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Personal.

Under authority of the act of Congress, providing for a joint Canadian and United States commission to enquire and report on the feasibility of establishing deep waterways between the great lakes and the Atlantic Ocean, the President appointed James B. Angell, of Michigan; John E. Russell, of Massachusetts; and Lynnan G. Cooley, of Illinois, as American commissioners.

Eugene Field, who died on the 3rd inst. at his residence in Buena Park, has earned a unique reputation as a writer of verse. His strong points were humour and pathos. He was distinguished by his love for children, who inspired much of his writings. Field was a contemporary in western journalism of James Whitcomb Riley and Bill Nye, and had in the spirit and peculiarly western qualities of his work something in common with both. They all saw together the vicissitudes of pioneer journalism in western towns and absorbed the spirit of the humorous crudities of that unformed stage of American society.

* * *

CAPITAL AND BRAINS.

A writer has put it thus:—Every thoughtful business man having the brains, energy, and capacity to earn a dollar, knows that these constitute the most valuable part of his capital. His accumulations may be reckoned by the hundreds or thousands of dollars, invested somewhere, or it may be half a million, but, beyond the interest earnings of the investment, it is himself that is the producer. If he be possessed of \$5,000 in money, and gain that much a year (as not a few do), his business talents yield \$4,700, and his cash capital the remaining \$300. The man then, in a business sense, is worth nearly sixteen times as much as his money. His money capital he will hedge around with every guard against loss. He double-bars the doors, puts a time-lock on his salamander, electric burglar alarms throughout his store, lightning rods all over it, and then claps on a fire insurance policy to cover every dollar of his stock. This, for the most unproductive, the least valuable, part of his capital. Now, it is the brains and energy, the capital inherent in the individual, against the loss of which provision is the most to be desired. There is no sort of consistency in guarding things of comparatively little value and neglecting the greater ones, nor is this duty of protecting innate capital now "more honoured in the breach than in the observance," for of late years it has had recognition from all sorts of people. Not full and adequate recognition, such as a proper appreciation of one's productiveness would dictate, but enough to show the increasing good sense of the public in this regard.

How is this safeguard to be had? By life insurance; and surely and safely by life insurance alone! Its operation is simple. We need not discuss its principles. Your income is \$5,000, of which \$4,700 is derived from your brains, the balance from investments. You desire this especially if you are not a supremely selfish man, and are mindful of your duty as a citizen, husband, and father to continue that income, or a large part of it, to others after your death. Accordingly you insure your life for such a sum as being put at interest will produce the income desired. How much will it cost? That depends on the plan selected, and the company in which you repose confidence. If you want the policy that offers most advantages it is on the compound investment plan. If you want the best company it is the North American Life, of Toronto. Why? Because security and certainty are found there. Its ratio of assets to liabilities is large. Its surplus is larger in proportion to its assets than any other Canadian life company; its policy contracts are simple and intelligible, and free from technicalities. They are believed to be the most liberal extant, only such conditions being contained as are essential to preserve the equity of its members.

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