

infected with the baneful miasma of its opposite neighbour "over-worry."

Frequently too this sense of unrest is increased by your regrets that you cannot prevail on those whose duties are in some way or other interwoven with yours, to imbue themselves with a spirit of intelligence, stability, correctness and promptitude, and to take pride in carrying out their part of your mutual labor in a thorough and true manner; and these regrets possibly for their own sake as much as for the extra work they throw on you; and so your very consideration and regard for your neighbour may add to, and in fact induce the over-worry that tells on your mental and bodily health.

Or you may be eagerly and honestly striving to advance the interests and, increase the business of the Company or employer you act for; and in so doing you may be thwarted by others who by virtue of their position are placed over you or under your control. They may be upright in all particulars, but your hardest work and best efforts seem to be nullified by their carelessness, want of support, or difference of opinion; and here again comes in the danger of the enemy "over-worry" becoming your master.

Perchance too in your eagerness to advance the prosperity of your Company, you may be tempted to look too much at what your competitors are doing, and forgetting awhile to emulate the good qualities by which many of them have achieved success, you seek the weak points in their armour, and are led to follow some of the frailties to which even the best of mortals are subject; you watch the doings of others more than your own pathway, and perhaps are led to filch business from them as hearsay tells you they have from others, and as your fear hints that others may from you. The fiend "over-worry" attacks you here in his most deadly form; you constantly envy the success of those who apparently have distanced you, and in like manner fear that others may tear from you whatever you may have achieved. And so the "worry" damages your peace of mind and your health far more than does the "hard work" to which you credit the troubles that vex you.

These remarks have been induced by the frequent articles and numerous paragraphs that appear from time to time in Insurance Journals and in the daily press.

Over-work is credited with many victims, and physicians prescribe absolute quiet and rest and change of scene for a time, after which the patient returns and after awhile the disease also.

The rational method of cure would seem to be, first, for the patient himself to carefully examine the root of the trouble, and if he find that his health and strength cannot be made to fight successfully with it, or to bear manfully with the inconveniences and troubles that he cannot control, to radically change his whole mode of living, and of his business system.

Not necessarily to make an erratic and spasmodic change in his method of earning a livelihood, unless careful consideration convince him that such a course be necessary.

But, if there are certain conditions and associations that by the strongest effort of his will cannot be kept from annoying and wearying him, that are clearly injuring his health mentally and physically, then, that these conditions and associations, howsoever valuable they may seem, should be cut adrift at whatever cost.

Such a course, if wisely taken, and stringently adopted, would have saved many a ruined constitution, would have preserved many a noble life wrecked ere its prime, would have lengthened many a career that bid fair to be of good service on the side of truth and honest dealing.

*Mens sana in corpore sano* is after all the main desideratum in business life, and the homely proverb that "a stitch in time saves nine," is worthy the careful thought of those best, hardworking men who feel the first effects of the fiend "over-worry."

#### TWELFTH ANNUAL MEETING OF THE FIRE UNDERWRITERS' ASSOCIATION OF THE NORTH-WEST.

Of all Associations we know of for mutual help and friendship among Insurance men and improvement to Insurance business, there is none that so commands our respect, and fulfils its purpose with so much dignity and efficiency as the Fire Underwriter's Association of the North-West. For twelve years it has annually brought together the ablest minds and most active workers in the profession, to a conclave where the petty jealousies and annoyances incidental to all human concerns have, for the time at least, been forgotten. Each year good seed has been sown, which, like that of the sower of old, has fallen in various soils, some to come to naught, but much to bring forth rich fruit, in its season.

There is something more than mere dollars and cents in every calling. It will be a sorry day for religion, art, literature or science when those engaged therein are only so employed because there is so much money in any or either of them. Without the desire for knowledge and perfection for their own sake, aside from the means of living, religion were but blasphemy, art and literature a mockery, and science a curse. For true success in everything there must be some further stimulus than the mere money value. We speak in general rules, not fearing the contradictions offered by a few exceptions. Every true mechanic, who is worthy of his hire, takes as much interest, according to the importance of his work and the grasp of his intellect, in the shaping and finish of the article under his hand, as the painter or sculptor in his subtler labour, or the scientist in his vaster research. It is this highest, subtlest and most essential quality that is so largely cultivated by the Association that held its Twelfth Annual Meeting in Chicago last month. And it is through the thoughts uttered and the hopes expressed by those thus met that the public may know that Fire Insurance is not in itself the grab game or hazard that so many have good reason at times to suppose it.

That there is hazard in Insurance every one knows,