

## LIFE INSURANCE AGENTS

Insurance agents are not generally appraised at their true value to the community which they serve. No class of salesmen must work harder to sell their goods; few labor more persistently to land a customer, calling on him at night in his home, if they can't corner him in his office in the day time. Their persistence alone would deserve credit, even if the article they have to sell were not a thing of most excellent merit.

But the attitude of the average man toward an insurance agent is one of resistance, such as one puts up against a fellow who has come to borrow money. Seldom does a man think of an insurance agent as one who has come to show him a method of saving money.

Such attitude is not natural. It flows from lack of long-distance that afflicts most men. A man will give patient ear to an oil stock salesman of a get-rich-quick concern because the average imagination submits readily to suggestions of fabulous wealth. Most men love to dream.

But the insurance agent peddles no dreams. He makes lawproof guarantees. He is able to tell you that at the end of a certain period your policy will be worth so much. True, he does not promise that you will roll in automobiles, but he does pledge that your family will be provided for when their bread-winner has departed.

And yet, such is the perverse nature of the mind of man, that the sure thing of the insurance agent frequently is turned down for the speculation that is woven of the stuff that dreams are made of.—*Cedar Rapids Gazette*.

## ENDOWMENT INSURANCE

A man's circumstances as a rule govern the kind of life policy he requires. There is little doubt that an endowment policy provides the means by which a man may assure himself of a substantial income providing he can afford to pay the premium on a fair sized policy. The fair sized policy, is, however, only within the reach of the fairly

wealthy man. The young man who can only afford to pay the premium on an endowment policy of say \$2,000 to \$5,000, are a very numerous class in every community. This class of insurer are not therefore providing an income (to speak of) by paying for such moderate sized policies. They are on the other hand providing themselves with protection while at the same time accumulating a capital which can be used for any purpose at the maturity of the policy.

## TIME FOR CAUTION

In its review of business and economic conditions prevailing during the month of November, the Royal Bank of Canada says, in part:

"The past month has brought little to the business situation except the development of tendencies which became apparent some time ago. Prices continue downward. Business in general is slower. The purchasing power built up by years of prosperity cannot be taken away in a day but Canada has to be affected by conditions prevailing in the countries with whom we trade. In one of these, the United States, failures are coming to light more rapidly, and are liable to increase for some months to come. This is unsettling.

"Opinions vary as to the probable extent and severity of the reaction now commencing in industry. The depression is worldwide, and in it, politics and psychology play a considerable part; forecasts are therefore worth while. If the governments of the more distressed section of Europe were placed on a footing which would give their countries greater stability and more inducement to work, an improvement in business, both in Europe and on this continent, would almost certainly be effected. Or even if greater confidence could be felt in the prevailing level of prices, a moderate increase in activity might be noted. It must be admitted, however, that neither of these desired conditions are tending to become facts at the present time. A policy of great caution is the only safe one that can be pursued."

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