

Company established an agency in Great Britain Mr. White was one of the staff sent over, but, after remaining a couple of years, he preferred to return to Canada, where he went to work in the Hamilton district, and, on the withdrawal of Mr. R. Junkin, succeeded to the position of Manager, which he now occupies with much credit.



Don't.

Don't start in soliciting assurance as a temporary employment, or unless you mean to stick.

Don't think that it is all play. No man works harder nor more hours than the successful assurance deputy.

Don't believe that you can learn it all in a minute. Some men have worked at it for years, and have much to learn still.

Don't think that it is necessary to tell every man you meet all you do know about it. He will probably think you are a bore.

Don't suppose that "gift of gab" is all that is necessary for success. Silence is golden, even in soliciting.

Don't sit in your house and do nothing, because the weather is bad. Stormy-day people have more leisure to give you and more inclination to listen.

Don't be discouraged because a man says no. Nine out of ten say no before they say yes.

—Columbian Herald.



A South Sea Islander would rather die than submit to amputation; he believes that no man can enter Paradise who has lost a limb.

Cheap Assurance.

The question of cheap life assurance is one which possesses a certain amount of fascination for the average man, says the Canadian Trade Review. Few men are sufficiently level-headed to realize that absolute security cannot be guaranteed save at remunerative rates, and that, unless their assurance is absolutely secure, it is practically not assurance at all, no matter how gaudy the policy or how imposing the rows of figures the agent may quote. Yet men will still go in for cheap assurance. Were it not so there would not be so many assurance societies, and we should not hear so often of their collapse or of the losses

of those who took out assurance in them simply because it was cheaper to do so—for a while—than to pay the level premiums in a sound, well-established company.

Yet the sufferers do not really deserve commiseration. They go into these societies with their eyes open, because they are able to start their policies at a low price per thousand, and regardless of the fact that they receive no guarantee or explanation as to how this low price is to be rendered permanent unless new members can be secured with sufficient rapidity to keep the rate of mortality abnormally low. Consequently, when the death rate increases, as it inevitably must with the lapse of time, and the new membership is not sufficient to keep down the cost, either the society must wind up or the premiums must be increased until the assurance is no longer cheap. They then awake to the fact that, although assurance can be carried on for a while on plans which provide