

CONFEDERATION LIFE ASSOCIATION.

EXTENSION OF BUSINESS AND SOME AGENCY CHANGES.

The Confederation Life has, we are informed, decided to extend its range of operations to Mexico and the West Indies, and with that object in view. Mr. F. W. Green, who for so many years has been identified with the company, both at its Head Office and more recently as manager for the Maritime Provinces and Newfoundland, has been appointed manager for Mexico, and will proceed there, in the near future, in order to go over the ground and open up for new business.

Mr. R. H. Tilley, who has been cashier at the Head Office, will proceed to the West Indies, with the object of opening up business there. He leaves Toronto towards the end of this month for Kingston, Jamaica.

Mr. George W. Parker, who has for some years been general agent at Saint John, N. B., has been appointed manager in charge of the field work for the Province of New Brunswick, and Mr. George E. Faulkner, who is the well-known representative of the Western and other offices at Halifax, has been appointed manager for the Province of Nova Scotia, while Mr. Allison, the secretary at Halifax, has been appointed cashier, and will continue to take charge of the office at Halifax.

Owing to the largely increased and increasing business of the Association in Manitoba and the North West Territories, the present Inspector's (Mr. D. McDonald) title has been changed to that of Manager for Manitoba and the North West Territories and British Columbia, while Charles E. Kerr, the present cashier, will hereafter be known as treasurer.

LONDON, ONT.—A new office has recently been opened in London, at No. 106 Masonic Temple, and Mr. F. H. Heath has been placed in charge of the district comprising Middlesex and a portion of Huron County, with Mr. W. G. Wilson as cashier.

CHATHAM, ONT.—An office has been opened in the Victoria block, and Mr. J. P. Ross (for a long time travelling and general agent of this district) has been placed in charge of the counties of Essex and Kent.

HAMILTON, ONT.—Mr. Seneca Jones, for many years the representative of the Confederation Life Association, has, through pressure of other business, been obliged to send in his resignation, which has been accepted with regret. The Association will open new offices in the Spectator Building, on March 1, with Mr. W. C. McCartney—long connected with the Association indirectly through Mr. Jones—in charge of the field work for Wentworth and part of Halton counties, and Mr. Berthon, of St. Catharines, and late of Head Office, in charge as cashier.

NIAGARA FALLS—Mr. M. M. Oxley has been appointed general agent for Welland and Haldimand counties, with headquarters at Niagara Falls.

BRANTFORD—Mr. A. C. McEown, late of London, Ont., has been appointed general agent for Brant and

Norfolk counties, with headquarters at 115 Dalhousie Street, Brantford.

OTTAWA—Mr. H. H. Sinclair, late of Carleton Place, has been appointed as special agent in the city of Ottawa.

KINGSTON—Mr. E. Newton Jory has been appointed as general agent in charge of a territory in Eastern Ontario, with headquarters at Kingston.

INGERSOLL—Mr. Colridge, for nearly thirty years the district agent of the Association at Ingersoll, has taken in as partner, Mr. Taylor, M. A., to assist him in his growing business.

Mr. R. R. Gamey has been appointed general agent in charge of Nipissing, Manitoulin and Michipicoten, with headquarters at Sault Ste. Marie.

Mr. J. K. Macdonald, managing director, has been so conservative in his views and policy, that it was with no slight reluctance he decided to open up in new fields outside of Canada, a course he saw was desirable in the Company's interest. The Confederation Life Association is a solid, well managed institution, and is in a good position to cater for business in outside fields, wherein we wish it every success.

HARTFORD FIRE INSURANCE COMPANY.

The Ninety-second Annual Exhibit of the Hartford Fire Insurance Company will be found in full on a later page, to which we invite attention. This Company was the pioneer of insurance business in Hartford, which has become one of the principal centres of insurance in the United States. The extraordinary increase which has taken place in recent years in the amount of losses by fire and their magnitude shows how necessary it is for the fire insurance business to be conducted by strong companies having large resources and capable of standing against a succession of adverse years without any impairment of strength. Such companies also are able to command the services of the ablest underwriters as managers, a matter of vital concern to their policy-holders as well as shareholders.

The Hartford Fire Insurance Company owns assets to the extent of \$12,259,076, showing an increase for the past year of \$1,114,401. The re-insurance reserve was enlarged in 1901 by \$1,331,457, the total amount being \$6,798,504, which is \$1,844,507 greater than in 1899. Besides this large reinsurance reserve the company owns \$1,209,716 as "Reserve for all Unsettled Claims. The net Surplus is stated to be \$3,000,855, and Surplus to policy-holders, \$4,250,855. It would be difficult to conceive of fires being so universal in the sphere of this company's operations as to put any strain upon its finances. The old Hartford Fire is passing on to its century year with ever-increasing strength and popularity under the able direction of Mr. Geo. L. Chase, president, Mr. Royce, secretary, and their capable associates on the staff. The Montreal manager, Mr. H. A. Fromings, who has taken charge of the business, has had experience, and will doubtless use his best efforts to advance the company's interests.