

ever that comes in his way in order to add it to what he has already. The able man will soon find that he cannot acquire any species of accurate and precise knowledge which has to do with man in all his wide activities and various attributes, which will not help him in life, no matter what kind of business he is engaged in, provided it is one of those businesses that has a professional side. In our schools, in the lower grades, it ought to be the practice, in teaching the rudiments, to adjust such rudimentary teaching to the stupid boy and thus to see that everybody from the most stupid to the cleverest boy learns these rudiments. But when you get into the higher walks, into the college stage of education, it is not necessary that we should fit our teaching to the stupid boy, but rather to the boy above the normal. And therefore I would say to the young insurance men of Toronto, if any of you feel that you are naturally stupid do not bother with the Insurance Institute; it won't do you any good; but if any of you feel that you are plus young men, that you are a little better than the normal; if you expect to rise, especially if you have great ambitions, as I hope every one of you has, do not conclude that an institute like this will not help you. Every fact that you can learn through an institute of this kind will make you just that much fitter in the competition which is destined to grow more and more intense as Canada grows older, than the man who has not gone through similar study. You ought to remember what Canada was when men of my age were boys, what disadvantages the older men laboured under, and what curious education some of these practical men had who do not believe in institutes like yours. You ought to thank your stars that your lines have been laid in so much happier and pleasanter places than the lines of your forefathers (Applause).