

insurance in its highest and best sense is *constructive*, not destructive. In its broadest meaning it signifies the upbuilding of a structure reared to protect mankind against the vicissitudes of life and death; and the man who tears down the work of his fellow agent, merely to serve his own selfish ends, adding nothing to the size or strength of the policyholder's protection, should be driven out of the business.

The "twister" robs both his co-worker and the assured, and it is my earnest desire that no Equitable Agent shall be guilty of this contemptible practice.

We believe the time has come when every company should take a decided stand upon this question; and it is for the purpose of placing the Equitable Society squarely on record that I announce to you that on and after March 1, 1904, every policy that leaves the Home Office of the Equitable shall have attached thereto a slip similar to the one enclosed herewith, and which explains itself.

We shall also bring this method of handling the subject, together with a copy of this letter, to the attention of the officers of other life assurance companies, and shall invite their assistance in bringing about this reformation."

IMPORTANT!

AGENTS are positively instructed *not* to sell an **EQUITABLE** policy to take the place of a policy in this, or any other sound life assurance company.

Now that you have bought *this* policy *beware* of any agent who advises you to discontinue it in order to take another in its place. He is seeking *his* own profit at *your* expense. Insist upon his putting his proposal in writing. Then submit it to the **EQUITABLE** for information and counsel which are always at your service.

J. E. TARBELL,
2nd Vice-President.

EASTERN TOWNSHIPS BANK.

The development of the business of the Eastern Townships Bank at Sherbrooke, the head office, has necessitated the appointment of an assistant manager, to which position Mr. E. L. Patterson has been promoted. When the Montreal branch was opened Mr. Patterson came here as accountant. He was afterwards made assistant manager, in which position, by winning the respect of all with whom he was brought in contact, he added to the popularity of the bank in this city, so that, although a large circle of friends rejoice in his advancement, they regret his departure from Montreal.

FIRE AT ST. JOHN'S, QUE.

By the fire which occurred on the inst., the following companies are interested:—

NORMANDIN—Stock, etc.

Commercial Union	\$ 2,000
London Mutual	2,000
Manchester	2,500
Ottawa	2,000
Queen	1,000
Royal	2,000
Sun	2,000
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	\$11,500

W. McNULTY—Stock, Fixtures, etc.

Alliance	\$ 1,500
Commercial Union	2,500
Law Union and Crown	4,000
Liv. & London & Globe	1,500
Manchester	3,200
Norwich Union	2,500
Queen	3,000
Sun	3,500
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	\$23,700

J. E. McNALLY—Stock, etc.

Anglo-American	\$ 2,500
Canadian Mutual	2,000
Equity	2,500
Law Union and Crown	3,000
Liv. & London & Globe	3,000
Mount Royal	2,000
Ottawa	3,000
R. D. and Yamaska	1,000
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	\$19,000

MOLLEUR BUILDING.

Canadian Mutual	\$ 870
Fonciere	1,000
London Mutual	435
Mount Royal	870
Montmagny	870
Rimouski	3,000
R. D. and Yamaska	870
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	\$7,915

HARBECC.

Alliance	\$1,500
London and Lancashire	870
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	\$3,000

RANCOM.

Norwich Union	\$2,000
PAYETTE—Furniture, etc.	
Commercial Union	\$2,200
Caledonian	500
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	\$4,700

BLACK BUILDING.

National of Ireland	\$4,000
Loss nearly total in each case.	

FIRE AT D. A. MACPHERSON COLD STORAGE, MONTREAL.

By the fire which occurred on the 5th inst., the following companies are interested:—

Liverpool & London & Globe	\$26,800
London & Lancashire	5,000
National of Ireland	5,000
Quebec	5,000
Royal	15,000
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	\$56,800

Settled for \$3,000.

FIRE AT D. H. THOMPSON & CO., TORONTO.

By the fire which occurred on the 8th inst., the following companies are interested:—

Contents.		Building, Kiely Estate.	
Scot. Union & Nat.	\$4,000	Lloyd's, Eng.	\$12,670
Atlas	4,000	Perth	2,000
Home	3,500	National	3,260
Western	2,500	Northern	3,260
Northern	2,500	Guardian	8,150
Anglo-American	2,500	N. B. & Mer	3,260
Economical Mutual	2,500		
Gore	2,300		
London Mutual	5,500		
York Mutual	1,500		
Traders'	1,500		
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	\$32,500		\$32,600

Loss about 80 per cent.

Loss about 40 per cent.