

an arrangement being made under which the Street Railway Company would undertake the work of snow removal, etc.

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Toronto citizens are to be congratulated upon the large area of the shore of Lake Ontario, known as Garrison Common, having been acquired for a City Park. This park will be very popular and highly conducive to the pleasure and the health of citizens. It is quite near to a densely populated district and easy of access from all parts of the city. Waterside parks are always more highly appreciated than those wholly inland. In this respect Toronto is especially favoured, and the city profits by these attractive resorts drawing visitors and keeping families at home in summer.

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Our neighbour's diplomats may, without injustice, be admitted to be grasping and unreasonable; they are conscious of great strength and rather enjoy its display. The United States have never been disciplined by war with foreign powers as England and all the States of Europe have been, hence a tendency to arrogance in their treatment of international questions. Neighbours of that temper are apt to be annoying, but it is wiser to humour such persons, when it can be done even at a moderate sacrifice, rather than get involved in litigation in which the risk is run of losing heavily, even if successful.

THE CANADIAN LIFE INSURANCE OFFICERS' ASSOCIATION.

At the October meeting of the Association, held in the rooms of the Toronto Insurance Institute, Toronto, the following members were present:—Messrs. D. Dexter, Federal, President in the chair; J. F. Junkin, Manufacturers; J. K. Macdonald, Confederation; F. Sanderson, Canada; F. Sparling, National; G. B. Wood, Continental; B. Hal Brown, London & Lancashire; John Milne, Northern; E. Marshall, Excelsior; R. Junkin, Manufacturers; T. Bradshaw, Imperial; D. Burke, Royal Victoria.

The advisability of the Association encouraging the formation of a Life Insurance Agents' Association in Canada, was discussed, and action left over until the next meeting in November.

The subject of competitive literature was considered, with the object of an agreement being arrived at between the Companies' members of the Association, to refrain from the publishing circulating, or in any way treating with literature of a competitive character. The subject is being considered by the Executive.

The Executive Committee pointed out the undesirable features contained in the recent Act passed by the Legislature of Nova Scotia, entitled, "An Act respecting Life and Accident Insurance." The Act contains a provision to the effect that the age of the assured shall, in all cases, be determined within three years from the time the policy of assurance is effect-

ed, otherwise the age mentioned in such policy shall be conclusive proof of such age. An effort will be made to bring about a modification of this provision at the next meeting of the Legislature of the Province of Nova Scotia.

The Annual Meeting of the Association will take place on the 10th of November. It is altogether likely to be a very important gathering.

OUTSIDE AGENTS AND SOLICITORS.

At the Convention of Local Fire Insurance Agents, held at Hartford, last week, President Geer, of Cleveland, made some pithy remarks regarding the subject of outside solicitors and agents, which was treated in several letters we recently published.

An agent is appointed by a company for a city, town or county on a commission basis. He is directly damaged by the appointment of another agent for the same company in the same territory, and immediately claims a larger commission to make good the damage. The same course pursued by other companies necessarily results in a general increase in the number of agency offices by reason of the new entrants into the business under the multiple system. There is probably but little, if any, increase in aggregate premiums, so that larger commissions must be paid to sustain the greater number of participants, and no one of the original sole agents is financially benefited thereby, as the increase in commissions only tends to make good a loss, either present or prospective. Under the inducement of increased commissions, every office becomes a breeding place for solicitors and brokers, and all sorts and conditions of men enter these two classes.

Real estate agents, who, by the purchase and sale and care of property, acquire a knowledge of the expirations of the insurance carried, arrange with the owner to place the business, and some weak multiple gosling or side liner is sought out and the deal is made, and another "underwriter" is born.

Money loaning institutions, not content with their legitimate earnings, become grafts upon the business by demanding of the suppliant borrower that they must place the insurance collateral which they hold and the borrower's privilege is only to pay them the premium, and the sign, "real estate loans and insurance" is hung up—to add to the "gayety of nations." The unincorporated Shvlocks have their intimate friend conveyancers who must approve all the papers, including the insurants, and this combination works admirably to the detriment of legitimate practices.

It is unnecessary to recite further details as to the various combinations through which legitimate payment of commissions are made. It is estimated that at least \$10,000,000 of commissions and brokerages on the business of this country are paid annually for so-called services which are of little or no real value. Under a proper local agency system a com-