

REPUTATION GERMANY HAS MADE.

The reputation of Germany as a nation and a people may be redeemed hereafter, but that which it is making now will stand recorded against the Hohenzollern dynasty with the abject submission to it, until there has been a transformation through the influence from without of a higher civilization and a sounder moral sentiment as applied to human government. The Germany of today is becoming an object of detestation to all the rest of the world. Wherever that does not find expression in word or deed, it is on account of the terrorism that its brutality has excited. Russia under a rule of weakness was first deceived and then terrorized. The resentment of Holland and Denmark, of Norway, and of the people if not the ruling power of Sweden, has been excited and intensified, and is prevented from breaking into hostility only by dread of a brute force liable to be exercised without scruple. The same intense feeling of aversion is felt in the South and East, extending through the Orient, which the ruthless power of Berlin sought to dominate. Even those who have been fighting as allies of the German Empire were practically forced into it, and held there by the superior strength that had them in its clutches. Not only Austria and Hungary, and Bulgaria and Turkey, but even some of the members of the great Empire itself ruled from Berlin, would rejoice to escape from their subjection if there were a refuge of safety for them.

The reputation which the ruling power of Germany has been making for it is destined to be its ruin as a warring Empire, and its people cannot afford to have such a reputation continue as that of the surviving nation. The nation will survive, and the people will have a government of their own, but they will desire to live in peace and to win prosperity in friendly relation with other nations. At least, it seems natural that they should have this desire for their own sake. To attain this, they will have the reputation of the past to live down, and there would be no chance of that with a survival of the ruling power which made that reputation by its deeds. There has been in this period of war a display of cruelty, of absolute lack of moral scruple, of disregard of every right, every principle of justice or humanity, and of truth or promise, without parallel in the history of mankind. That record cannot be wiped out, and there can be no escape from its effect. How can the enemies which the rulers of that Empire have made yield to any terms with it after what they have been forced to suffer and to sacrifice, except terms which they shall themselves dictate? They must absolutely achieve victory and make their own terms of peace, for they cannot trust to anything else. Reputation may be as sacred to a nation as to a man, as essential to success and the respect of mankind. Once lost, it cannot be recovered without a change of character.

There is no possibility of a change of character in the Kaiser or in the Prussian autocracy. There are various elements in the character of a people and it may be transformed under a change of the dominating influences of government, and in some cases the transformation may be rapid. In Prussia and the greater part of the German Empire there has been for two generations a malign

influence, not only in official circles but in educational institutions, in the press, in social and family life, working for abject subservience to the militaristic autocracy. That influence must be overcome. Its place must be taken by one working for freedom and justice, for enlightened self-government and moral progress. This is what those who are forced into fighting against Germany are striving for at so much cost, and it is simply inconceivable that they should not succeed, for human evolution does not go backward.

—New York Journal of Commerce.

MR. CHARLES RUBY APPOINTED GENERAL MANAGER MUTUAL LIFE OF CANADA.

One of the most important appointments that has taken place in Canadian Life Insurance for some years is that just announced by the directors of the Mutual Life Assurance Company of Canada, who have promoted Mr. Charles Ruby to the position of general manager in succession to the late Mr. George Wegewast. In assuming such a highly responsible position in an institution enjoying such a fine prestige as the Mutual Life of Canada, Mr. Ruby will receive many congratulations on his well-earned promotion after a long service of thirty-four years. The directors evidently did not take long to decide as to who was the right man for the right place. From a managerial standpoint, the Mutual Life of Canada has always been a peculiarly well equipped company, and in the selection of Mr. Ruby for the high position he now occupies, the directors have acted with the full knowledge of his capabilities in the responsible positions held by him during his long service with the company, and they, no doubt, rely on his having a broad conception of the trust committed to his care. Mr. Ruby was secretary of the company for the past eleven years, he also served as actuary from 1902 to 1907. He is known as a forcible and eloquent speaker, and attention has been drawn on several occasions in the columns of The Chronicle to valuable articles written by him on life insurance topics. He has the advantage, as general manager, of being thoroughly conversant with the principles and practice so wisely and efficiently carried out by his predecessors.

AMENDMENT TO INSURANCE ACT.

With respect to the proposal to amend the Insurance Act of 1917, by a bill increasing the deposits from 100 per cent. to 125 per cent. of the liabilities. We are given to understand that this bill has been held over until the next parliamentary session.

ROLL OF HONOUR.

The following notice appears in The Times, London, Eng.:

HUTTON BALFOUR.—On the 22nd March, died of wounds received the same day, Archibald Gibson Hutton Balfour, 2nd Lt., K.O.S.B., youngest son of J. Hutton Balfour, Standard Life Assurance Company, and grandson of the late Professor Hutton-Balfour, of Edinburgh, aged 26.

Mr. J. Hutton-Balfour, father of the dead hero, was well-known for many years as secretary of the Standard Life, Montreal, but is now residing in England.