

and interests, have taken active part in discussion. Therefore, says the author, these suggestions "are no crude project of doctrinaires or amateurs." Passing by many interesting references to existing conditions and quotations from competent observers, set forth in charming English, we pass to the suggestions made, premising, however, with the author, that "we have to look for some plan which will avoid elaborate legislation and formal change in the constitution;" * * * "we must distinctly renounce the invention of any new kind of executive or compulsory power," and must be "content with a council of advice which will have only what is called 'persuasive' authority." The scheme which Sir Frederick outlines negatives any formal constitution for an imperial body, because "it assumes the consent of several independent legislatures and involves a considerable modification of their existing authority." But admittedly we want a more systematic method than we possess of preparing the way for profitable consideration of many kinds of affairs touching imperial interests. And the idea which recommends itself to the author of the paper is that of a secretariat, which should have at its disposal both the best and most recent information, and the conclusions of expert committees. "In other words," the paper goes on, "we suggest a standing Imperial Commission to serve as a general intelligence department for matters *outside the technical functions of the Admiralty, the War Office, and the Committee of Imperial Defence.*"

Supposing such an Imperial Committee to be formed, to be placed in direct communication with the cabinet, and to be normally presided over by the prime minister of Great Britain, the objection is heard that this merely places another burden upon duties which already touch the limits of any one man's capacity. To this the paper makes reply that "if it be said that the present burden of the cabinet, and of the prime minister in particular, is tolerable (if it is) because many matters are left to take care of themselves until they become urgent, then we reply that this is exactly the weak point in the harness of the Empire which we want to see mended; and here is our suggestion for mending it, the best we can think of."

Quite evidently, the secretary of such a body as is here indicated must be a man of uncommon qualifications. He is to be the keeper of records which will be confidential for the most part, and therefore must be trustworthy and discreet; he must be a person of standing and acquainted with public business; he must devote much of his time to acquiring and systematising knowledge of many kinds for the use of the Cabinet and the Imperial Committee. Here we quote again from Sir Frederick Pollock: "But we think the best living information ought to be at the service of the Imperial Committee through its secretariat; and we think this can be most effectively done, without ostentation and with very little expense, by the constitution of a permanent Imperial Commission whose members would represent all branches of knowledge and research, outside the art of war, most likely to be profitable in Imperial affairs. Not only learned and official persons would be included in such a body, but men of widespread business, travellers, ethnologists, comparative students of politics might all find scope for excellent work. It need not, and I think should not, be paid work."

As instances of the sort of needed work to be done by this committee the paper cites as urgent the question of a single final court of appeal for the

Empire, and adds the opinion: "but we shall never get a plan for it properly worded out with our present make-shift ways." Another topic, not less urgent, though of less ample scope, is copyright law; the statutes in force in various parts of the Empire being, in Sir Frederick's opinion, "incongruous, ill-arranged, and for the most part ill-penned. * * * And there is danger of real conflict between home and colonial statutes." What is equivalent to what the Americans call inter-state commerce is another subject which might come within the purview of this Imperial Committee. The conclusion of the paper is that such a body could be advantageously put in action without revolutionary change, at no great cost, and with very moderate labor in proportion to the probable results. The submission of the paper caused a discussion which appears to have occupied more time than the delivery of the able paper itself; but we have no space to-day for more than this brief reference to it.



LIFE ASSURANCE CANVASSING.

For a man to be a successful life assurance canvasser, he must possess a peculiar equipment. He needs to have, not exactly all the virtues—for we have known men who were money-makers at this business no more virtuous, rather less so, indeed, than other people—but many valuable business qualities, which we need not at the moment enumerate. And strange to say, there are good men, to all appearance well equipped for the business and representing good companies, who do not reach the goal. Whether the lack is in their mental or their physical make-up does not always appear.

An interesting, if not profitable, enquiry is whether insurance business is harder to transact in America generally than in the United Kingdom. We have recently had occasion to hear from an English correspondent on this subject, and here is what he says: "No doubt opposite opinions prevail on the opposite shores, and quite honestly. It is decidedly the case that advertising people here labor under the delusion (?) that advertisements are more easily to be got in Canada and the States than in England. The two branches of work are dissimilar in perhaps all respects save one. Pursuit of either insurance or advertising in England makes a man somewhat of an Ishmael, and a really extraordinary fund of geniality is necessary if a person is to convince potential assurers that the agent is not an unmitigated nuisance to be avoided by any means."

The pace in life insurance writing, since the advent of the Americans and Canadians in the United Kingdom, has quickened there considerably. Very large demands are made upon the energies of those who accept salaried appointments and very short shrift is given to those who fall below the standard as bringers of business. While this may be for the best in the long run, it has its objectionable features. "Certainly," says our English correspondent, "the high-pressure driving disgusts some capable young men, who, having exhausted their connection of old friends, are discharged before receiving an opportunity to manufacture new connections. And the driving of local managers has its tragedies. Quite recently an acquaintance of my own took his life in despair on being dismissed by an exigent American office, whose returns could not be maintained by a man so genuinely capable and popular as even my deceased friend."