LIFE AGENTS CHANGING COMPANIES.

A question in connection with life company agencies is, "Can an agent who has made a creditable record in the service of a particular life insurance company afford to change to some other company?" This has an important bearing upon the behaviour of life company agents towards competing companies. It was wise advice once given to a young man when about entering upon a business career, "Treat every person as though you foresaw that in some future time you might need his good-will or help, and avoid actions that would be likely to excite ill-will or animosity." A life agent has ample opportunities for serving his company by dilating upon and illustrating its advantages and pressing the claims of life insurance, without slandering, or injuriously attacking in any way a rival company. If he has done this and the company he has so ill-used offers him a better engagement he is placed in a very disagreeable position, and his unguarded tongue is likely to prove an obstacle to his promotion. Our Louisville contemporary, the "Insurance Herald," answers the above questions thus:

"As a rule, experience has shown that when an agent has become closely identified with a good company which has treated him with fairness, and with the plans and methods of which he has become thoroughly familiar, a change is to his and the company's disadvantage. His success depends largely upon the degree of confidence with which he has inspired the people with whom he has become acquainted. Both the merits of his company and the desirability of any particular plan of insurance are accepted in good faith in proportion as the would-be insurant believes in the integrity and good judgment of the agent. If he is successful he will convince his clientele that the company which he represents is the best company, all things considered, in the business; it logically follows that if, for any reason, he leaves the company which he has represented and whose merits he has advocated for the service of another, the influence of the agent is impaired in the community. If he remains in his old field it will be exceedingly difficult to regain the measure of confidence formerly enjoyed, though this is by no means impossible. At the best, however, the transfer cannot be made without temporary, perhaps permanent, loss. Notwithstanding this, there are cases where the agent is fully justified in changing companies. If his company manifests a disposition to treat him shabbily by the imposition of uncommon and unnecessary restrictions and habitually ignores his respectful suggestions touching business-getting in his field, placing him at a disadvantage with his competitors, it may be wise to make a change. To transfer allegiance from one good, square-dealing company to another for the sake of change, or because an apparently better offer as to commissions or territory is made by a competing company, is quite another thing, however. The homely old adage about the shoemaker sticking to his last is applicable to the average life insurance agent. In most cases it will be found that his permanent interests lie in continuous service with the company with which he has become identified. There are exceptions, but they are not numerous."

Under any circumstances a life insurance agent will find it desirable to avoid using depreciatory language regarding rival companies with intent to injure their reputation, as this only provokes retaliation, which cannot fail to damage both himself and the interests he represents. Where a company is looking out for a suitable agent to occupy an important field, the one who has made himself obnoxious by attacks upon competitors is not as favourably regarded as the one who, other things being equal, can point to success achieved by diligence, by skill, by agreeable manners, by conduct which has won popular esteem.

THE UNITED STATES SUPREME COURT ON STRIKERS' RIGHTS.

FREE LABOUR CONTRACTS ESSENTIAL TO LIBERTY.

"The right to labour" was the battle-cry of the socalist movement in France after the revolution of 1848, in recognition of which the provisional government under the influence of Louis Blanc opened workshops where this right could be exercised. The experiment showed that the demand was not so much for "labour" as for wages without giving an equal value in work. The movement represented by the extensive strikes in the United States differs from the cry "le droit du travail," which rang through Paris. In this respect, the French demand was ostensibly for regular work provided by a Government Labour Bureau. The present demand is two-fold; first, for the right of a Committee of workmen to dictate how much labour shall universally constitute a day's work, regardless of varying capacities or skill, and next, the demand is for the right to dictate to employers whom they shall employ, that is, a demand that no artisan who is not a member of a certain society called a "Union" shall find employment in any industrial establishment. The modern movement is manifestly totally different from the French "right to labour" movement, and distinct from ordinary movements of past years, which gave rise to "strikes." The custom of workmen forming a "Union" for the purpose of using the combination to raise their wages in years gone by was illegal. One prominent member of the Parliament of Canada suffered imprisonment for being a member of a Trade's Union. It is obvious that, if manufacturers may lawfully combine to advance or maintain the prices of goods, the men who produce their goods may also lawfully combine to advance or maintain the price of their labour. If, however, either one or the other uses any force to restrain the liberty of their