of us, what the changes have been in life insurance; but do we ever stop to think for a moment what the changes will be in ten years to come? For the past years great steps have been made to bring life insurance into the life as we live it, and towards this end life insurance has also done much to minimize pauperism in this country, and it will do vastly more as the people acquire a more enlightened understanding of its scope and benefits. The method of physical examination suggests care of health and prevention of diseases, and individual companies do much towards the conservation of human life, in promoting care of health and hygienic measures.

If to-day we are learning to smile at Life and look upon Birth and Death as incidents, it is due to the benign influence of Life Insurance—and if it has been said "that life insurance at the beginning was an accident," we may say to-day, "that if it were lost now it would be a calamity."

METROPOLITAN LIFE MEN MEET.

The agency conventions of the Metropolitan Life of New York have thus far this year numbered nineteen, the latest ones being three meetings in Canada. The first of these meetings was held at Halifax and the others at Quebec and Montreal, respectively. Each meeting was well attended, previous records being fairly surpassed. Both the industrial and ordinary allotments of the agents were exceeded by the representatives from each section. Business meetings were held at each convention, at which educational talks were given by prominent guests and home office representatives. The social features of the conventions were principally in the shape of banquets and luncheons. Dr. Knight, medical director of the company, one of the home office representatives, conducted separate meetings for the medical examiners, giving them valuable instructions in the selection of risks and subjecting the various examiners to quizzes.

The home office representatives who were present included: Haley Fiske, vice-president; F. O. Ayres, fourth vice-president; L. K. Frankel, sixth vice-president; W. J. Tully, general solicitor; Dr. A. S. Knight, medical director, and Superintendent of Agencies Kavanagh.

A similar meeting at Winnipeg will be held within the next few days.

THE ARROGANCE OF LABOR.

The following is, according to "Tit-Bits," an answer to a London newspaper advertisement for an experienced insurance clerk, wages fifteen shillings ($3.75) a week:—

Dear Sir,—I would respectfully apply for the position you offer. I am an expert in insurance in all its branches. In addition, I converse fluently in Gum Arabic, Gorgonzola, Zola, and Billingsgate. I write shorthand, long hand, left hand and right hand. I can supply my own typewriter if necessary, and I may mention that I typewrite half an hour in ten minutes—the record for Great Britain. I would be willing also to let you have the services, gratis, of my large family of boys, and, if agreeable to you, my wife would be pleased to clean your office regularly without extra charge. The cost of postage for your answer to this application can be deducted from my salary. Please note that if you have a back yard I would make bricks in my spare time.

DEATH OF J. W. ALEXANDER.

Strenuous times of ten years ago are recalled by the announcement of the death, at the age of 77, of James Waddell Alexander, former president of the Equitable Life Assurance Society. He was a man, says the Weekly Underwriter, who sacrificed his own career and that of others for a principle which he lived to see fully vindicated, that of opposition to one-man control of the vast funds of life insurance companies. It was his quarrel with the Hyde interests which led directly to the great life insurance investigation in New York and the sweeping reforms in the business which followed. The storm which he raised swept him along with the others, but he went into it with his eyes fixed on the future and willingly accepted his fate for the sake of the policyholders and future beneficiaries of the great association which he helped to build. He lived to see some of the greatest companies in the business change to the mutual plan for which he had fought, and the plans practically completed this year for the actual mutualization of the Equitable Life, which has practically been in effect through the trusteeship plan since the great upheaval.

GENERAL FIRE OF PARIS.

As we go to press we learn that from the 1st of October this company's business in Canada will be reported to Mr. Thomas F. Dobbin, Manager for Canada, Lewis Building, Montreal.

The General has been doing business in Canada for the last three years, reporting to Messrs. Fred S. James & Co., New York.

Owing to the Insurance Department's requirements and with a view to further development of the Canadian business, the General of Paris decided to operate their Canadian business through a Canadian branch office.

We feel sure that this move will be generally approved of by the company's agents in Canada.

Mr. Dobbin now occupies the responsible position of Manager for the Province of Quebec for the British America and Manager for Canada for the Phenix Fire of Paris and the General Fire of Paris.

LONDON & LANCASHIRE GUARANTEE & ACCIDENT.

Mr. Alexander Macdermott, accident manager of the London & Lancashire Fire Insurance Company of Liverpool, arrives shortly in the United States and will make a considerable stay there during which time he will assist in the transferring of the American casualty and surety business of the London & Lancashire Guarantee & Accident Company of Canada to the London & Lancashire Indemnity Company of New York.

Mr. Dobbin, Manager of the Phenix of Paris, has just returned from the far West. He was very much impressed with the magnificent harvest, and the feeling of optimism throughout the West. Mr. Dobbin states it is true that there has been a slump in real estate, but the people generally have cheerfully adapted themselves to the new conditions, and have the utmost confidence in the steady return of prosperity. Commercial travellers report quite an improvement in orders received from their customers.