

securities is, What kind of men will spend our money? By its civic conduct, or even the talk of it, Montreal has sustained a severe blow to its credit. The one consolation is that the trouble must surely be but temporary. Too much hard commonsense is in that great city to allow further cheap administration. All that appears to be necessary is an awakening of many citizens to an appreciation of individual duty.

ROOM FOR THE LIVE AGENT.

The life insurance manager and his assistants choose their agents. The choice frequently rests with a superintendent. He, too, is oftentimes the officer responsible for the efficiency of his troops. The agent under general orders proceeds with a guerilla warfare on the army of prospective policyholders. The insurance manager may think that such a territory entirely has been won. Not a man, he thinks, has left wife and family unprovided, in the event of the death of the breadwinner. The superintendent nods his head and almost agrees. All the insurance that can be placed has been placed. The agent regretfully admits that business really does seem slack. All this time there is an army of life insurance evaders. They fight from behind the ambush of Not-at-home-and-never-will-be. If cornered, they are found perhaps to be anti-insurance fiends. The life agent has much to consider. His is the task to squeeze business from an everyday orange which seemed, long ago, to have become unproductive of juice.

Of all tenacious individuals, the up-to-date life insurance agent is the hardest holder. It is well sometimes to reflect upon what should be his qualifications. A man of tact, of good address he must be. Willingness to visit week after week, month after month, and even year after year a good prospect, should also be a possession. Many a time a possible policyholder is lost because of a minor indiscretion on the part of an agent. A grocer has lost customers because of omitting to pass with them the time of day. To suffer disappointment is never easy. On many occasions have agents harped upon the necessity of insurance until their man is almost a believer, almost a cheque writer. At the psychological moment, the prospect bobs up with a brand new excuse. The impatient agent then oftentimes loses his prospect. The tactful man utilizes the new reason as another plank in his platform. The person who is a born business solicitor strengthens his cause with the aid of what, to others, are held as blank refusals. Every argument against the absolute necessity of life insurance can be transformed in time by the enterprising and patient solicitor.

There are two ways of worrying a man into the favor of a hearing—the gentle and the exasperative. Audience must be obtained with the minimum of displeasure on his part. Arguments, brief, sound and conclusive can be put into a nutshell and handed to the prospect. He may think temporarily he has heard nothing; that the agent has said only Good Morning and Good-bye. If so, the life insurance man has done well. He has not annoyed a likely policyholder who has been left with a serious sentiment for careful consideration at leisure. The agent must breed respect and not contempt.

How many times has such a man reported to his superintendent that in a certain district, new and unexploited perhaps, there remain no persons to be insured? The possible insurers are there, but the right solicitor is not. Thousands of people to-day carry no insurance on their lives. They can afford it, but they are prejudiced against it. In other words, they have not been educated to its benefits. To educate is to draw out knowledge, not to ram it in. To make a man believe in the economy, the justness, the necessity of becoming a policyholder, one must turn his own knowledge and peculiar objections to account. The man who refuses to insure can be touched just as effectively as the erratic man who

will not eat. In both cases, determination is present. In the former it is more so. In the latter the subject sniffs contemptuously at meals till his stomach forces him from doggedness. The viewpoint can usually be changed with sound argument.

In Canada, the opportunities for the life agent are better perhaps than in most other countries. Our nation is being made, our citizens are being recruited from many older lands, some, too, where insurance education has been at a low ebb. The newcomer is a valuable asset of the solicitor. He should be cultivated from the day he sets foot on our shores. The agent must become interested in his welfare, in his first situation. His first job may even be found by the life insurance man. Gratefulness often writes a life policy. The man who says: "No one is left for me to insure" should look around for another vocation. The Dominion offers unusual opportunities for the life insurance solicitor who knows what he knows, what other people know, and then knows how to change that knowledge into a life policy, a properly protected policyholder and dollars and cents.

EDITORIAL NOTES.

The vice-president of the Canadian Northern Railway says he expects a 100 per cent. yield in the West this year. But it all depends upon the weather, Mann.

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While much has been written of Prince Rupert and its admirable harbor, few details have been published regarding that valuable asset. The entire harbor, from the entrance to the extreme end of the upper harbor, a distance of fourteen miles, is free from rocks and of a depth to afford good anchorage anywhere. The entrance is straight, and is two thousand feet wide in the narrowest part, with a least depth of thirty-six feet at extreme low tide. For a width of fifteen hundred feet there is a least depth of sixty feet. Ships will not, in the natural order of things, overlook these valuable coastal facilities.

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Areas in the Peace River country compare favorably with any part of Canada. From the Rocky Mountains to Peace Point, a distance of about 800 miles, following the windings of the river, there is an average of seventy-five miles of width on each side of the Peace River that is equal to the soil on any similar length of the Saskatchewan. Much of this land is clean prairie, and all of that country would be good for stock. Slough and upland hay is abundant, while the pea vine and all the small fruits which grow in the North-West flourish in the Peace River country. When will a transportation company bring its steel key to unlock the Peace River treasures?

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Those newcomers to Ontario who desire to farm in the older settled parts have an ample choice. Farming opportunities in that Province are summed up concisely and conveniently in a booklet of the Provincial Department of Agriculture. It sometimes happens that a man taking up farming in Canada desires a social atmosphere similar to that existing in the Mother Country. There are cheaper lands of the Crown than the farms of which the Government have now compiled a list. But they are wild lands, and their productiveness is a matter rather for the new than the middle-aged generation. Some will ask, Why are these farms being offered for sale? In many instances, the farmers' sons have secured new homesteads for themselves in Northern Ontario or in Western Canada. Some have gone into commercial and professional life. The home farm has been left with the father. He is dependent on hired help, often inefficient, and is anxious to retire from active work. As an investment for the man with capital, who desires the independent life of a farmer, it is doubtful whether a more extensive and attractive list of properties has ever been compiled.