

to the South has committed a breach of this assumed law, as have those Americans also who catch a fish in the open sea which was spawned in Canadian waters. To state such an alleged law is to expose its folly. The attendance of Sir Wilfrid Laurier at the seal Conference at Washington will be that of an interested spectator; he will "watch the case" in the interests of Canada so as to thoroughly inform himself as to the facts presented for consideration.

ETHICS OF FIELD WORK.

The National Life Underwriters' Association some time ago offered the Caley loving cup as a prize for the best essay on "Ethics of Field Work." This has just been awarded to Mr. W. S. Martin, jun., of Manchester, N.H., while honorable mention has been given to the essay of Mr. C. H. Cheney, of Milwaukee. The former essay shows more literary grace, the latter is more practical and relevant to the subject. Mr. Martin deals mainly with the ethical principles which should actuate a field worker, and the excellent moral results which flow from cultivating such principles.

"The field worker," says the author, "ought to be a gentleman in all places, and under all conditions. Courteous, chivalrous, thoughtful of his business interests, he will be careful of the rights of others. He will sell insurance because people will buy it on the assumption of his respectability and integrity of character. The untruthful agent passes with the day, while the man who is fair and straightforward in his dealings builds up a reputation which is continuous."

All the above is sound doctrine. When, however, Mr. Martin declares that: "The field worker who is secure in his position of honesty will be unassailable in competition," he affirms what will be denied by numerous high minded, honest field workers who have found themselves dangerously assailed and very seriously injured by less honorable competitors. The author advises field workers that:—

"To gain a real knowledge of his vocation, he must accumulate, classify and reduce to method, he must grasp modes of thought, and group and shape his acquisitions by them. If he does not do this his knowledge, which ought to make him strong, will oppress him, and he will be surpassed by the man of less brain, but more wit."

While this advice is sensible, we submit that the best way of securing knowledge so as to render it of most effectual service is not a branch of the "Ethics of Field Work." The author comes closer to his subject by touching a question of practical ethics when he says:

"Every time a field worker places a policy he should observe the best interests of the insured, for it is upon him the applicant relies. It is not the company, not the policy, but the man who sells the insurance, and the agent who places a policy because it bears a larger commission than another better adapted to the insured's wants, is false to a sacred trust."

Field workers, certainly, are wise in their generation who cultivate a sense of personal responsibility for the advice they tender. The more they real-

ize this responsibility the more anxious they will become to acquire a thorough knowledge of life assurance plans, methods and principles so as to equip themselves for the ethical duty of giving applicants such sound and honorable advice as will "observe the best interests of the insured." Each field worker in this respect is subject to the same general ethical law as are all persons who are called upon to give advice which is presumably that of an expert. No person is justified in tendering advice which is presumably that of an expert unless the adviser is an expert, because, if he is not, he gives advice under false pretences. If a man asks his friend who is a store-keeper for medical advice, such advice may be given without any moral wrong. But, if the friend pretends to be a duly qualified physician when he has not been trained in medicine, and gives advice as a physician, he is acting fraudulently. When a life assurance field worker in the pursuit of his calling, of which he has not become an expert, gives advice on life assurance to applicants he is presumed by them, and he practically represents himself to be, an insurance expert, and, if he is not, he is morally, as well as intellectually, disqualified from giving advice to those who presume him to be a trained and experienced expert. It is consequently the ethical or moral duty of field workers to acquire such knowledge as all those engaged in this calling are presumed to possess, as such knowledge alone enables them to give reliable information and advice to applicants, and all whom they solicit. This aspect of the "Ethics of Field Work" was not presented by either of the essays under review. The second Essay by Mr. Cheney is, as we have said, more practical than the one which won the prize. The author pitifully lays down the following ethical rules for Field Workers.

1. Never berate your competitor without warrant of fact.
2. Never try to twist a contract already closed.
3. Never speak falsely of a competing company or its agents.
4. Never poison an insured's mind against any company with which he may have insured.
5. Exercise the greatest care in underwriting proposed clients in the best form suited to their condition, in price of premium, form of contract and duration of period.
6. Explain thoroughly the equities, benefits and guarantees under the contract so thoroughly that the buyer will understand fully the nature of his purchase.

Mr. Cheney urges field workers "so to live as to command the respect of competitors and the admiration of the community." His Essay might appropriately be termed: "The Whole Duty of Man—as a Field Worker." Had Mr. Caley been living, whose name is attached to the prize, he would probably have desired equal honor to be paid the authors of these Essays.