

A canvassing document issued by a life insurance company is reported to read as follows: "If you were offered the same form of policy in the — and the —, which would you take?" Commenting on this the *Weekly Underwriter* remarks: "This looks to us to be bad canvassing, because, really, there are others, and one might say, 'a plague on both your houses,' and so take neither, but go to some company which is not being traduced by its fellows. Life insurance is largely a matter of confidence, and in trying to shake one's confidence in the other fellow one is likely to destroy confidence in himself. We buy nothing tangible in buying insurance. We are taking the obligation of a corporation to be settled, probably after we have done with earthly things. We are taking it, perhaps, as a protection for the home, and we naturally and instinctively fight shy of a corporation that boasts of its own character and runs down that of a business rival; all this and more have been said a hundred times, and better said, but in the moment of exasperation companies forget the wisest council."

A pointed story is told of a contest to secure a rather good-sized line on a special hazard in Cincinnati, the premium on which was 4 per cent. The fight was between solicitors attached to two of the larger companies. One of them had the promise of the business, when the other came in, and, by an offer of a liberal rebate, upset calculations to such an extent that the owner demanded some concession from the agent who held his promise. This agent sized up the situation and met his rival's offer. The owner then tried to play one off against the other, and told the rival that he must offer more, as his ante had been covered by the other fellow. The result was that this last agent, who was the first to offer a rebate, carried a complaint to his manager that the other solicitor was offering to rebate, and complaint was made to the agent's manager, with the request to have him stop the violation of the rule. The general results up to date are that neither agent secured the business, and the owner will now have to pay full rates without rebate. Next time he will probably be glad to let well enough alone.—*Insurance Herald*.

The legal farce of appointing a receiver for fourteen of the strongest and soundest fire insurance companies doing business in the United States was enacted by the court at Spokane, Wash., on the 1st inst. The combined assets of the companies amount to nearly \$60,000,000 while the judgments against them are only about \$50,000. The companies to which the receivership applies are the following: Aetna, Commercial Union, Hanover, Lancashire, Liverpool & London & Globe, National Fire, North British & Mercantile, Northern, Phoenix, Queen, Scottish Union & National, Sun Ins. Office, Transatlantic and Western of Toronto. The above companies are resisting demands which are regarded by them as unjust and illegal. The dispute will take some time to be settled.

Now comes another fraternal delusion and announces itself to be a big mistake. This time it is the Knights of Sobriety Fidelity and Integrity. About one hundred members of this organization of triple-plated virtues from the vicinity of Syracuse, N.Y., are holding denunciation meetings, because the fidelity and integrity of the institution as represented in its official management are of questionable quality. The society is unable to mature its original seven-years-participating endowment contracts, and the knights are displeased at the prospect of receiving considerably less than they paid in, when they had been expecting more.—*The Investigator*.

The life insurance agent is an educator. His mission is not entirely mercenary, as is too often represented. That he is working for himself is true. No occupation is entirely without a tincture of self-interest. It must be so, for it would lose its zest, be shorn of ambition, motive, if some portion of selfishness did not enter into it. Yet, incidental to the fact that he is endeavoring to earn his daily bread is the other fact that in so doing he is educating his fellow men in directions which are helpful, not alone to the individual but to the community at large.—*Safety Fund Advocate*.

The Phoenix Insurance Co'y. OF HARTFORD.

Hartford, Conn., U.S.A., Sept. 1st, 1896.

To the Agents of the Company:

GENTLEMEN,—This Company has heretofore paid its Canadian losses in Canadian funds, and the results, whatever they may be, of the present political campaign and agitation of the silver question in the United States will not change our practice in this particular, for we believe in justice and fair dealing.

We shall be gratified if you will so advise our patrons, that all feelings of doubt and uncertainty, if any exist, may be removed.

Respectfully,

D. W. C. SKILTON,
PRESIDENT.

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