

OBITUARY RECORD.

Sir Hugh Allan, at Edinburgh, Scotland, on 9th December, aged 72 years.

Though not a working member of Insurance Society, yet as President of the Citizens Insurance Company of Montreal, and as an active president, Sir Hugh helped to keep a local institution afloat, which, without his indomitable courage, would probably have long since succumbed, in the unprofitable years that have ruled of late.

As a leader in all enterprises calculated to develop the resources of this Dominion, and to increase the prosperity of its chief city, Montreal, the name of Sir Hugh Allan will descend to posterity; and, though not perhaps as one who spread his wealth abroad in charities or for benevolent purposes, yet as assisting and aiding any who could show a reasonable prospect of "making two blades of grass grow where only one came before," the thanks of a young and growing Dominion are justly his due.

For a man to benefit his fellow-citizens by aiding those with his means and influence who had only ideas and ability at their command, and to help such to success in their various enterprises, is probably as benevolent a position to hold as if wealth were put aside at moderate interest for charitable purposes.

The latter is provision for old age, disease and poverty; the former is to aid in developing the natural resources and the native talent of one's country, both of which need well-directed capital to develop their usefulness.

Such help was constantly given by the subject of our memoir, and the remembrance that by so doing he enriched himself is an incentive to each of us not to hide or to hoard up our special talent but to utilize the powers with which our Maker has endowed us, in the best and most practical manner that may be within our ability to do.

Andrew Rintoul. (In our issue of May last we made a promise which has hitherto been unfulfilled, much to our regret).

Mr. Andrew Rintoul, son of the late Rev. William Rintoul, was born in Streetsville, Ontario in 1839, and received his education, partly in Toronto, and then at the High School, Montreal. He entered the bank of Upper Canada in 1854 and afterwards served in Molsons Bank until 1860 when he went to Scotland, and remained in his uncle's counting house, in Glasgow, for two years. He then left Britain for New Zealand, where he practised as land surveyor until 1873 when he returned to Canada and entered the office of the Imperial Insurance Co., (of which Company his brothers, Robert and Heber, were general agents for the Provinces of Ontario and Quebec), subsequently obtaining the appointment of Inspector to the Company in this part of the Dominion.

The name of the "Imperial" has always been synonymous with honourable dealing, the more so that its representatives are selected with reference to this characteristic, and none upheld its reputation better than our late esteemed friend, who commanded the respect and friendship of the agents and patrons of the Company, as well as the confidence of its officers.

Overwork and anxiety brought on symptoms of aneurism of the thoracic aorta, and in December last Mr. Rintoul sailed for England, accompanied by his wife, being advised that the rest from work and change of scene would restore his health. After his return it was found that these hopes were not to be realized, but still rest and quiet promised restoration, and friends little expected the news of his death. Peaceful and sudden it proved to be, and on Sunday, April 30th, Insurance Society parted from one with whom every member would gladly have passed many years of companionship.

Representatives from every Insurance office in Montreal paid the last tribute to his memory in Mount Royal Cemetery, and though our remembrance of him will not be of a brilliant career, yet it will be such that the best of us may be proud to feel worthy of receiving as our due:

FIRST STEPS IN INSURANCE AGENCY.

A word to beginners.

From the Insurance Agent & the Insurance Review.

At the commencement of his career, many an insurance agent has wondered how he should begin, and with whom. The answer is,—Begin at once, and with the first good man you meet. See that he enjoys good health. Be quite sure that he is able to assure his life. If you are doubtful on either of these points, it is of small use to speak to him. He must also be otherwise fit for the Office to accept. He ought to be able to pay his first premium with ease.

Should the agent reside in a populous city or large town, and be possessed of a proper amount of pluck, he should resolve to discover half a dozen or half a score of gentlemen who can afford to assure their lives for £1,000 each, and make them do it; and he should try to effect this stroke of business in a given time,—say, by the end of the year. If he were sufficiently energetic to accomplish the task he set for himself, he would feel very much pleased; and it is more than probable that the Office he represents would give him a handsome bonus as a New Year's gift. What would he think, say, of £25 earned in this way, in addition to his ordinary commission? Of course he would like a £50 bonus better. Certainly he would, and he would get it too, as surely as New Year's Day came, if he did the business above indicated.

The writer is not speaking off book as he puts down these words. Earnest, hardworking, painstaking insurance agents may be perfectly certain that there are Offices that would only be too glad to present an agent with a larger bonus than the sum we have named, if he would do the work marked out in a *twelvemonth*. Nor is it too much to say that there are agents in this country who will do as much business during the *next two months*. Of course these men live in wealthy localities.

A first-class insurance representative recently met with two gentlemen in one day, and asked them to assure their lives. They both agreed to do so. One assured for £1,000, and the other for £1,500. The agent had not the remotest idea of meeting with either of these gentlemen at the time; but, being alive to his work, and seeing an opportunity, he embraced it, and completed the transactions. Nor was this a simple piece of luck. It was the result of watching for business, and of being on the alert at the right moment. Such agents *must* and *always will*, succeed.

Not long ago the writer heard of an application from a gentleman of rank to assure his life for £10,000. This shows that there are, now and then, lives to be assured for large amounts, that are scarcely sought out by agents. Doubtless there are numbers of these in different parts of the country, and they are well worth looking after.

The other day a lively young agent wrote to a baronet, asking if he would increase his insurance, and setting forth the Office he represented in glowing terms. The agent received a most polite answer, stating that the baronet could not just then afford to increase his premiums, but when able to do so he would certainly remember his young friend. This encouraged the agent. He still keeps his eye on Sir Richard, and vows he will have him one day. It is in this way that prizes are won. Aim high, and aim well; and by-and-by the prize will fall into your grasp.

Perhaps the majority of agents will only reach men who can assure for £500 and under. Very well; give them your best attention. They are worth all your time and your trouble.

Put down on your list ten men whom you fancy might assure for £500 each; ten for £400; and as many for £300 each. You may, in time, think of a score of persons who could reach £200 each; and any decent man can assure for £100. Suppose you resolve not to stop till you have fifty of the latter, with their addresses, written down in