

The Greatest Business. We would like to send to this English judge whose characterization of insurance agents as "touts"

would seem to place him among the thoughtless, improvident class of men who fail to recognize their duty to those dependent upon them, the following practical appeal from Mr. Alexander S. Brown of Boston, presumably a life insurance agent. He says:

"There are many of us in the business, but do we fully realize what life insurance is, what a blessing it is, and what a far-reaching, thoughtful protection to our wives and children? There is no charity to it, in asking your neighbor to provide for wife and children; it is doing your duty in a business way to protect those whom man should protect—those depending on him.

Our customers are in all lines of trade, and the field is unlimited. To get business we must go out after it, and keep after it every day of the week. Applications will not come to any agent sitting around wondering why he doesn't get business. Killing time, gossiping and wasting your own time, as well as others', will not bring business. If any agent thinks he can earn an income in our business by working two days a week and going at the business in a half-hearted way, he had better change his vocation.

Here is another object-lesson right near my own home: The rector of the church that I hold sittings in died last month. He leaves a wife and six children. All he has left to protect them is \$3,000 life insurance. He had a small salary in a small church, but he did the best he could. There are thousands of men not even trying to "do the best they can."

In the year 1899 the life insurance companies paid \$12,977,790 in death claims in Canada alone. Is this not a blessing to those who receive it, and is it not a great monument to a great business, and a greater monument to those who die with such thoughtfulness and unselfishness?

We are representing the greatest business in the world, and the true argument, which nobody can get away from, is that every man and woman must die, and the natural query is, Why don't people run after us for insurance? It is simply because they are waiting to be educated and enlightened on the subject. Our business is in its infancy, and the day will come when people will be educated to insurance and pay for it the same as house rents. When those Utopian days come around, the agent will receive 5 per cent. commission, and the then agent will look backward to 1900 and wonder why all agents in 1900 were not "Vanderbilts." The fact is, we all have a "snap" and an opportunity to day. Are we letting it slip away?"

The greatest business in the world! It may well be described as such. Yet this intolerant and intolerable British jurist warns the public against listening to the gentlemen engaged in explaining the blessings of insurance, and offensively dubs them "insurance touts." However, even a judge doesn't know everything. In many homes throughout the British Empire, there are widows and orphans mourning for their dead in South Africa who will yet bless the day

when they listened to the life agent *touting* the praises of a policy in his particular company.

Chiselling China.

Some of the reflections which naturally suggest themselves to the mind of a mere observer of events in China cannot fail to make him marvel at the methods of modern diplomacy. We should be sorry to suspect our rulers of any deliberate wrong-doing. At the same time we cannot help recalling to mind the chain of events for which China is likely to suffer so wofully. The foreign ambassadors were all murdered by Dame Rumour, and with their wives and children thrown into a heap and burned. To introduce some ghastly variety into the story of their sufferings, the representative of Russia was boiled in oil. When Havelock's men entered Cawnpore and made a rush for the scene of the fearful massacre, they cannot have witnessed worse sights than those pictured to the waiting world during the weeks of suspense preceding the march of the allied forces to Peking. The rooms of the legations were slippery with the blood in which the clothing and hair of women and children lay soaking.

It was gruesome, but, fortunately, false. There appears to have been some rioting, during which the German ambassador, being greatly disliked by the mob, was slain. But the lying tales aroused half a dozen waiting nations, and the world knows the rest of the sickening story of battle, murder and sudden death, of peaceful Chinese provinces overrun by the maddened and licentious soldiery of all nations. As a picture of modern Christianity, civilization and progress, the panorama is not pleasant to gaze upon.

And now we are told by the same press which industriously circulated the stories of massacres at Peking that in the event of the ability of the Powers to agree upon a Chinese policy that will preserve the integrity of the Empire, the plan most likely to be adopted will provide for international administration of the customs service. How this plan suggests Kipling's ballad of enquiry why "Looting" should be entered as a crime. Representatives of the several allied Powers having forces on Chinese soil will be stationed at all the customs ports of China to supervise or administer the service and watch the revenues, with a view to insuring the collections of the enormous indemnity that will be individually demanded by each of the governments.

Of course, some one must pay the bill, and perhaps we ought to be glad that the poor Chinamen, to whom Europe sold the weapons of modern warfare are to bear the burden, rather than the Powers now so busily engaged in quarrelling over their share of the so-called indemnity. Yes, the developments in farCathay form a veritable puzzle