

**Hustling
Unreasonably
Condemned.**

An American physician has raised his voice against what he regards as the pernicious habit of hustling. "Hustling, as it is called in the delectable jargon of the day, is injurious to every function of the body and every faculty of the mind; as a shortener of life it stands near the head of the list. Hustling is a compound of worry, bustle, pretence and excitability which is popularly believed to be conducive to success. As a matter of fact it may be noted that the "captains of industry"—the calm, big-brained, big-chested men, who stand at the head, do not hustle. They economize instead. Hustling is not only injurious, it is useless." With all deference to this doctor, we regard his protest as based on a mere dictionary interpretation of the word "hustle." Now, we all know, or ought to know, that words are constantly changing their signification, by their meaning becoming more or less modified by broadening, intensifying, or softening down, or even turning round. "Prevent" is a good example of this change, this word once meant "go before," in a protective sense, whereas, now it means almost the very opposite, as it is used as a synonym of hinder, or obstruct. So the word "hustle" does not now mean "worry, hustle, pretence, and excitability," but simply, alertness, energetic action, earnest work. This modern application of the word "hustle," is out of harmony with the dictionary meaning; but general usage is a higher authority.

**The Post Office
as a Collecting
Agency.**

An effort is being made to induce postal authorities to adopt a scheme for utilizing the machinery of the post offices as agencies for delivering parcels and collecting the account therefor, when marked C.O.D. The British Postmaster-General has been interviewed on this subject, but he appears to see insuperable objections to the plan. It appears to be in use in Egypt and some other places. The idea is for storekeepers to hand over to postmasters parcels marked C.O.D., with the amount to be paid for them marked thereon. Such parcels would be registered at the receiving post office, and the postman, on delivering them, would collect this amount, receipt of which would then be advised to the receiving office, and handed over to the sender, on his paying a commission for the service. It was suggested that the insurance companies might also send renewal receipts, to be collected by the Post Office.

The system would necessitate a new department of the Post Office, with a new set of postmen, as it would be impossible for the ordinary staff to wait at houses and offices to have such parcels examined, and the money paid over. It is obvious that serious complications would arise from such a plan. Postmen entrusted with this duty would be detained on

their rounds; they would, in many cases, have to bring parcels back without the cash, after the contents had been examined, owing to the receiver not being satisfied with the goods, or some misunderstanding existing as to the charge. It is very doubtful whether such a plan would work successfully.

**A Word for the
Special Agent.**

A paper "On the worth of the Special Agent" read before the Northwest Fire Underwriters' Association, by Mr. Monroe, after stating certain qualifications required for this office, has the following passage:—"The worth of the special agent to the business of fire insurance generally is, in my judgment, inestimable, as on them, individually and collectively, depends, to a large degree, favourable or unfavourable conditions as to the business in their different territories. As trusted representatives of large financial institutions, that stand as Atlas bearing on their shoulders the credit of the business world, our worth must be established by individual honesty of purpose, and by honest co-operation toward the same end with other field men. Such co-operation, gentlemen, must come. If it does not come willingly on our part, then adversity will bring it about, and adversity is a costly medicine, bringing many ills in its train which can be averted by taking into our business relations, one with another, the same hearty good-will we bear, or ought to bear each other, in a social way. Such honest co-operation and friendly social relations among the field men are essential to the upbuilding and upholding of good practices generally, and with such co-operation, demoralized local agency conditions cannot be of long duration. Co-operation means to act together, to concur in producing the same result. Let our action be along the broad lines the word implies. Let us forget self, giving some thought to the benefit that must accrue to the many by such combined effort, assisting by many example toward harmonizing conflicting elements that sometimes arise from no fault of ours. With co-operation as a watchword, rate wars will be impossible. Correct practices and living rates will be maintained, and with such favourable conditions, profitable underwriting is almost a certainty. Our managers, as a rule, view the different fields under their jurisdiction through the spectacles of the special agent. With the field men banded together for the general good, the spectacles need never be dimmed by reports of any of us endeavouring to advance our company's interests at the expense of another co-operating company."

THE DIRECTORS OF THE LONDON AND LANCASHIRE FIRE Insurance Company have declared an interim dividend of 5s. per share (being at the same rate as the last interim dividend) payable on the 4th November inst.