

tics of human nature are as indisputable and as inevitable as the rulings of the gods, or the everlasting pronouncements of science. Knowledge is power, indeed; but compound esteem therewith and we have the very apple of omniscience which brings, not discord into our midst, but the acme and unit of strength. It is logic pure and simple that contraries laid together more evidently appear, and in our friendly discussions error will the less mislead and truth appear more true.

Generous, legitimate and honourable competition is right, and should be the animating spirit of every profession, without which it droops and languishes. Competition is the life of our and every other business, and if we look around us we shall perceive that all the discoveries which have enriched science, the improvements which have embellished life, and the highest success of our own business, can be ascribed to the competition of nation with nation, city with city, and of man with man.

May we in our separation, as our paths diverge, go out filled with a broad national sentiment and determination to make this association a grand consociation, looking to one common interest in the success, prosperity and glory of American underwriting, letting our friendships strengthen and increase as the shadows of the evening, until the sun of life is set.

BRIGADE NOTES.

The sum of \$25 has been voted to the firemen of Hochelaga for the assistance rendered at the Depot fire.

The people of New Glasgow, N. S., are demanding water-works. No doubt the Fire Insurance Companies will back them up in their desire.

WINGHAM is not behind the age in its fire defenses. Water-works, electric fire alarm, and a volunteer fire brigade of fifteen members are its stand-by against the fire fiend.

TORONTO.—The Chief of the Fire Brigade, in his annual report, says that there were 175 fire alarms, of which the brigade worked at 92. He strongly advised the Council to compel owners of large buildings and factories to provide sufficient and proper fire escapes for employees. There are very few escapes provided in buildings of this kind, and the suggestion meets with the hearty endorsement of the working classes.

OTTAWA.—The action of the Ottawa Fire Committee in the matter of tenders is unaccountable. Instead of advertising in the newspapers, as is usual, for tenders for one thousand feet of new hose, the Fire Committee had small hand-bills printed which were not made public. The public would like to know who is interested in keeping the tenders secret from outsiders.

The newspapers of the capital are agitating for the introduction of swinging harness and controlling nozzles for the Fire Department.

KEMPTVILLE.—There seems to be a misunderstanding between the Corporation of Kemptville and Mr. Ronald the steam fire engine builder of Brussels, the latter having sold the former an engine which has not been formally accepted, though purchased by resolution. It is to be hoped that the disagreement will not lead to a lock up of the engine at a moment when its services are most required. The town has a volunteer company of over 40 men, and the authorities are erecting a hose tower in connection with the engine house. It is believed the engine difficulty will soon be arranged satisfactorily.

MONTREAL.—Chief Patton acknowledges with thanks the receipt of a cheque for \$100 towards the Firemen's Fund from Messrs. A. & S. Nordheimer as a mark of appreciation of the services rendered by the brigade at the recent fire in Nordheimer's Hall.

"Fighting the Flames" is the name of a forthcoming book, written by Mr. McRobie, whose long experience as a fireman since 1853, will be related therein. The work will contain accounts of the various large conflagrations that have occurred in the city since that date, concluding with a chapter on the subject of combating large fires. The volume will, no doubt, be one of great interest.

CHATHAM, ONT.—The Inquest on the fire of last month at Holden's Flour Mills, Chatham, threw no further light upon the case. Suspicion may point strongly in a certain direction, but there being no conclusive proof, a verdict of "Incendiary" was returned.

The much needed change in the Chatham Fire Department has at last been effected, and the council are now organising a paid brigade, with Mr. W. White, an experienced fireman, as chief. It is intended to purchase a chemical engine, and also to have telephone communication in various parts of the town instead of the ordinary fire alarms.

COMMUNICATIONS.

All communications to be addressed to the Editor, INSURANCE SOCIETY, and correspondence to bear the name and address of the author, not necessarily for publication, but as a guarantee of good faith.

The publication of a communication does not by any means commit the paper to the sentiments expressed therein; but a fair hearing will be allowed for all sides of any question we may consider of sufficient interest to the Insurance public.

To the Editor of INSURANCE SOCIETY.

DEAR SIR,—I wish to call your attention to the subject of *Bank Agents and Bank Clerks*, acting as Insurance agents, which, as a shareholder in institutions of both classes, I think wrong, and I am surprised that the directors of our monetary institutions permit it. Two of our principal banks here have seen the error of their ways and discontinued allowing it. It is unwise to permit bank managers to act as insurance agents, because some may be induced to give customers who transact their insurance with them more accommodation than they would otherwise grant. Not less is it so to allow clerks to act, for they are paid by the bank, and should have all their time devoted to the bank's business. Many of them get their books muddled quite enough without attending to anything else, and few of them have sufficient brains to attend to more. Now, to be a good insurance agent, one who reads and studies up his business, requires a considerable amount of brains. I am not speaking of the kind of agent many companies employ in the present day: but intelligent men, not those who have failed at everything, and get hold of an agency for some young company, and think they can "run the machine" for their own benefit. To the regular agent it is discouraging to find that some of his regular customers have to give their business to the bank because they keep their account there, and are afraid that if they do not, it may act to their disadvantage. I know this to be the case in the town I live in, and I have had a pretty long experience. Most agents act for two or more companies, and I know for a fact that they put their best risks into the company that employs them only, and very naturally, too. I have spoken to many agents in various places, and find that they all think and act alike in this matter, and many of them will not even keep their deposit accounts in banks whose employees act as insurance agents. I could point out several cases where bank agents, acting in both capacities, have made advances on bogus warehouse receipts, on the strength of insurance receipts issued by themselves.

I remain yours respectfully,

A SHAREHOLDER.

April, 1878.