

**BRITISH COLUMBIA INSURANCE FEDERATION.**

The British Columbia Federation of Insurance has been established in Vancouver, with 150 charter members. The objects of the federation are:—

(a) To endeavor to unite all branches of insurance and assist in promoting the general welfare and education of the insurance profession.

(b) To furnish to its members and the general public reliable information concerning the origin, nature and effect of any and all legislation, the purpose or natural consequence of which is to make the province directly or indirectly, wholly or in part, an underwriter of insurance hazards of any description, and to support all legislation which will foster sound insurance of every kind.

The following officers have been elected:—President, Mr. J. J. Banfield; vice-president, Mr. F. W. Rounsefell; executive officers, Messrs. A. W. Ross, W. J. Twiss, A. W. McLeod, W. L. Foster, W. T. Tasker, B. S. Brown, D. Cramer, J. E. Foster, H. T. Roden, Wyllie Johnson, C. Macauley, J. W. Boyd, Leslie Wright, J. A. Young, W. Thompson.

**TACT AND THE INSURANCE AGENT.**

The standing of insurance in any community is decided by its representatives. Agents should strive to satisfy their clients and deal with them on a basis of mutual respect and confidence. The most desirable quality of any agent aside from knowledge and honesty is tact. The agent must not permit an exchange of uncomplimentary personalities ever to be present in his dealings with an insured. He should keep his business on a business basis, not sacrificing any vital point or conceding more than is legal and proper, but on the other hand, not taking advantage of his superior knowledge of the contract or of technical details in an attempt to gain his point by bull-doing methods.

**LIVERPOOL & LONDON & GLOBE.**

The United States branch of the Liverpool & London & Globe Insurance Company, Ltd., together with the affiliated companies, the Liverpool & London & Globe Insurance Company of New York, and the Globe Indemnity Company, of New York, will, in the case of National Guardsmen at present in their respective employ, if called to the front for active military duty, grant the necessary leaves of absence, and will pay salaries in full until relieved of military duty, and will leave open for their return the places they at present hold.—*N. Y. Journal of Commerce.*

**NORTH AMERICAN LIFE.**

The North American Life Assurance Company of Toronto has recently deposited with the Union Trust Company at Detroit, Gold Bonds to the value of Five Hundred Thousand Dollars (\$500,000). This large sum is solely for the protection of the Company's United States policyholders. When added to the large sum previously deposited in other States, this amount makes the protection of North American Life policyholders absolute, and once more gives a practical indication of the truth and force of the Company's motto, "Solid as the Continent."

**CANADA LIFE'S TREASURER ON WESTERN OUTLOOK.**

Mr. E. M. Saunders, treasurer of the Canada Life, who has lately returned from one of his periodical Western trips, reports that the farmers on the prairies were never in a better position than now. Many of them are paying off their mortgages and they are certainly giving greater attention to the payment of principal and interest. Mr. Saunders found a decided tendency on the part of the farmer to be conservative and not to branch out so much as was attempted formerly. Cattle are being increased in number, owing to realization of the fact that following the conclusion of peace the price of grain is likely to drop sharply, while not so severe a decline is expected in the case of cattle. Mr. Saunders states that his Company's experience is that payments are 25 per cent. better than last year, and that he is as confident as ever in regard to the quality of the security for the capital invested in the Western part of the Dominion.

**SALVAGE CORPS.**

Controller Cote informs the public that Montreal's maintenance of a Salvage Corps costing \$60,000 a year is for the benefit of the insurance companies. He should think again. Some folk at least are under the impression that the maintenance of a Salvage Corps is for the general good of the community, every member of which ultimately pays his share of the fire loss, the fire companies acting merely as the agents for collection and distribution of the necessary funds.

As a matter of fact, last year the fire companies, through the one per cent. tax upon their Montreal premiums, contributed to the City's exchequer \$32,469—or more than one-half the cost of the Salvage Corps. So much for the generosity of the Montreal civic authorities on which Controller Cote plumes himself!

**CANADIAN FIRE UNDERWRITERS' ASSOCIATION.**

We regret that when publishing in last week's issue, a list of companies represented at the Annual Meeting of the C. F. U. A. held at St. Andrews, N. B., the name of Mr. George E. Moberly, who represented the Northern Assurance Company, Limited, was inadvertently omitted.

"THE OLDEST SCOTTISH FIRE OFFICE"

**THE CALEDONIAN**

INSURANCE CO. OF EDINBURGH.

Founded 1805.

**Head Office for Canada,  
DOMINION EXPRESS BUILDING  
Montreal**

JOHN G. BORTHWICK,  
Canadian Manager.