

for common sense, prompting you to do the right thing at the right moment. It is the great weapon of the diplomat; it is diplomacy itself. It carries you successfully over the roughest places in your experience as a canvasser. It takes in the situation at a glance, and prompts you to advance or retreat, to strike while the iron is hot, or wait for the seed to grow, as the case may be. I have again and again seen the man of moderate abilities, by the use of this weapon, carry off the prize that was beyond the reach of his more brilliant competitor. In fact, tact may be said to be the art of using moderate abilities to advantage.

"Talent is something, but tact is everything. It is not a sixth sense, but it is like the life of all the senses. It is the open eye, the quick ear, the discerning taste, the lively touch, the interpreter of all the riddles, the surmounter of all the difficulties. You remember reading that when Caesar stumbled in landing on the shores of Britain, he instantly grasped a handful of sand, and held it up as a symbol of triumph, as a sign of his possession of the land, hiding from his followers the ill omen of his threatened fall. That was tact. A few pebbles from the brook in the sling of the stripling David, who knows how to use them, are far more effective than the strength, and weapons of Goliath with his clumsiness."

JOHN A. SCOTT, who was charged with robbing the London Assurance, has been sentenced to not less than one year, and not more than five years in the State prison. The judge, in sentencing the prisoner, said: "I am convinced that a higher official was more guilty than you, and he should be held up to the public lash and scorned. This rascal had something to do with your downfall," which was an extraordinary speech to be made by a judge. The ground for it was that, Scott lent some of the money he purloined to another officer of the company, which has no bearing whatever on the guilt of the accused.

EVOLUTION OF A PRESIDENT.—Mr. W. B. Clark, Aetna Insurance Co., in welcoming the Local Agents' Association, said: "I was invited by the president and secretary of the Phoenix to enter the employ of that company, and help them manage their affairs. Being the only regular clerk, I kept the books, tended the fires, shipped the supplies, and was entrusted with the key of the safe. Their capital being two hundred thousand dollars, and only twenty per cent. paid in, they were willing I should carry the key."

"Eleven years later I was invited to the Office of the Aetna Insurance Company, their assets then being less than five millions. To-day the assets are fifteen millions and over, and surplus to policyholders over ten millions of dollars." Mr. Clark is not without a touch of sarcasm in his make up, witness the following: "It is the general belief that the local agent knows, or at least thinks he knows, how the insurance business should be managed. Being somewhat of a novice myself, having had only forty-seven years' experience in the business, I shall expect numerous calls from you gentlemen with advice and suggestions as to how a fire insurance company should be properly managed. Your suggestions will be welcome."

DON'TS FOR LOCAL FIRE INSURANCE AGENTS.—An address by W. E. Metzger, of Nashville, before the Tennessee Association of Local Fire Underwriters, had the following:—

Don't tell a prospective patron that Agent Jones always has trouble with his loss settlements, and was never known to settle promptly.

Don't ask for his policies in order to pick out imaginary faults in order to cause him to believe you are the only competent insurance man in the place.

Don't give a binding slip to a customer on the first of the month, promising to issue policy at the close of the month for the full year, thus giving thirteen months' insurance for the twelve months' premium.

Don't make it a condition of every personal purchase that you must have a policy in return.

Don't use your agency for life, plate glass, or accident companies, where you imagine you are bound by no pledge, as a mask for rebating in order to obtain fire risks at full tariff.

Don't watch the rate cabinet and rate books for each reduction in rate, then rush to the assured, advise him of it and try to impress him with the idea that the reduction was due to the personal effort of yourself and the weight of influence of your agency and companies.

Don't use prompt settlements as a method to get business. It will recoil.

Don't let yourself be tempted to cut rates, rebate or divide commissions because the assured intimates that he can get it from other agents, and that you must do likewise, if you expect to get his business.

Don't think that because you have lost your renewal or failed to get a new policy that there has been some underhand work on the part of the successful agent.

Don't join every club and fraternal order in order to get business. Champagne suppers, the poker table, lodge dues and committee work are expensive ways of obtaining business.

Don't abuse the confidence of your companies who may, from necessity or desire to pay you a compliment, refer the adjustment of a loss to you, by permitting the assured to dictate all the terms of the settlement.

Don't try to secure a renewal on your brother agent's books where there has been a reduction in rate by representing that you can write it so much cheaper than the agent who wrote it last time.

A CAPE REBEL'S LIFE POLICY.—The brief reference made in a recent issue to following case having excited inquiries, the report of it given in the "Insurance Journal" is republished:

Plaintiff was the widow of a Cape rebel who was killed during the late war. The deceased had for ten years paid premiums under a policy of life insurance issued by the South African Mutual Life Insurance Society, and by the terms of the policy the sum of £200 was claimed. The defendant company repudiated liability on the ground that death occurred while the deceased was engaged in active rebellion, and that—though it was not suggested that when he insured his life he contemplated rebellion—it would be contrary to public policy, seeing that death was the result of illegal conduct, to pay the money which was the subject of the action. The policy provided that payment should be made excepting in the event of the assured committing suicide.

The Chief Justice held that if the assured had been sentenced to death and executed for high treason, the case of *Fautleroy* (4 Bligh N.S. 194)—in which Lord Lyndhurst decided that the assignees of a life policy were not entitled to recover on the death of the assured at the hands of justice—would have been a decision in favour of the company's contention in the present instance. But the Court was asked to extend the doctrine to the case of a person killed while in the execution of an illegal act. There was not the slightest evidence that the assured contemplated rebellion, or that he became a rebel with the object of thus hastening his death and securing the amount of the policy for his representatives. Having regard to the principle that where a person sought to excuse himself from the performance of a contract in respect of which he had received the full consideration,