

PERSONALS.

MR. B. HAL BROWN, the well known manager of the London and Lancashire Life Assurance Co., returned to Montreal last week from a business trip through Manitoba, the Northwest and British Columbia. Among the cities and towns visited were Fort William, Rat Portage, Winnipeg, Victoria, Vancouver and other B. C. cities and towns. He was agreeably surprised at the rapid progress made by the various places mentioned since his visit of five or six years ago. He states that everything denotes progress and prosperity. The C.P.R. is vigorously prosecuting the work in connection with the Crow's Nest Pass, and Mr. Brown remarks that Canada owes a great deal to the enterprise and energy of the C.P.R., which has done much towards the building up of the Northwest districts of the Dominion.

Mr. B. Hal Brown who will be accompanied by Mrs. Brown, will sail for Great Britain by the SS. "Vancouver," on the 28th inst. Mr. and Mrs. Brown visit Great Britain for the first time and we trust they may derive much pleasure from the journey.

MR. LANSING LEWIS, manager of the Canadian Insurance Co., has left for Winnipeg and the Coast to visit his agents and in the general interest of his Company.

MR. G.R. KEARLY, manager of the Imperial Fire Insurance Co., purposes leaving next week for the Pacific Coast in the general interest of the Imperial.

WE WERE PLEASED TO LEARN that Mr. Alf. W. Smith, the popular agent of the Imperial Fire at Toronto, who recently met with a severe accident, was able to be out for the first time last Sunday. Under the advice of his doctor, he is leaving for Atlantic City in a few days to recruit his health. He will afterwards make a stay of some months at his home in Muskoka.

MR. C. STANSFIELD is leaving for the Old Country on Saturday on a three or four months holiday during which time he purposes visiting France, Germany and England. The Head Office are sending a gentleman to take charge during his absence.

THE METROPOLITAN LIFE has opened handsome branch offices at 1670 St. Catherine street, with a view to enlarging their French business under the supervision of Mr. Stansfield.

MR. T. G. MCCONKEY, who, for the past two years, has been assistant to Dr. C. Ault, the manager for the Province of Quebec of the North American Life Assurance Company, has been admitted to the joint management, which in future will be known as Ault & McConkey. We wish success to the new firm and the Company they represent.

MR. T. B. MACAULAY'S visit to London, to which we referred in our last week's issue, is partly for the purpose of attending the session of the International Congress of Actuaries in that city.

Mr. Macaulay sailed in company with Messrs. W. D. Withing, Walter S. Nichols and Israel C. Pierson, by the "Lucania" on Saturday last.

The session of Congress opens on 16th inst., and will extend over four days.

MR. JOHN SECORD, Q.C., of Regina, N.W.T., has been visiting Montreal.

MR. W. E. PARKER (son in law of Mr. A. M. Crombie) who recently met with a sad bereavement arrived in Montreal yesterday on S. S. Parisian, after spending some time on the Continent. Mr. Parker's health is greatly improved.

UPON ENQUIRY at the General Hospital, yesterday, we were informed that Mr. C. D. Hanson is rapidly recovering from the effects of late accident and may leave the Hospital in a week's time.

AS WE ARE going to press, we have just had the pleasure of a call from Mr. W. T. Ramsay, Superintendent of the Canada Life, Hamilton.

Correspondence.

We do not hold ourselves responsible for views expressed by Correspondent

TORONTO LETTER.

A few words on behalf of Local Agents, and a glance at some of the difficulties they have to contend with—How they handled a difficulty in Peterboro'—Concluding.

DEAR EDITOR,—In the course of recent travel I have heard complaints made by certain agents of Fire Companies to the effect that their interests were suffering, and their reasonable hopes and expectations of a fair return for their services much discouraged, by the tendency of large blocks of insurance to pass into the control of some one company. The result being, that such insurance would be lifted out, so to speak, of the particular town or district, and reinsured at the Head Office of the company, likely enough placed outside of Canada. A recent case of this kind was pointed out to me as illustrating the above grievance, viz.: that of the Corby Company of Corbyville and Belleville. This firm having recently handed over to one of our large British fire offices its whole business, to protect and take charge of. Hitherto, the patronage of the firm was divided up among the local agents, forming an important item of their ordinary premium revenue which at the best was but a meagre income. This incident naturally troubles these agents. The Insurance company and the Corby firm, in this instance, as a matter of business just consulted their own convenience, interest and advantage, as they had a perfect right to do; following a practice that has had many precedents in late years to justify it. The Hiram Walker & Sons annual fire premiums amount to a very large sum, and there was a time still fondly remembered by Windsor agents when these premiums passed through their hands, to each one his share; but some few years ago the Walker firm with the consent of the insurance companies established a fire insurance department for the control and supervision of their business, nominating an official of their own to be the representative or agent of the several insurance companies, in so far as the firm's needs were concerned. This arrangement with some slight modifications exists at the present time. As in the first named case, there is doubtless a great convenience and satisfaction for the Walker firm to know that their insurance is promptly and efficiently attended to on their own premises, but the commissions paid to the Walkers' agent at Walkerville are so much out of the pockets of the Windsor men. Then Kingston has been named as a town where the local agents are largely debarred from receiving the commissions on elevator and grain business, because the insurance companies allow a party connected with the elevator company to act as an agent, for both insured and insurer. Brantford, Ingersoll and some other towns afford instances where the business of local firms, when large enough for such consideration, is turned from ordinary channels into the hands of some nominee of the firm, or handed totally over to one insurance company to manage. We are not without instances of the kind here in Toronto, *Inter alia*, I might mention the interesting way in which the Toronto Street Railway premiums, a large sum, is parcelled out in large sections or slices to certain favoured individuals, presumably influential in fixing rates at the Toronto Board of Underwriters. These favoured ones, to do them justice, are quite willing to share up their holdings with their fellows for a fifteen per cent. commission. However, the agents all think the railway, which derives its revenue from the general public, should do as the City of Toronto does, and give all agents a share free of any drawback. In saying a word for agents I might mention the loss to the regular agent of his natural rights through paying commissions to loan companies who having power to make their clients insure with any company they may designate, use it in such wise as to influence business directly towards the company that pays them commission for so doing. As the loan companies in this province are very numerous, their "mortgage interests" crop up everywhere, even in the bosom of one's family often; so here again, the local agent suffers. Then in a smaller, but equally annoying way, comes the bank agent or manager, a man with a salary which he adds to by acting as a sort of special agent for insuring grain and wool risks and the like, having special