

same demoralizing tendency as the Brokerage system, and consequently should be limited to the very largest cities.

That the giving of Commissions and Agencies to Banks, Loan and Life Insurance Companies by Head Offices takes the cream of the paying business from their regular Agents, and brings them into competition with those who live by their regular callings, who have no office or other expenses to meet, but who yet receive the same commission as the regular Agents.

That no more business is created by this course, and while it tends to diminish the volume of the legitimate Agent's business, it causes him to feel less interest therein, and naturally results in dissatisfaction on the Manager's part with his representative.

As the Companies claim the right to fix commissions, it is only fair that the entire business be left to their Agents.

It is not expected that existing arrangements with regular *bona fide* Agents be disturbed.

Your Memorialists hope that Head Offices, seeing the drift of feeling on the points just referred to, may acknowledge their reasonableness and the necessity of working in harmony with those on whom they largely rely for the success of their business.

E. G. PAYNE,
President.

GEORGE A. YOUNG,
Secretary.

THE BOY SHOUTED "CHESTNUTS!"

"I came in," said young Mr. Cute, "to see about that advertisement."

"Well, the fact is," said Mr. Fossiliferous, "that our board of directors"—

"Ah, yes, I understand; your board of directors have had a meeting, and decided that they would not be able to do anything with insurance papers this year. You said what you could in favor of advertising, but were overruled by the majority."

"I was about to say, Mr. Cute, that we have decided that our expenses"—

"Yes, your expenses must be reduced, losses are so heavy, must sail close to the wind; when conditions are more favorable you may be able to talk to me."

"The fact is, Mr. Cute, the number of insurance journals"—

"Is getting so large, in fact is growing to such appalling proportions, that you cannot patronize all; it is hard to draw the line, and you have, decided not to patronize any."

"I was about to say, Mr. Cute, that we are to have"—

"You are to have a meeting of your board of directors in about five months, at which time, if it does not rain, the matter of advertising will come up. Then you will decide what you may be able to do another year."

"I should be glad to make an exception"—

"You would be glad to make an exception in my favor; you like the *Insurance Bugle*, consider it one of the very best papers; but an ad. for one means an ad. for all; you really cannot afford it; it would cost at least a tenth of one per cent. of your gross premiums; the number of insurance journals, you know, is getting to be something frightful; don't know where it is going to end; like to give it but can't."

"Perhaps, by another year, if rates keep up, and losses go down, and the brown cow has twins"—

"Chestnuts!" shouted the boy, with a basket full of them, who just then opened the door.—*Insurance Age*.

MORTALITY STATISTICS FOR CANADA.

From the compilation of statistics based on the census of 1891, as issued by the Dominion Government, we have arranged the following tables, which will be studied with interest generally, and especially by all

who are interested in life insurance. We first give the mortality by provinces of the most important diseases as follows:—

Diseases.	British Columbia.	Manitoba.	New Brunswick.	Nova Scotia.	Ontario.	P. E. Island.	Quebec.	N. W. Territories.	Total in Canada.
Small pox....	15	14	8	138	172	6	438	3	794
Measles.....	6	18	43	50	228	75	112	14	546
Scar. Fever.	43	46	108	500	736	12	2,084	7	3,536
Diphtheria...	49	84	92	123	643	29	558	14	1,592
Typhus, etc.	23	12	106	168	615	19	687	2	1,632
Paralysis....	43	100	195	170	981	31	2,460	35	4,021
Diarrheal....	165	180	588	1,000	2,385	204	2,748	51	7,490
Phthisis....	165	207	417	63	2,197	179	1,669	48	5,915
Lung diseases.	28	59	225	277	1,071	80	1,514	17	3,271
Cerebro-sp'l.	48	51	201	268	1,538	60	1,055	12	3,233
Heart and blood vessels.	14	25	106	111	541	41	231	6	1,075
Urin. organs	20	37	84	155	577	24	284	6	1,187
Cancer.....	107	80	337	301	1,049	32	2,010	38	3,944
Catarrhal....	96	50	119	382	1,007	45	664	26	2,390
Violence....									

The deaths occurring, classified by ages, or age periods, caused by the above diseases, with one or two slight variations in the list, and substituting whooping cough for paralysis, have been as follows:—

Disease.	YEARS OF AGE.											
	5	10	15	20	25	35	45	55	65	75	100	& ov.
	to 10	to 15	to 20	to 25	to 35	to 45	to 55	to 65	to 75	to 100		
Small-pox..	....	2	2	....	1	1	....	....	....	....	....	....
Measles	88	21	16	15	5	8	1	3	4	1	....	....
Scar. Fever..	135	27	7	....	5	1	1	....	1	1	....	....
Diphtheria...	1113	310	73	41	24	8	13	5	8	9	....	....
Typhus, etc.	124	136	204	260	260	129	80	59	42	21	....	....
Whooping cough....	31	4	5	1	....	....	....	....	....	....	....	....
Diarrheal...	59	10	5	11	21	18	19	23	44	40	1	....
Phthisis	174	282	797	1185	1849	1021	669	466	360	160	3	....
Lung dis....	235	127	192	232	395	362	380	489	626	483	....	....
Brain disease	349	186	163	118	245	262	320	484	715	739	2	....
Heart and Dropsy...	110	104	145	120	265	380	502	682	929	768	2	....
Urin. organs	28	18	35	53	113	93	118	147	245	174	....	....
Cancer.....	4	5	4	6	40	125	261	296	262	175	1	....
Violence....	170	175	248	300	401	234	178	153	132	110	....	....
Catarrhal. ...	277	89	115	106	166	137	155	220	266	362	3	....

In addition to the above, 79 deaths are reported, with ages not given, of which 26 were from brain diseases, 13 from phthisis, 12 by violence and 11 from measles.

EDUCATING THE INSURANCE CLERK.

At the recent annual meeting of the Fire Underwriters' Association of the Pacific, Mr. R. W. Osborne presented a paper on "Two Phases of Education," dealing with the education of the insurance clerk and the education of the assured. The importance of the proper training of the clerk is so well presented and so timely that we quote the principal portion as follows:—

The average clerk commences his career by being told to "do this, enter that and don't make a mistake," and when he is so indiscreet as to have violated this injunction the error is met by a look of anger, then of despair. He is seldom taken into confidence and shown wherein the error is damaging and why such a mistake should be avoided. He is left to himself to solve the problem.

Do you ever explain the mystery of the rate-book, ever give him a reason for this or that charge? Do you bother to explain certain conditions in the policy, why they are necessary? Is he instructed in the language of the policy and taught the difference between good and bad forms? Is he instructed in the