

A PARABLE FOR GOLFERS.

Insurance men in Canada, many of whom are also dexterous in the handling of a golf stick, and who at the same time realize the advantages which some times may accrue from this fact, will no doubt appreciate the following parable:—

A man who came from a very large, and busy, and beautiful city in the west country, was once sojourning in a somewhat less large, and busy, though perhaps even more beautiful city, in the east country. The latter city prided itself upon its intellectuality and gentility, while the former had to be content with an acknowledged industrial supremacy.

Now, this man was not a golfer. This was not because he had not sufficient intellect. It was more because he had worked hard all his life. He never had enough time, and thought he never had enough money to play games with. But his sons were different. They had much more time, and they obtained the necessary money from their father in the form of liberal allowances for education and training in special subjects at universities. So they were all good golfers through much practice. Their father, however, knew it not. He was an innocent man and simple in his ways, but his sons knew a thing or two. Yet, one after another, they all failed in their examinations, because the things they knew did not happen to be the ones which would have enabled them to pass. So that their poor father was in despair, and did not know what to do with them, because their special training seemed to have unfitted them for carrying on his own business.

The Only Way.

It was just at this period that he paid the visit to the east country city.

He was not a particularly observant man, but as he walked about the streets with his host, he could not avoid noticing that many young men carried upon their backs canvas bags containing each a number of curious implements, and he inquired of his host the meaning of these things, saying, "Are these the implements of their trade, or do they carry these things for fun?"

Now the man's host was a man of humour, though he had been a golfer from his youth. So he replied to his guest that the young men he saw were studying a special subject called golf, and that all those who became proficient enough in it could command good positions in certain professions, particularly in the insurance line. Therefore, he said, it is the proper study for a young man.

So the man went home, and calling his eldest son to him, said, "I am sorry I did not know to advise you sooner. The proper subject for you to study, I am told, is golf. I know nothing of it myself; but here is money. Go to the city in the

east, and when you have become proficient in this subject, then go and become an Insurance Manager."

"Thank you, father," replied his son. "But having already studied the subject, instead of amusing myself as might have done in my spare time, I am fairly proficient, so I shall apply at once for a post."

So he went; and the man who interviewed him said:—

"Do you golf?"

"Yes."

"How many can you go round in?"

"Seventy-four."

"Very good. Start to-morrow."

He started; and in a few years he was manager of the company.

To Success?

Meantime, the father had sent his second son also to the city in the east. The man who interviewed him asked:—

"What is your name?"

"Swiper."

"What? Any relation of Swiper of the Bogey Insurance Company?"

"Yes. I'm his cousin."

"Good! How do you manage when you play against him?"

"Fairly well. I often divide a hole with him."

"Good again! Start work on Monday. But come in to-morrow at 2 p.m., and bring your sticks with you. We'll need you in the match against the Bogeys."

THE EXCELSIOR LIFE INSURANCE COMPANY.

The Managing Director announces the appointment of Mr. Charles Q. Parker, for many years secretary-treasurer of the Company, as its Western manager with headquarters at Winnipeg.

Mr. Parker will have general oversight of the Company's Western business, especially its large mortgage investments.

Mr. T. Dark, F.A.S., actuary of the Company, has assumed the duties of secretary, and will now hold the dual position of secretary and actuary.

Mr. Charles P. Muckle, A.A.S., has been appointed treasurer of the Company.

FIRE PREVENTION.

Any public effort towards reduction of fire waste is so much good done for the community at large. Every wise man in the community will be well covered for fire risks, and it follows that the less waste the lower the rate charged for insurance. In furtherance of this laudable object every city and municipality is expected to encourage fire protection propaganda, the cost of which will more than recoup itself. October 9th will be Fire Prevention Day throughout the Dominion.