance. On reading my last month's letter, and reading the "Hand-in-Hand" item I was at once struck with the fitness of things. The Company should establish an Agency in Montreal, somewhere in your neighborhood.

To complete the happiness of the Toronto Board, and make glad the heart of the Secretary, one thing is needful, which we all hope will come to pass before Christmas, and that is the return to the bosom of the family of that naughty Co? that is still holding aloof whose representative will not take the Oath, preferring rather to remain outside the charmed circle, the brotherhood of Toronto agents—Yes, sad to say, that Company is still in the words of the ballad,

"Camping on the old Camp Ground."

Yours,

ARIEL.

TORONTO, 15th Nov., 1884.

## LADY CLERKS.

To the Editor of the INSURANCE SOCIETY.

DEAR SIR,—Having business to transact in Toronto lately, of a nature that required me to visit several public offices, I was greatly surprised to find lady clerks employed in so many of them. The custom strikes a stranger queerly, although no novelty I suppose to city folks. One prominent insurance office that I had occasion to call at quite impressed me by the view I got of its office hands and heads. I saw a spacious, handsomely-appointed room, or hall I might say, well-lit, well-ventilated, wherein some twenty to thirty well-dressed young persons of both sexes, intermingled, were steadily pursuing their various duties in a quiet, well-bred manner. There was no vulgar haste, or "rushing" about; in fact, the most elegant ease both of manner and movement pervaded the interesting assemblage. Although not visible I concluded there was an "eagle eye" somewhere round the corner, overlooking the employees at their desks and tables. Surely, I thought, the opponents of co-education of the sexes might behold here some of the advantages of that system as extended beyond the schoolroom, but still the same in principle. The women here have imparted to the men a portion of their sweet and gentle manners, instead themselves being rendered less refined, or made masculine in style and speech by daily intercourse with men, as some have feared. As to the business results, I have of course no means of judging, but must conclude the plan works satisfactorily, as so many offices seem to be introducing lady clerks. I come from a stirring village back of Fergus, and consider myself well-seasoned and not liable to have my affections easily warped by any of the fervent heats of city life, and the allurements thereof, still I do not think I could well take a desk in the office of the Company I refer to and do my duty satisfactory to my employers, (the "eagle eye," etc.) whilst conscious that the heel of my boot was in contact with the skirt of an elegant young creature of the female persuasion, on the stool behind me. Neither could I add a row of figures with any hope of a correct tot whilst Miss Masher of the Policy Department was in dulcet tones calling off renewal premiums with some young Cattermole—No, I could not do it. But custom is a great deal in such cases. I fancy that the Directors of the Institution I allude to must find the business, economic, and moral results to their satisfaction as they have been trying the system for some years—two at least.

I wish that some of your many readers who may have experience as to mixed help would impart through your pages their opinion of this whole question. The employment of young ladies in offices will, I expect, be confined almost exclusively to cities, as the arrangement would not work well in villages and small towns. I employ in my office two clerks (estate and loan business), but should I dismiss them and take in two young ladies my village friends would think me demented, or worse; and as to the painful impression that would surely be made on my good wife's susceptible nature it is too frightful to contemplate.

Hoping that some of your readers will take up this question of lady-help in offices and give us the pros and cons of the question,

I am, yours truly,

MARTIN.

TORONTO, 14th Nov., 1884.