

person, he will give me half the commission.' Such a state of affairs must invariably have a weakening effect upon the general morale of the conduct of life assurance, and it would be a very interesting question as to whether the Income Tax Commissioners would allow as a rebate from the agent's taxable income the amount which, by custom or necessity, he had to allow as a rebate to those whom he insured. In Australia, though the competition is very keen, I think I am safe in saying that it is, with one or two exceptions, clean and above-board; and where it is not, it is only apparent in institutions where the tone adopted by the office itself reflects itself in the tactics and conduct of its agents. Here, in England, the competition does not appear to be so keen; doubtless from the fact that the majority of offices are not so keen on the question of new business as their Australian brethren.

**Canada,
Land of Orchard
and Wheatfield.**

The speech made by Sir Wilfrid Laurier at the Colonial Dinner on 1st inst. is described by the "Canadian Gazette" as "a magnificent oration." Sir Wilfrid said many notable things, amongst them — "England has always been in the van of religious toleration and civil liberty, but Canada has even taken the lead of England. Fifty years before Roman Catholic emancipation in England Roman Catholics had in Canada been placed on the same footing as those of other creeds, and long before the admission of Jews to the Imperial Parliament the same problem had been solved in the Dominion."

Again, "Although Canada is still a Colony it is a nation with a history. As to the first part of the history, the memory of Wolfe is sacred to the French people of Canada, and the memory of Montcalm is equally sacred to the British in Canada." This peroration has been very highly eulogized by English Journals as a rare oratorical display. The reports are very meagre. The following, however, gives an idea of the tone of Sir Wilfrid's speech:

"The whole Australian Continent has now been moulded into another nation under the flag, and I see dawning beyond the Cape of good Hope the day when there will be in South Africa another Confederation, which shall comprise Natal, the Cape Colony, Rhodesia, the Transvaal and the Orange River Colony, and in which there will be civil liberty and equal rights for all races. Great Britain has shown that she can govern races other than her own kith and kin by entrusting them with full citizenship and by appealing to their gratitude and the best instincts of the human heart." In conclusion Sir Wilfrid Laurier paid an eloquent tribute to the excellences of the Canadian winter and the magni-

ficence of Canada's natural resources. Then, raising his glass, the Premier said: "Here is to the land of the bountiful orchard and wheat field. Here is to the land of perfect equality between man and man. Here is to Canada, the brightest gem in the crown of the British Empire."

LORD SALISBURY RETIRES.

The retirement of a Premier is usually a political event in Great Britain of great magnitude, equal indeed to a change of Presidents in the United States. At the same time a Premier may withdraw from office, to be succeeded by another distinguished political leader, without any material change being made in the situation of the two parties who make up the House of Commons, consequently none in the course of public affairs. A parallel to the retirement of Lord Salisbury cannot be found. He withdraws when in command of an impregnable phalanx of supporters, who are largely in the majority; who are strong in their unity; strong in their harmony with national sentiment; and doubly strong owing to the disintegrating divisions that prevail in the ranks of their opponents. In the midst of a prosperous voyage, when no storm is threatening, the aged skipper hands over the tiller to a younger seaman who has very ably served on board the good ship, "British Empire." as first mate. Lord Salisbury has led a most industrious, energetic life. When plain Robert Cecil, a younger son, with scanty means and poor prospects, he added to his meagre income by contributions to the Press, an experience which led him, when he was the most distinguished of noblemen, to speak of himself as "a newspaper man." He was not, however, the only Peer who has or had this additional honour, for several who were or are on the roll of the House of Lords, have a name also in the roll of journalists. A similar conjuncture of Premier; Finance Minister; Cabinet Minister; Statesman; Judge; Bishop; is not unknown in Canada; where the leaders in every walk of life have recognized the power of the Press by serving in the ranks of Canadian journalism. Robert Cecil, now Marquis of Salisbury, was one of the brilliant galaxy who made the fame of the "Saturday Review" by their ripe scholarship, rich literary accomplishments, virile, outspoken frankness in treating political, social, economic, and all questions of interest to the cultured. His keen, incisive, polished style, which blent hard, common sense with satire as fine-edged as a lancet; his exceptionally broad views of public affairs, conservative at the root, but often radical in their wide outlook and sympathy with national aspirations and movements, combined to make Robert Cecil a political power when his purse kept him socially obscure. Having been elected member for Stamford in his 24th year, he at once became a marked man in the Commons, from his independence, his caustic