

METROPOLITAN LIFE AGENTS MEET.**Fourth Annual Convention.**

Over three hundred of the Canadian agents of the Metropolitan Life met at Ottawa on Saturday last as the guests of the company. The object of this, the fourth annual gathering of the representatives of the company in Ontario and Quebec, may be gathered from the following report of the proceedings.

The Russell House was the headquarters of the convention, and the big dining-room was used as the meeting place. The proceedings commenced at 12.30 with an excellent dinner, at which Mr. Haley Fiske, first vice-president, presided, having on his right Hon. G. B. Woodward, secretary; Sir James Grant and Mr. Wm. G. Staniskis, chief supervisor for Canada; and on his left Lt. Col. Tilton, the genial and popular chief agent, Mr. F. O. Ayres, manager of the company; Major Corwin, superintendent of agencies, and Mr. Claxton, solicitor for the company at Montreal.

After the toasts of the Queen and the President of the United States, a number of addresses were delivered by the officers and others, and a couple of very enjoyable hours spent in a mixture of business and pleasure. The first vice-president reviewed the business of the year, and the superintendents of the Montreal, Quebec, Three Rivers, Kingston, Hamilton and London districts made their reports.

There was a good deal of informality about the proceedings, but, while the social element was the predominating one, the business end of the gathering was not neglected, and some valuable suggestions as to the enlargement of business were thrown out, and some important announcements made by the officers.

Mr. Fiske, first vice-president, in a review of the company's business said that the company had been doing business in Canada since before Confederation, but had confined its operations mostly to Ontario and Quebec; now it was proposed to extend business east and west. A district had been established at St. John, N.B., and since the convention had assembled it had been decided to appoint Mr. Cavanagh, assistant superintendent at Brantford, superintendent of the new district of St. John. Continuing Mr. Fiske said that the great development which had taken place in the Canadian Northwest in the last ten years marked it as an excellent field to be worked by the company, and for that purpose the very able and energetic supervisor of agencies, Mr. Harland, would shortly proceed to Winnipeg to establish a district there, and, probably, other districts would be established in Manitoba and the Northwest. He referred in flattering terms to Mr. Stansfield the superintendent of the Montreal district, and that the business in the Montreal districts as well as in the other districts in the province of Quebec had increased so much, especially amongst the French population, that the company had decided to issue a policy printed in French which would shortly be done.

PERSONALS.

MR. A. L. EASTMURE, Vice-President and Managing Director of the Ontario Accident Company, was in Montreal on Tuesday last, en route to the Maritime Provinces. He reports business as brisk and satisfactory in his department of the insurance business.

Correspondence.

We do not hold ourselves responsible for views expressed by correspondents

TORONTO LETTER.

Dissatisfaction amongst Agents.—No Change in Dwelling-house Rates at Present.—Toronto Fire Brigade Without a Chief.—The Toronto Board Cogitating.—To the Supreme Court.

Dear Editor.—The recent decision of the C.F.U.A. regarding Agents of Associated Companies holding non-tariff agencies has given dissatisfaction to some of their representatives. It was expected that action would be taken, but the agents complain that discriminating, as the Association is now doing, in favor of certain of the non-tariff companies is an injustice, or inequity to many agents. In this way: the order has been issued that all Agents of Tariff Companies, now holding non-tariff agencies, must, at once, relinquish them, unless they be Mutuals of a certain grade, when they may be held. Now, as many of these favored or exempted Mutuals insure on the Cash Plan, as it is called, and below tariff rates, a situation like this arises. Two rival agents in, say one town, have each a tariff company and one non-tariff. The C.F.U.A. ruling requires only one of these to surrender his non-tariff office, exempting the other. In this way the facilities for doing business of one man remain undisturbed, whilst the other's are impaired, and likely much to the advantage of his rival. The argument advanced against the promulgated ruling is that of *partiality*, and, therefore, a half measure. Perhaps only an agent here and there may be affected in this way, but when a prominent one is touched a loud protest is heard. No doubt individual companies are receiving these protests. Some of the local agents have organized themselves and memorialized the C.F.U.A. I understand, so I conclude we shall hear more about this matter ere long.

I see the C.F.U.A. very wisely have left dwelling-house rates alone for the present. This is well and in the interests of the companies.

We have dismissed our Fire Chief Graham. Now who will be his successor? There is much wire pulling said to be going on. The Insurance people hope the best man literally will win the position. There is some talk of having all the firemen undergo a medical examination similar to that required for Life Assurance, or nearly so, and only those found physically fit retained in the Brigade. Gymnastic efficiency would be sure to count and all athletes would have a fine opportunity to enter. A standard of efficiency of this kind set up would obviously spoil in a measure any advantage a candidate had through aldermanic friendship unless he were otherwise qualified.

Reflecting, *luxfer prism* wise, the recent spirit and action of the C.F.U.A., the Toronto Board of Fire Underwriters is about considering some suggested steps and measures, looking towards the deepening of that feeling of polite reserve, isolation and non-intercourse which should properly characterize all true members of the Board in their attitude towards non-