

Insurance

The Large Policy

THERE are a multitude of events in every-day life that point to the wisdom of life insurance, while the large policies taken out yearly by men of means and business acumen point conclusively to the fact that insurance is a sound investment

The day of large policies has arrived. For something like half a century, life insurance business was developed extensively without the appearance of the large policy. In those days a man would have been considered mentally deranged who invested in a policy of a hundred thousand dollars. At the present time there are estimated to be nearly two thousand individuals in America who hold policies for that amount or over. Two well-known Americans carry policies of \$1,500,000 and \$2,000,000, respectively. In the \$1,000,000 and over class, eight names appear; in the \$900,000 class, one; eight at \$100,000; three at \$600,000; and twenty-seven at \$500,000—making a total of some forty-seven persons carrying half a million and over. The \$400,000 class is estimated to number seventeen; the \$300,000 division, fifty-nine; the \$200,000 division, two hundred and fifty-eight; and the \$100,000 class, the magnificent total of one thousand three hundred and forty-four individuals.

The above furnishes a striking and convincing answer as to what our men of wealth think of insurance. If keen, shrewd, men of large affairs give life insurance such an unqualified endorsement, why should the man of smaller resources hesitate

Life Insurance as a Profession

"Life insurance," says L. G. Fouse, "is a promising field for young men; it affords

a most excellent opportunity for the development of faculties essential to thrift, self-reliance, and independence. The college graduate who is looking around for something to do can find it in the field of life insurance if he is made of the right stuff. He must remember, however, that the process of education must be continued through life; in college he has merely laid a foundation for a broader and practical education. In such process the body must be disciplined to obey the will and the mind by daily exercise, and be subordinated to the higher aspirations and nobler emotions, so that the will may direct opportunely and wisely. In entering upon the contest of life, in any pursuit, concentration and determination are essential to success. Others will always be found to challenge one at every step for supremacy, and in life insurance, this is pointedly true. When entering upon the life insurance field, equipped with rate book, applications, and the prospectus of the company you represent, you are challenged first, by the apparent indifference of the public; second, by agents representing other companies. As to the first, this is readily overcome, because it is only apparent. The fact is, every producer has a monetary value, and it is now universally recognized that such value should be protected and secured to dependents by life insurance. It is, therefore, necessary for you to cultivate and train your faculties in order to enable you to overcome indifference and procrastination. To meet the second challenge successfully, it is necessary to be intensely loyal to the company you represent. Loyalty will at once suggest the necessary diplomacy and expediencies."
