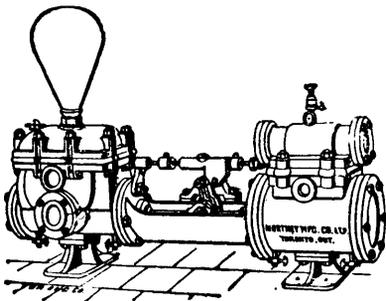


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SUPREME COURT, C. O. F.

The annual meeting of the Supreme Court of the Catholic Order of Foresters opened in Ottawa a short time ago. From the report of the High Treasurer it is shown that the receipts for the endowment fund for the year ending May 1st, 1895, were \$235,380.70, with disbursements amounting to \$225,333.33, leaving a balance of \$8,047.37. This fund was slightly overdrawn, owing to heavy expense, not equal every year. The expenses were \$46,507.15, leaving a deficit of \$2,734.58. The High Secretary's report shows 494 courts in good standing, with a membership of 30,409, being an increase of 72 courts and 3,912 members.

The special committee appointed to report on a system of graded assessment recommended a monthly assessment of members from 18 to 20 years of age of 60 cents, and 40 to 45 years of \$1.10, with rates between these for the intervening ages. After much discussion on Tuesday and Wednesday morning, the report was finally amended by a vote of 20 per cent., and adopted by a vote of 44 to 20. This means that those entering from 18 to 20 years of age pay 48 cents per month on \$1,000 insurance, and the limit age is 45 years, when 88 cents has to be paid. The grading between these ages is calculated out in proportion.

—As indicating progress, even in telephone practice, it may be stated that the New England Telephone Co. has inaugurated a kind of transient telephone service in New Haven which has for its object the more rapid communication between the houses of sick patients and doctors' residences. In cases of sickness a telephone is placed in the patient's house for a period of thirty days for \$5, and if the family wishes them to continue the service, the same rates are made for the succeeding month.

—They are now corking and sealing champagne bottles by electricity, and the escape of the carbonic acid gas, which is so essential to the quality of the wine, is made impossible. To perform this work, the cork and part of the neck of the bottle are covered with a thin layer of copper electrically deposited. The deposit may be gilt, silvered, or given any desired shade, in special baths, and the process can be extended to the sealing of bottles for mineral waters, preserves, and a variety of products. The neck of the bottle and the cork are covered with black lead, zinc, or copper powder, and plunged into a galvanic bath, which is prepared for the electro-deposition of copper. The bottles are simply inserted in holes in the cover of the bath, neck down, and when a layer of 2-10 or 3-10 of a millimeter of copper has been deposited the current is stopped.—*Boston Journal of Commerce.*

THE AGENT'S PERSONALITY.

It is a trite saying among old and well experienced life insurance agency men that a great majority of the insured do not know the names of the companies whose policies they hold. If asked, the answer they give is, "Oh, I don't remember the company's name; I'm insured with Mr. —." The conclusion is that it is the personality of the agent rather than the impressiveness of the magnitude of the company's assets, surplus, etc., that has effected the securing of the application for insurance.

The foregoing, like many other generalizations, is true as far as it goes, but is not all-inclusive of the truth. The omitted element in this instance is that the personality of the soliciting agent left the last impression on the intelligence and judgment of the insurant. In the course of his solicitation the agent necessarily spoke of the standing of his company, its record for honorable dealing, the sufficiency of its resources for the meeting of all liabilities, and other pertinent facts. He who represents such a company has an *a priori* recommendation; the persuasiveness, the eloquence, and, above all, the earnestness, of the agent, tell secondarily with a force which becomes the strongest in securing the application.

Sincere belief manifested by any man in the value and importance of the cause or subject which he advocates will in many instances gain for him the attention of those whom he seeks to engage in the enterprise in which he is concerned; consideration follows attention, and the impressed personality of the agent is the final force in the securing of the application. But true power works quietly, and he who possesses it will refrain from any unnecessary manifestation of it. The agent who best un-

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