

has asked us to formulate the essential qualifications which go to make up the ideal solicitor, and in response to this laudable desire we venture to suggest among many the following characteristics as indispensable to that ideal.

The life insurance solicitor must be a gentleman. We use this word in its broadest and best sense, as not meaning merely politeness, refinement of manner, attention to the usually recognized amenities of social life, unexceptionable toilet, a genial presence and an air of deferential respect, but all these in proper combination, supplemented by or rather permeated with a genuine kindliness of disposition which rates men at their best and expresses a real though unobtrusive desire for their welfare. A real gentleman will invariably win the respect and pave the way to the confidence of those with whom he comes in contact. A mere dandy or a dude is as far removed from the true gentleman as is a caricature of the finest painting of Landseer from the true article.

He must be a man of versatility. A thorough knowledge of life insurance as to fundamentals, of its history in practical working, and especially of the points of merit belonging to his own company, are indispensable, but he must also be an all around man in his knowledge of men and things. He must be a one-idea man only as regards his controlling purpose to get insurance; to the accomplishment of this end he must bring ideas drawn from an extended and variegated store of information. Different men are moved by different motives and influenced by different arguments, and uniform methods of approaching them will not be rewarded by uniform results. A thoroughly skilled fisherman understands the futility of using the same kind of bait and tackle for the capture of all varieties of fish. When he fishes for trout he leaves his trolling line and spoon hook behind, and goes on a still hunt with slender rod, inconspicuous line and suitable bait. The versatile man is a man of resources. But he must be something more.

He must be a diplomat. A man may have great versatility and know a good deal on a great variety of subjects, and yet fail of success as a life insurance solicitor. He must be quick to perceive not only the leading characteristics but the present mood of the man whom he approaches, and possess the fine tact to suit the methods of his approach to the peculiarities of the man. That is diplomacy, the quality which takes account of the where and the when as well as the what to say and do. The diplomat never bores anybody. He studies his man, takes an inventory of his own resources, and bides his time. Occasionally a weak man's dragooned into insuring his life by sheer noisy persistence regardless of time or place, it is true, but the average man is not captured in that way. The ideal solicitor makes willing captives, whether weak or strong, and continues to count them among his fast friends.

STOCK EXCHANGE NOTES.

Wednesday, P. M., October 10, 1906

The expected move in Montreal Power set in this week, and on trading of almost 8,000 shares, the price advanced to 99 1-2. Although the highest figure was not held yet, to-day's closing quotation shows an advance for the week. The expectation that an arrangement will shortly be arrived at with the City on the gas franchise question, is strongly held, and in many quarters a further advance in Power is looked for. The security has large possibilities, and its present price seems well warranted. The bank stocks were again a strong feature of this week's market, and Sovereign in particular had a good rise and closed at about the highest of the week. Detroit Railway, Dominion Iron Common and C. P. R. also figured largely in the trading in the order named in point of activity.

Money still continues tight, but there are some signs of its relaxing. Canadian securities have had little attention and a very moderate advance, when compared with the great enhancement of security values across the line. The standard dividend payers on their merits are still selling at a moderate price, and their purchase can be looked upon as conservative. The outlook for a higher market level is encouraging.

The Montreal money market remains unchanged, and the ruling rate for bank loans on call is still 6 per cent. In New York the rate for call money to-day was 4 per cent, while in London money was loaning at 3 per cent.

The quotations for money at continental points are as follows:—

	Market.	Bank.
Paris...	2 7-8	3
Berlin...	4 3-4	6
Brussels...	3 1-2	3 1-2
Amsterdam...	4 7-16	4 1-2
Vienna...	4 1-4	4 1-2

Canadian Pacific closed with 180 1-4 bid, a decline of 1 3-4 points from last week's closing quotation. The transactions for the week involved 1,093 shares. The earnings for the first week of October show an increase of \$293,000.

There were no transactions in Soo Common this week, the stock closing with 151 1-4 bid.

Montreal Street was slightly stronger and closed with 279 1-2 bid, an advance of 1 1-2 points over last week, on transactions of 334 shares, the last sales being made at 279 3-4. The earnings for the week ending 6th inst. show an increase of \$4,774.32 as follows:—

		Increase.
Sunday...	\$7,570.08	\$ * 454.40
Monday...	9,494.85	804.77
Tuesday...	9,309.94	804.58
Wednesday...	9,093.37	818.23
Thursday...	9,024.61	902.78
Friday...	8,816.54	907.07
Saturday...	9,539.17	610.48

* Decrease.

Toronto Railway has had a further advance, and the closing to-day was 118 1-4 bid, an advance of 1 1-4 points over last week's quotation. The stock was somewhat more active and 1,100 shares were traded in. The earnings for the week ending 6th inst. show an increase of \$5,538.83 as follows:—