

At Detroit, under the care of our former Agent, Mr. James Cameron, who is now occupied in re-establishing it, we hope to lay the foundation of a good business.

We shall soon there also be represented by a Local Board, composed of merchants of high standing.

CANADA.

The entire list of agents throughout this Province has been carefully revised, and many changes made therein.

Many of the smaller agencies have been merged into that of one or more counties, under a travelling agent, to whom so wide a scope of operations make it an object to devote more fully his time and services to the business of the Company.

The Code of Instructions has been carefully examined, and improved. All the forms in use, such as Applications, Interim Receipts, &c., have been also revised and rendered more perfect. The Policies have also undergone a strict examination and improvement, and by a clause, which is now contained in all the Company's policies, no claim can be brought against the Company unless so made within twelve months from date of loss. Had this been done in our earlier policies, a large saving would have been effected, and much annoyance saved, and we should not now be subject to claims for losses which date back for years.

Under the present strict supervision, agents are obliged to render their accounts with exactitude every month, and to remit the balance in their hands at the end of each month. The "Instructions" to Agents contain the following article :

REMITTANCES AND ACCOUNTS.

"The Agent will remit, at the first week of each month, the net proceeds, making up his account to the end of the preceding month, according to the form prescribed, and forward them immediately to the Manager. * * * Agents will be required in all cases to conform strictly to this rule ;