

with that of the much maligned life assurance agent. I do not claim that life companies are charitable institutions. They are business organizations, conducted by business men on business principles and for business ends; but that fact increases rather than diminishes the importance and usefulness of their operations. What would be the result if the whole system of life assurance were some night to be swept out of existence by a magician's wand? A greater financial calamity to the world could hardly be imagined. The young husbands and fathers of the future would have the sorrowful thought at all times present to their minds that if premature death should overtake them, their loved ones would be left in destitution. What would the accumulation of twenty, thirty or even fifty dollars per annum for two, five or ten years amount to as a provision for the future, in comparison with the sums which these annual payments would have purchased in the form of life assurance? Nothing has yet been devised that can take the place of the life policy. I dwell thus on the nature of the business because these considerations should influence and mould all legislation in regard to it. To restrict the operations of our life companies would be as objectionable as to restrict the operations of charity or philanthropy, and the aim of parliament on the contrary should be to encourage and foster this great system which is such a blessing to humanity."—From an address on "Insurance Legislation," by Mr. T. B. Macau'ay, F.I.A., before the National Association of Life Underwriters at Toronto.

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#### Do Your Best.

A life assurance company gives the field men these words of advice and encouragement:

Some men get results if kindly en-

couraged—but give us the man who can do things in spite of fate.

It isn't so much difference in territory as difference in knowledge of the business—difference in will power which means energy and the capacity for intelligent labor—difference in vim, loyalty to the company and a high sense of duty. These are the things, rather than one's surroundings, that mark the line between failure and success.

The secret of it all this is—believe in the company, believe in yourself, work to the utmost of your capacity with no thought of failure and with just one thing in view—results.

The only way you can hope to have prospects is to keep meeting people and keep yourself in touch with the world constantly.

Sell to yourself what you sell to others.

How can you assure others if you yourself are not a policy holder?

Sweep out of your mind like so many cobwebs any apologetic feeling regarding your daily work.

You are not trying to persuade people to waste their money, you are persuading them to take something they need.

You are helping them benefit their own condition in life. You are doing them a far greater favor than they do you.

And finally: Don't get discouraged when you are striving to do your level best. Work will win. You will laugh to-morrow over the cares and worries of to-day.

But be sure you are honestly doing your best.



#### Just Among Ourselves.

Mr. J. H. Hall, of the head office staff, has, after twenty years of good and faithful service, severed his connection with this Company, and is now breathing the pure air of St. Andrews East, where he has taken up his residence.

Previous to his departure, members of the head office staff presented Mr. Hall with a beautiful marble clock and a set of candle sticks.

We trust the clock may mark off only pleasant moments to both Mr. and Mrs. Hall, and that they may both enjoy the best of health in their new home.