

## THE ALL-ROUND AGENT.

While numerous firms in Canada render good all-round insurance service in their respective communities, the all-round insurance agent is not, perhaps, developed to such an extent as he might well be. Particularly in the smaller centres, the public does not discriminate sharply between the various varieties of insurance as being each a specialist occupation. It is just as likely as not to put up a poser regarding life insurance to a fire insurance man, or *vice versa*, and its good opinion of the insurance man will not be increased if he can only laboriously explain that the other thing is not his line. A fire insurance agent need not be necessarily an expert in life insurance, or a life insurance agent know the intricacies of schedule rating backwards. But each should, at least, have sufficient general knowledge of the other subject to enable him to make a decisive reply to any ordinary question that he is likely to come up against, and it is still more important that he should know where to get the information, when the case arises to which he cannot give an answer offhand. His insurance paper will stand the agent in good stead in this respect.

Even if the life agent rigidly confines his business-getting to life insurance, or the fire agent to fire insurance, both will still find it an asset to be well-informed on insurance matters generally outside their own immediate field. Any insurance service which the agent is able to render will strengthen the agent's position among the public as the insurance adviser of his community, and to that end the agent cannot be too well informed. More and more the test of service is being applied by the public to insurance agents, and the wise agent will avail himself of every opportunity which will help him to meet this test successfully.

## MONTREAL BLUE GOOSE LUNCHEON.

Under the auspices of the local Pond of the Blue Goose, a luncheon was held yesterday (Thursday) at Freeman's, which was attended by a large number of the managers and inspectors, under the chairmanship of Most Noble Gander A. H. Vallance. The speaker of the occasion was Mr. T. L. Morrisey, Canadian manager of the Union of London, who, in a brief address, pointed out the obligation which lies upon fire insurance inspectors at the present time to assist in the conservation of essential commodities, by thorough-going inspections and insistence upon rectification of hazardous conditions. The present day duty of the inspector, Mr. Morrisey emphasised, does not end with a recommendation to cancel a risk; it is necessary that he should exert his influence actively in the direction of improving the risk, and his point of view should be not merely that of saving his company a loss, but of conserving commodities for public use. Mr. Morrisey was heartily thanked by the gathering at the conclusion of his address.

A new office of the Bank of Montreal has been opened for business in Trafalgar Square, London (Eng.), with Mr. J. H. Pangman in charge, with the title of Acting Sub-Agent. The opening of a new West End branch in London has been rendered necessary owing to the large amount of work the Bank of Montreal has been carrying out in connection with overseas troops.

## PERSONALS.

Mr. G. S. Minty, superintendent of agencies of the Union Insurance Society of Canton, spent several days in Montreal this week.

Mr. Herbert Hale Williams, of H. H. Williams & Co., has been elected a director of the Dominion Bank, in succession to the late Mr. W. R. Brock.

Mr. J. C. Wilson, of Victoria, B.C., has been appointed manager of the Great-West Life in that city, in succession to the late Mr. J. Burt Morgan.

Mr. Arthur Barry, manager Royal Exchange Assurance, left for the Pacific Coast a few days ago on a business trip, in the interests of his Company.

Mr. F. G. Donaldson, assistant general manager, has been appointed general manager of the Montreal Trust Company, in succession to Mr. Vincent J. Hughes.

Mr. Robert P. Fabj, manager of the Pacific Coast department of the Liverpool & London & Globe, retired owing to ill-health, at the close of the year, and is succeeded by Mr. Thomas H. Anderson, assistant manager.

Hon. Morgan G. Bulkeley, president of the Aetna Life, of Hartford, recently observed his eightieth birthday, receiving many warm tributes and congratulations from his friends and associates in business, private and public life.

ESTABLISHED 1873.

The

# Standard Bank

of CANADA

## QUARTERLY DIVIDEND NOTICE No. 109

NOTICE is hereby given that a Dividend at the rate of THIRTEEN PER CENT. PER ANNUM upon the Capital Stock of this Bank has this day been declared for the quarter ending January 31st, 1918, and that the same will be payable at the Head Office in this City, and at its branches on and after Friday, the 1st day of February, 1918, to Shareholders of record, the 23rd January, 1918.

The Annual General Meeting of the Shareholders will be held at the Head Office of the Bank in Toronto, on Wednesday the 27th of February next at 12 o'clock noon.

By Order of the Board,  
C. H. EASSON

General Manager.

Toronto, December 21st, 1917.