POINTS ABOUT INSURANCE JOURNALISM.

A veteran insurance journalist, Mr. Garrett Brown, of the Insurance Leader, contributed to the recent jubilee number of the Western Insurance Review, an article dealing with insurance journalism from the journalist's point of view. Mr. Brown deftly "touches the spot" on several matters of common interest to insurance officials and journalists, and the following is reproduced without apology to our readers for a little modest trumpet-blowing:—

"Latterly the question of circulation has played a part in insurance journalism to the extent of exciting a lot of people, but we don't believe proportionately there is anything like as many papers circulated now as circulated fifty years ago. Fifty years ago an alert, quick reader could get through all insurance journals in a day, to say the most, while now it would require almost a week to read the special editions of some papers' convention numbers alone, to say nothing of the regular weekly issues.

"However, the multiplication of insurance papers has been useful in more ways than one. They have created new positions in insurance offices, one of which is especially instructive and pleasant. We refer to that of reading the papers. Men who are chosen to such places usually graduate into high official positions. We have known of instances where the official reader of insurance papers by consuming the papers mainly on his own account, not reporting the digest to his superiors, become the head of the house. That will hardly happen again in the future, for insurance managers now keep tab on readers by a sort of secret service system, *i. e.*, some clerk is appointed to read the reader.

A TOUGH JOB.

"Now I don't wish to be understood as feeling or believing that there ever have been too many insurance journalists or ever will be too many. Indeed I think that we need a great many more in the present day than we have at our command. But I believe they should be put at the front in France. Not to be killed. I don't mean that. I would want them there because I believe that any man who can in these times make a living running an insurance paper is simply unconquerable and almost invulnerable to bullets or anything else.

"I shall not praise insurance journalists nor shall I speak of their power as the moulders of public opinion. That is so well done by insurance managers at every convention or meeting in the land that no word from one on the inside is needed.

"I can remember when there were no life insurance associations of any kind. When the rule was every man for himself and the devil take every other one. Insurance journalists helped to pull the companies out of such a slough of despond, but the question is, did the companies respond? I shall not mention that feature. Now there are thousands of associations of one sort and another spotting the country, and there is brotherly love and peace and happiness where formerly there was hatred and frequent fights of a very serious kind.

THE WILLING HORSE.

"Insurance journalists cannot claim credit for all of the progress which insurance has made during the last fifty years, but if they had their dues they would get credit for the major part of it. Insurance papers have without exception vitalized every association of underwriters in this country as could not have been done in their absence. They have always, too, been free horses, and like every such horse, in many cases they have been well-nigh ridden to death.

"But after all the papers have been upon the whole pretty liberally dealt with. Be it said to their eternal credit that they have held the confidence and esteem of the moving and guiding spirits of the business at all times. Those who have not appreciated them have cut but little figure in the play of underwriting. The papers today are of a high standard upon the whole, and they reflect great credit upon the insurance business as well as upon the writers and publishers.

SOME COMPENSATIONS.

"One feature of insurance journalism which has ever been a source of pleasure to me, is that which has brought me in contact with men who have made insurance the greatest business on earth. That is literally true, because it has been within the last thirty-five years that the constructive work in insurance has been performed. The idea has often gone abroad that insurance was a business that might be successfully prosecuted by any good business man, but as often as that idea has been acted upon, where actual experience in underwriting was lacking, just so often has failure been the result. The big men, the aggressive spirits that have made insurance what we find it today, were and are of a type that has no superior in constructive ability.".

PENNY WISE AND POUND FOOLISH.

The Ontario Fire Marshal is responsible for the following:—

"One of the very best barns in the eastern part of the Province, built in 1915, provided with the most modern ventilating system, was struck by lightning on August 20th at about 3.15 in the afternoon. The barn was totally consumed; its value as determined by the insurance adjuster was $15,000.00; the loss was $13,000.00, and the insurance, $10,000.00. The contents, of a value of approximately $1,500.00, were totally consumed, but no insurance was carried thereon. This barn, modern in all its details, had no lightning rod protection. It is marvellous to think that the owner of the barn should take care to provide everything that could possibly be thought of except the lightning rods, and for a few dollars the loss sustained by the country, by the insurance companies and by himself might have been obviated."

UNION NO. 3.

The Canadian fire insurance field is to have a third Union operating in it. A Dominion license to transact fire and automobile insurance has been granted the Union Insurance Society of Canton Limited, an old-established British Far Eastern organisation, dating from 1835. The Company will also transact marine business. Mr. C. R. Drayton, of Toronto, is chief agent. This newcomer is required by the terms of its license to show its full name in all printed matter, etc., used in Canada.