

THE LONG-SUFFERING LIFE AGENT.

Among his many other qualifications for high office, President H. C. Cox, of the Canada Life, has a keen sense of humour and a pretty wit. An excellent sample of the latter is an address given at a dinner of directors, officers and agents of the Canada Life on the night following the recent annual meeting. As other than Canada Life agents will chuckle over them, we make no apologies for reproducing the following extracts from the address printed in the Canada Life's agents' journal, *Life* :—

THE UNAPPRECIATED AGENT.

"At this time when our sympathies are enlisted for the great masses of humanity who are suffering so intensely in the tragic experiences through which the nations are passing, there is danger of our forgetting a responsibility close to our own door but none the less urgent on that account. The hour of trial and test and misfortune comes, I take it, to every man at one time or another, but my heart goes out in affection and pity to him who constantly lives in a state of disappointment, discouragement and insufficiently appreciated effort. You who have won high place in the world of finance or letters and who for a princely honorarium and an occasional twenty-cent luncheon condescend to adorn the directorate of this institution and to give us of your advice—when asked, and of your criticism,—unasked, you, I say, possessors of knight-hoods and night-caps, from a survey of the faces about you sparkling with mirth and merriment, with content and cocktails, would never perhaps believe that those smiling eyes and lips hide blasted careers, breaking hearts and aching heads. I assure you, however, that such is the case, because the wearers of them have told me so. A keener scrutiny will disclose the marks of hardship and strain, the result of years of wandering up and down the highways and byways of this vast and rugged country, through the unbearable sun of summer and the insufferable cold of winter, ill-clad, ill-fed and under-paid, the victims of their own sense of duty which impels them to preach the gospel of life assurance to every living creature.

OFFICIALS AND UNDER-STRAPPERS.

"In this great humanitarian task to which they have dedicated themselves and sacrificed their future, they tell us, and we must perforce believe them, because being life insurance men they cannot speak untruth, that they are sorely pressed and inconsiderately treated by bumptious officials and unintelligent understrappers, who fail to recognize the great service they are rendering for a lamentably inadequate remuneration. When in the effort to extend their beneficence they bring in a convert with a dilapidated arterial system or a well-defined tubercular affection, and are told by an obdurate, unfeeling and opulent medicine man that the subject has stood too long without the pale, they are distressed and pained by his lack of compassion and by his failure to appreciate a case which three or four other equally good companies have already offered to accept.

"When we hesitate to consider a mortgage loan to which life insurance is attached, and which is perfect in every respect except the security, they distrust the acumen of an overpaid banker-like

treasurer, who has no sympathy with the poor devils struggling to make an honest living.

"When all efforts have failed to convince a client of the fairness of the settlement accorded him under his tontine policy, and their pleadings to the actuary for some special consideration are answered only by a look of injured surprise and mute enquiry, they condemn that long-suffering individual as a hide-bound, narrow-minded adding machine who never could see the advantage of giving concessions to certain people.

THE UNKINDEST CUT OF ALL.

"One of the unkindest cuts of all, however, comes in a curt, unsympathetic communication from the secretary's department, advising that it has been necessary to debit him with an overcharge of ten cents in commission on a new policy for which he has just remitted. In righteous indignation he points out that the policy in question required a special rate, as the applicant was over age 75, and that the actuary three times made error in quoting it; in the next place the medical referees, alarmed and stampeded by the age of the applicant, had eight times asked for further information, all of which might just as easily have been demanded at once, and to obtain which he had eight times to hire a vehicle to drive 20 miles into the country, when once might have answered the purpose; and, lastly, when all these silly and unnecessary requirements had been complied with, the policy had to be returned for correction, because it had reached him disfigured by a military service clause which was in this instance entirely uncalled-for and irritating, since the applicant, a loyal French-Canadian, was the father of twenty-five sons, twenty-four of whom are already at the front serving their King, and he had consequently been assured that he would not be called to the colors even should it be found necessary to resort to conscription. In view of all these circumstances he submits respectfully and forcefully, but with more force than respect, his claim for this increased stipend, and asks that the matter be referred for attention to the fifteen multi-millionaire directors who are supposed to be constantly on hand to deal with important questions of this nature, affecting the well-being and livelihood of the great army of field men who, by the sweat of their brow, make possible the sinecure which those directors enjoy.

GIVING THE PRESIDENT TIPS.

"When at Home Office, it is only natural that they should desire to give the President the benefit of their wider knowledge and experience, and point out to him how the policy and general conduct of the business could be altered to great advantage by the elimination of everything which irritates the agents, and by the discharge of all officials who presume to question their judgment. After a hearing more or less patient and sympathetic, and the promise that their suggestions will have every consideration, they go away unhappily and say they are sure their eloquence has been wasted and that he has not sufficient discernment to recognize the advice of a true expert.

"Burdens and wrongs, grievous and many, are their daily portion from within and without; and it is the keen sense of the atmosphere of depression and disillusionment in which these gentlemen move that has prompted us to endeavor this evening to create a diversion."