

### The Governor General's Politics.

The London Chronicle has the bad taste to say that "Popular as Earl Grey is in the Dominion, the wisdom of appointing him for a second term is very doubtful. His sympathies with Tariff Reform are notorious. Both in India and Canada men of strong Liberal sympathies are wanted. Things have come to a pretty pass if Liberal statesmen are to be proscribed from the high posts of the Empire that have been made by Liberal statesmanship."

The Governor-General like the Church of England (according to a Methodist critic) is supposed to have nothing to do with religion or politics. Incidentally we can forgive any Governor-General for his past sins in connection with English party politics. To make a man's English political principles a qualification for the Canadian governor-generalship is rubbing it in.

**Earthquake in Italy.** A disastrous earthquake occurred in southern Italy on Tuesday morning, killing over thirty people, rendering 8,000 homeless and affecting a large area of country. It is difficult to believe that the great epidemic of earthquakes during the last three years is due to merely local causes. Of course, on general principles the earthquakes like the floods are attributed to the comet. This lets the governments out, and the comet doesn't mind.

**Draws the Line at Lying.** Every man has his own standard of honour, if it is only a little one. Senator Holtslaw, of Illinois, wants to be known as a hoodler rather than as a liar. Therefore the honorable gentleman confesses that he accepted a bribe of \$2,500 to vote for Senator Lorimer. He is said to be worth a quarter of a million dollars and was therefore, not hard up for \$2,500. Nevertheless he did it with his little hatchet and seems to be under the impression that his public confession makes it all right.

**Mr. Crathern's Will.** The Montreal General Hospital gets \$125,000 under the will of the late Mr. Crathern, who was a life-long friend of that institution and had already given it \$25,000. Mr. Crathern's estate is estimated to exceed \$1,000,000, the bulk of it being bequeathed to his daughter, Mrs. McArthur. \$10,000 is left to St. George's Church for the maintenance of the Crathern Organ.

### THE LIFE AGENT.

The status of the Life Insurance Agent is such that it has no parallel in any other branch of human industry. He is seeking to sell that which men will not buy without persuasion. His commodity has not a market value: it cannot be traded like a stock and it possesses no speculative possibilities for its purchaser. The policy has no immediate value to its owner, on the contrary he must deprive himself in order to sustain it. Its greatest value depends upon his dying and when death has steeped his senses in forgetfulness others will enjoy that for which he has paid. How few there are who will come forward without sugges-

tion or prompting and insure themselves, however much they may realize the due consequences of an untimely death. Everyone who has had experience knows the unreadiness which is claimed as a pretext against insuring. Indeed an anxiety to be insured is often considered as a suspicious circumstance for fear that some sinister motive is underlying.

Achilles in his infancy was plunged by his mother into the river Styx so that every part of his body except the heel by which she held him was made invulnerable; but in that part he was sensitive. So, in spite of an estimation that mankind by immersion in the sweeping tide of worldly affairs has become enveloped in a consuming self-desire for position and wealth, there remains one tender spot wherein resides a feeling for others. That a life insurance agent may be successful he must know sufficient of human nature to prove the character of his prospects and to reach that one tender spot. If he can penetrate to that place and arouse the sensibilities of his subject, he will quicken the good that is in even the most selfish of us all. There has recently been an inclination to regard the Life Agent as a benevolent person, who seeks to protect the widows and orphans from the afflictions of poverty and misery. Under the doctrine promulgated by the particular school which affects this philosophy, an agent is regarded as one who is pursuing a career of philanthropy. So lofty a sentiment as this could not be otherwise than gratifying to those who will accept it and the idea has advocates who willingly lay the flattering unction to their souls.

Far should it be from us to give a rude shock to so happy a conception of an agent's calling. We should be the last to deprive an agent of any credit which should be his due, but it is proper to indicate in clear and unmistakeable terms any misconceptions which may have arisen.

The benefits of life insurance are so inestimably great that they need no elucidation. The agent, however, in cultivating a desire and appreciation of them is not doing so merely with the intention of providing for those who may become the fatherless and widows. He is pursuing his vocation, like any merchant, for the ordinary commercial purpose of providing a remunerative livelihood for himself. He can no more claim for himself the merits of a benefactor than our butcher can pretend that the meat which he supplies is intended for the disingenuous and benevolent purpose of providing us against starvation. That a deed may possess the character of benevolence it must have its essence in a disinterested motive.

We have pursued this train of thought so that expression may be given to what seems to us to be the true and perfectly proper relation that an agent has to his calling. Life insurance probably arouses more of the spirit of unselfishness than any other commercial transaction. The agent is in the pursuit of his calling the promoter of that unselfishness in others, but his motive in doing so is to earn a living for himself.

THE SUEZ CANAL receipts for 1909 were £4,930,000 the year being the most profitable in the history of the company.