

HOW TO OBTAIN A DOMINION LICENSE.

(Continued from p. 1029.)

past the following classes of securities have been accepted:—

- (iii) Canadian municipal securities;
- (iv) Debentures of Canadian loan companies which comply with the conditions fixed by the Board as to financial standing;
- (v) Securities of the Governments of certain states of the United States.

The securities mentioned in (i) and (ii) above, are accepted at their market value not exceeding par at the time they are deposited. Those mentioned in (iii), (iv) and (v) are accepted at 95 per cent. of their market value, the accepted value in no case to exceed par.

If registered securities are deposited they must be registered as follows:—

In the name of "The Receiver General of Canada in trust for the company being part of the deposit made by the company with said Receiver General, in pursuance of the statutes of Canada in that behalf."

(d) No fees are charged by this Department for filing documents, nor for the license or any renewal of the license. To meet the expenses of the Department, an annual assessment is made on all companies licensed by the Department. This assessment is based on the premium income of the companies, the rate in the past being less than one-tenth of one per cent.

(e) A Federal war tax of 1 per cent. of the net cash received for premiums in Canada, other than life insurance premiums, is payable under the Special War Revenue Act, 1915.

PUTTING YOUR OWN HOUSE IN ORDER.

How can any life insurance man ever hope to succeed if he does not carry adequate protection on his own life, granting that he is insurable? Why should such a man expect to succeed—for that matter, why should any salesman deserve to succeed who makes his livelihood in selling to others that which he is in duty bound first to sell to himself, but which he fails to do? These remarks are prompted by the recent death of a well-known young life insurance man, and the subsequent disclosure that he carried absolutely no insurance and that his family had been left destitute.

Unfortunately, incidents of this nature are not uncommon, and when made public they never fail to cast serious reflection on the good faith of the entire body of life insurance agents. People have

neither time nor use for those who preach vigorously and practice not at all. Aside from the hypocrisy of such a procedure, there is on the other hand this well established principle of salesmanship to be considered—that the man who shows his faith in his own proposition by making himself his best customer, is certain for that reason to be a more convincing, more sincere and more successful salesman.—*Mutual Life of New York.*

It was 10 o'clock a.m. when the angered special agent found the night clerk of the hotel in a two-train-a-day town, and wrathfully complained that he hadn't been called, as he ordered, for the 7 o'clock morning train, obliging loss of time until the next train in the evening. "Well," explained the clerk, cheerfully, "how could I, when I've only just got up myself?"—*Glens Falls Now and Then.*

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