

why the men who are good fellows are associated with a calling that is conducted along the lines on which life insurance soliciting is conducted. The business is not an asylum for outcasts and failures, but should be an opportunity for successes.

"The renewal idea is another. 'Now you see it, and now you don't see it.' Under the average renewal contract an agent earns a compensation, seventy per cent. of which is paid when the service is rendered, and the balance is to be paid in the future. Here a man is denied at least 30 per cent. of his earning power. The average man cannot lay aside 30 per cent. of his earnings, and especially in a business where experience is not necessary. We all appreciate how solicitous the companies are of the welfare of agents and policyholders. They constitute themselves trustees, because the public is not able to care for its own interests. This all resembles the mule that is hitched to a sweep and is endeavouring to get the sheaf of oats suspended from a pole just beyond his reach. Give a man his pay when he has earned it. If he can save, that is his own affair; if he cannot, he will enjoy the best livelihood possible and, consequently, he is in position to do his best work. No other institution pays its employees in this manner, why should life insurance companies? How many agents who have written business during the past ten years are drawing renewals or clipping coupons, as the proposition is often described. The greatest of all these evils is the rebate scheme, which has been actually thrust on the agent of the country. It has been discussed and rediscussed. I can only say that no condemnation is severe enough for the man who conceived the idea and fosters its existence. These are the recognized evils, and you ask for the remedy, which is the adoption of the common sense principles of ordinary business. Train agents the same as men are trained for the trades and professions and commerce. Have them begin in offices, and learn the elementary principles of the business, and the methods of its transaction. Pay them office boy salaries. The next step would be to place them as assistants to an experienced solicitor, where they would learn the art of soliciting life insurance, to learn human nature, and especially that phase of it which is revealed in the matter of insurance. During this intermediate period pay them such salary as they earn, and, when they are competent, give them authority to represent the greatest banking institution on earth. But in the name of decency and business and honour, place life insurance on an equal footing with bricklaying and blacksmithing at least. Business is worth just what it costs, when produced by the cleanest and best agents. Then let companies pay this price on delivery of the goods."

THE HOME-COMING OF THE ROYAL CANADIANS.

Voice after voice caught up the song,
Until its tender passion
Rose like an anthem rich and strong.

"There is no place like home." To witness the departure of a transport filled with soldiers going on active service is a stirring sight, but to be present when the great troopship swings alongside the dock, her rail lined with the bronzed and happy faces of men who have been fighting for Queen and Empire,

is something to contemplate with an intense and heart-thrilling delight. Yesterday the good people of Halifax were engaged in extending a welcome, such as their city is justly famed for, to the Royal Canadians. That the hands which first clasp those of the soldier boys will convey a greeting from the rest of the Dominion goes without saying. While each hamlet, village, town and city in the Dominion will doubtless derive its special and peculiar pleasure from the local reception given to those in whose personal welfare they are interested, Halifax can be relied upon to give to all of those who have just completed the long voyage from Table Bay to Halifax a welcome likely to linger in their memories for all the time to come.

The Dominion is indebted to the city by the sea, the comfortable old capital of Nova Scotia, for the national character of its welcome to the Royal Canadians, and it must add to the pleasure of our people to know that the officers and men of the North American squadron were able to participate in weaving garlands, erecting arches and spreading the festive board for the returning warriors.

Let us for one day forget the extreme wretchedness of war, the wounded, the mangled, the slain, and the grief-stricken, and join in the merry-making of the metropolis over the return from South Africa of the survivors of a gallant regiment.

INSISTED ON BEING LAST.—"The coolest man I ever saw," said a New York fireman, "I met at a fire in a dwelling house on Fifth avenue. We found him in an upstairs front room, dressing to go out. The fire by this time was surging up through the house at a great rate.

" 'Halloa, there!' we hollered at him when we looked in at the door, 'the house is afire!'

" 'Would it disturb you if I should remain while you are putting it out?' he said, lifting the comb from his hair and looking around at us. He had on a white evening waistcoat, and his dresscoat lay across a chair. Seeing us staring at him, he dropped his comb into his hair again and went on combing. But, as a matter of fact, he was about ready. He put down the comb, put on his coat and hat, and picked up his overcoat.

" 'Now, I'm ready, gentlemen,' he said.

"We started, but the stairway had now been closed up by fire. We turned to the windows. The boys had got a ladder up to the front of the house.

" 'Now then,' we said to him, when we came to the window.

" 'After you gentlemen,' he said, standing back. And I'm blessed if we didn't have to go down the ladder first."—*Fireman's Herald*.