

## One Hundred Dollars

and upwards may be invested in our Debentures. They are issued for one or more years. Interest is paid twice a year. They are

### An Authorized Trustee Investment

Send for specimen Debenture, last Annual Report, and all information.

### CANADA PERMANENT MORTGAGE CORPORATION

Established 1855.

Paid-up Capital and Reserve  
ELEVEN MILLION DOLLARS

Toronto Street - Toronto

## Cawthra Mulock & Co.

Members of  
Toronto Stock Exchange

### Brokers and Bankers

12 KING STREET EAST  
TORONTO, CANADA

CABLE ADDRESS—CAWLOCK, TORONTO

## NEW RECORDS

Results secured during the past year re-affirm the position of the Sun Life of Canada as the largest life assurance organization of the Dominion.

Fair dealing and progressive business methods have given it leadership in annual New Business, Total Business in Force, Assets, Surplus Earnings, Net Surplus, Total Income, Premium Income and Payments to Policyholders.

**SUN LIFE ASSURANCE  
COMPANY OF CANADA**  
HEAD OFFICE—MONTREAL

# FINANCIAL

## Why Do Men Fail?

By EDWARD E. PURINTON

In the Independent

WHY does the average man die at about forty years of age? asks Edward Earle Purinton in The Independent. Because he is an extremist. Why does the American business man fail, nine times out of ten? Because he is an extremist. Why does the wage-earner have but a 21 per cent. chance of earning more than \$1,000 a year all his life, with a 79 per cent. probability of making less than a thousand a year? Because he is an extremist. Why does the ordinary man fall short of any goal worth gaining? Because he is an extremist.

Unruly temperament is at the bottom of all failure. The man who thinks right, feels right, works right, lives right, does right, cannot fail. Whoever has failed has been somehow wrong in one of these five respects. During recent years a number of my personal acquaintances have met failure in their business projects or professional ideals, the amounts lost ranging from a few hundred dollars to \$750,000. One man was a builder, another a manufacturer, another a publisher, another a lawyer, another a promoter, another a preacher, and so on. But they were all temperamental extremists.

One man failed because he was too social. He formed a business company on a friendship basis, most of the stockholders and officials being his personal favourites. Whereupon they, because he was their friend, up and did him out of his money.

Another man failed because he was not social enough. He took business problems and worries carefully home with him; all evening he kept them beside him when he should have been making friends or playfellows of his family and neighbours; he went to bed with his business troubles on his mind, so he could not sleep; and finally he went to pieces in a grand collapse.

Another man failed because he was too optimistic. He wrote a lot of rainbow literature on the success of other enterprises that looked like his; and on the strength of his belief in the future he sold several hundred thousand dollars' worth of stock. But he

could not manage the business at all, in spite of its great possibilities. Wherefore the stockholders took out of the ruin a few cents on the dollar, instead of making thirty per cent. on their investment as they were promised.

Another man failed because he was too philanthropic. He was so anxious to render a service to his patrons that he neglected to sell them goods at a fair profit. Having received something for nothing, they undervalued the whole proposition.

We could cite many other examples to show how the uncontrolled, perhaps unrecognized, extremes of temperament cause personal ruin. Failure is but the matured fruit of a lifelong temperamental folly. How many such seeds of folly are silently growing in your garden of personality?

We here make protest against the current fad of mere business efficiency. Your moral balance means more to you than your business method. If you must lose money and prestige that you may gain wisdom and character, you should welcome the loss. A big man is always the backbone of a big business; whenever a business totters and tumbles, or dwindles and dies, the need is for a bigger man somewhere in it. Personal perspective may be regarded as the fundamental factor in financial success. And efficiency only measures on the surface the moral size of a man too big to bother with efficiency. You will not get the finest results from your work until you are so well poised that you do not care what the results may be.

