

**MR. D. M. MCGOUN ON THE WEST INDIES AND SOUTH AFRICA AS FIELDS FOR LIFE ASSURANCE BUSINESS.**

Those who were present at the meeting of the Insurance Institute of Montreal, on 28th March, heard a most interesting paper read by Mr. McGoun, manager of the Standard Life in this city, on "The West Indies and South Africa as fields for life business." Mr. McGoun at the conclusion of his essay frankly admits that he departed from his text, but, when a discourse is of itself excellent in matter and style, the preacher is not censured for not sticking more closely to his text. Mr. McGoun in giving highly graphic descriptions of life in the West Indies and South Africa, spoke from personal observation, as in both colonies he represented the Standard Life. His paper opens with a description of Port Elizabeth, which he describes as by far the most important import town on the whole coast of South Africa, surpassing even Cape Town. He thus depicts the scene on landing at Port Elizabeth:—

"The population of the town is about 35,000, about 17,000 of which were Kaffirs, Fingos, Hottentots, Basutos, Mahomedans, Indians, Arabs, etc., etc. A large number of the latter have immigrated into South African towns. After a 17 days voyage from Southampton one of the things that struck me most on arriving at the Cape Town docks was the large number of people in Eastern dress, in many cases very picturesque, rich bright silk vests, white turbans or straw canopy pointed hats. They have mosques in several towns. Then the ordinary coolies, swarms of them, their occupation being principally bearers on the battlefield or fruit vendors. They carry a long rod stretched over the neck with a basket suspended from each and containing fruits and vegetables. The Seahawkers are known as "Sammys". The whole fruit and vegetable trade is in the hands of these coolie Indians. The Kaffirs and others handle the goods from ships into lighters to the jetty and then to railway trucks. They live in small villages of round huts, in different parts of the town. The large commercial houses are owned by British and German merchants who have branches all over the interior. Few Dutch reside in Port Elizabeth, but outside they are found as sheep and ostrich farmers, breeders of Angora goats, mohair being one of the most profitable things to a farmer. It is a very beautiful sight to watch a thousand or more browsing on the veldt, the hair is so silky and white and the animal so very neat. The Dutch are not very much engaged in mercantile pursuits, even in towns."

Mr. McGoun describes the region near the Atlantic side of the Cape as a capital grain growing district, where the Boers are prosperous. In the Orange Free State sheep and ostriches are bred, and grain is raised. In the highlands, where at Johannesburg the altitude is 6,000 feet, large cattle heads are raised. Mr. McGoun says:—

"To a Canadian accustomed to vast tracks of green fields, and rivers and forests, South Africa has a most uninviting appearance with its brown, stony, scrubby veldt and kopjes, but the country is rich, vastly rich, in minerals."

He regards the white population as increasing, their occupations are healthy and such as develop strong healthy men. The disabilities are, lack of water, rain torrents, intense heat, and neglect of sanitation, so that typhoid or enteric fever is a plague in Port Elizabeth, Cape Town, Bloemfontein, Johannesburg, Pretoria, etc. Still he regards this as remediable. The following describes a novel mode of securing life business:—

"The Company engages a medical man by the month. The agent requires a two wheeled cart, drawn by two or four horses and with him goes the doctor from farm to farm. The agent carries a provisional receipt book, and as he closes the risk he collects the premium and on arrival, at a post office or bank, he deposits the money to be transferred to credit of the Company at head office."

The risks of this system are obvious. Mr. McGoun describes several places in South Africa very graphically, not in a way to impress one as to their attractiveness to Europeans. When on a trip he reached Chimsio, where from his description, we should judge there is the worst hotel in the world and the vilest company. Still he seems to have pushed business even in that semi-tropical, malaria stricken district where an extra premium was charged. The essayist describes an old battlefield where the bones of hundreds, you might say thousands of nations were lying bleaching in the hot sun, never having been buried. Turning to the West Indies, Mr. McGoun says:—

"In many of the islands you meet with evidences of great wealth, this having been at one time the condition of the planters and merchants. Substantial mansions, splendidly built and decorated are now in decay. The sugar industry has dwindled to such an extent that many old wealthy families have been brought to ruin, but more enterprising have made it pay. The various products are thus located:—

"At Barbadoes, sugar is the staple with rum and molasses; at St. Vincent, arrowroot, sugar, etc.; Grenada, nutmegs, cocoa, coffee and sugar; Trinidad, cocoa, cloves, etc., and asphaltum; at Martinique, Demmica, Montserrat, etc., limes are grown; Jamaica, coffee, piments, logwood, tobacco leaf, fruits. The insurable class are planters, merchants, professional men and, even the better class of colored men."

Mr. McGoun while eloquent in describing the natural products of the West Indies and the hospitality of the people, is of the opinion that,

"The climate is against people living a long life, and, at any rate, as long as in temperate zones, the rates accordingly were correspondingly higher. The white man deteriorates in southern latitudes, as a useful force in the universe."

We judge that Mr. McGoun's experiences abroad have not only helped, in some measure, to prepare him for the very honourable position to which he has recently succeeded, but has made him profoundly thankful that his lot has been cast in Canada.