

people lull their consciences with having in their possession a policy, and firmly resist all arguments to increase. Men can make excuses to evade the right out of almost anything, and in this instance they use the good of being assured, to barricade their selfishness—or perhaps that word is too harsh—let us say carelessness.

Sunshine was given some of its own medicine a few days ago. Having our "den" temporarily removed from the Company's quarters while repairs were being made, placed us in the "firing line" of assurance agents. We were called upon by a solicitor who explained to us the value and benefits of life assurance. We agreed with everything that was said. This greatly encouraged the agent, and he no doubt had already reckoned what he would purchase with his commission on the policy. We took as much delight and benefit out of our friend's visit as a young medico would from a visit to the dissecting table. While the agent was struggling with arguments which were falling over each other, we were mentally taking an inventory of his good and bad points, as a man seeking to lead men to decision. We will speak of his faults, for it is more human to do this.

First. He had such a lugubrious look—and a mournful tone, that we reckon he would have forced an undertaker to tears! Surely life assurance is worthy of better treatment.

Second. The agent had an over-supply of arguments, and none of them were persistently driven home. It is a calamity sometimes to know too much!

Third. His appearance rather suggested that he had seen better days, which is not conducive to success.

Fourth. He lacked persistency. We shook him off easily, and could have done so sooner if we had wished.

Fifth (and perhaps the crowning fault). He had nothing good to say about rival companies. They were all "little fellows" in comparison with his "giant." Naturally anxious to know what he thought of the Sun Life of Canada, we hinted that it was a good company, when "our friend the enemy" with a fell sweep knocked our well-known motto, "Prosperous and Progressive," into the heap with the others, but we still kept in ambush.

Eventually we bade him good day, and wishing to give him a shock, we thanked him for calling.

We may state that this agent was not a novice, he has been an assurance agent for nearly a score of years.

We were given food for thought by the agent's visit, and we think we gave him help by the cordial reception he received from us.

After he sees this month's Sunshine, perhaps he will not be so cordial.

We will risk any harm for the benefit of others who may not be meeting with success in soliciting life assurance. You can do your own moralizing.

Cheer Up.

Who weeps o'er a threat'ning future
And sighs of a "heartless world?"
Who stalks o'er a hope-strewn landscape
With flags of despair unfurled?
You wretched and weary pilgrim
Who rail at a dreaded doom,
Say, where is the good of grumbling?
And what is the gain in gloom?

O foolish and heart-sore trav'ler,
Thank God for the sun and breeze;
Thank God for the fields of flowers,
The satisfied sigh of trees;
Let cheerlessness seek in silence
Long rest in a humble tomb—
For where is the good of grumbling,
Or what is the gain in gloom?

—S. W. GILLILAN,
in The Los Angeles Herald.