Efficiency engineers have placed too much comparative emphasis on the financial and industrial tests of manpower. When you go to buy an expensive horse, you study the animal at rest before you watch him at work. Equally, you should never hire an expensive employee, until you observe him, or test him, outside of office hours. A man's behaviour at home, on the street, in society and among his chosen friends, may serve to indicate what he will be twenty years from now even more clearly than his present salary or position. Business methods may be the effect of compulsion. Leisure habits, however, are the effects of volition. And the key to destiny will be found in what a man does when he has the time and chance to do as he pleases. The arbiters of your talents are your tastes.

### A New Play in Canada.

THE gifted and universally popular actor, Albert Brown, who has lately appeared in a highly successful week's run in Montreal will show Canadians a new phase of his art this season. He is making a sumptuous production of Paul Kester's beautiful romantic play, "The Love of a King." "When Knighthood Was in Flower," an earlier work of Kester's, made a fortune for Julia Marlowe and is still a household word among playgoers, and his new play is regarded by critics as an even more brilliant achievement. It deals in a dramatic, yet idyllic way

with the love story of George, Prince of Wales (afterwards George III.), and the pretty Quakeress, Hannah Lightfoot.

In presenting the piece Mr. Brown is satisfying his ambition to show Canadian playgoers the best that is in him and demonstrate the lights and shades of his art. He feels that the time is ripe for a revival of costume plays alive with colour and based on manliness and sentiment, in contrast to the melodramas and farces of a realistic kind which have been so popular of late years. Such a play is "The Love of a King," and in it Mr. Kester has provided him with the opportunity of a lifetime. It must be remembered that George before he became involved in cares of state, was one of the most popular princes in the annals of British royalty and it is in this aspect that he is shown. A large and carefully selected company will present the piece, and for the role of Hannah Mr. Brown has secured Lenore Phelps, one of the most beautiful and talented ingenues on the American stage. Mr. Brown's bookings include all the Canadian towns and cities he has visited during the past two seasons and his innumerable admirers are assured of a refreshing treat.

### Hambourg in B. C.

BORIS HAMBURG is now closing his summer concert tour in the West, mainly in British Columbia, where he has been for the past several weeks. The tour has been singularly successful, especially at a season of the year when music is supposed to be "canned." From the newspaper reports in western papers we note that a column of sustained-pedal praise is not counted too much to devote to some of these concerts. Boris is accompanied on his tour by Mr. Laurence Lambert, Calgary impresario, who also makes an occasional business of singing and does it well; and by Mr. Gerald Moore, solo pianist and accompanist. He returns east about September 20th.

### Rimrock Jones

(Continued from page 23.)

ninety days you will have to appear or lose your stock by default."

"Uhr! Pretty nice!" he sneered, and came in and sat down in a chair. "Pretty nice!" he repeated as he took off his hat and glanced around the room, "you must've known I was coming. What's the matter?" he burst out as she made no answer, "can't you hear, or don't you care?"

"I can hear," she replied categorically, "and I don't care."

"Oh! Like the rest of 'em, hey? Got no use for me, now. And so I'm summoned to appear in court? I come back home and the first thing you shove at me is this heer little notice." He drummed on a desk with the rolled-up paper, but as she sighed he changed his tone. "Well, well," he said, "you've got things all changed since Rimrock was here before."

"Yes," she answered with her old-time pleasantness. "Mr. Jepson did it. I found it like this myself."

"S that so?" observed Rimrock and gazed at her curiously. "How long ago was that?"

"Oh, back in November. It was about the twentieth. I came to send out the notices."

"Oh! Ah, yes! For the annual

## Property Management

On account of inexperience, illness, absence, a desire to travel or the demands of other business, individuals may wish to be relieved from the responsibility of the management of property, including mortgages, real estate, securities, etc. In such cases, the management may be entrusted to our experienced care with the fullest confidence. Property situated in Western Provinces carefully managed through our Three Western Branch Offices. Write for particulars.

### THE TORONTO GENERAL TRUSTS

CORPORATION  
HEAD OFFICE: TORONTO, ONT.  
Capital and Reserve, \$3,350,000.00