

"If I Were an Insurance Man."

Address Delivered by Rev. Dr. Jones, to the Life Underwriters' Association.

Mr. President and Gentlemen:—I thank you for your kind greeting. I must confess, however, that I was more at home with your Menu than I shall be for the next few minutes in talking to you about Insurance, for that is a little bit out of my line. The most I can do is to remind you, perhaps, of some things you already know.

Everybody is interested in Life Insurance. There is the Life Insurance man himself who is always so extraordinarily interested in the sale of his goods. And one can hardly think his earnestness is motivated by any hope of large commissions; rather must it be that he is definitely converted to the supreme importance of his subject. Then, we who have already taken out policies, are concerned as we grow older, and our powers of earning are greater, to increase our investments. Parents are reflecting on the value of insurance for their children in view of their careers; Clergymen, naturally, are interested in seeing their poorer parishioners become insured, because they are more conversant than anybody else with what happens to the widow and orphans when left penniless upon a cold world. And it is a cold world as such unfortunate know. Charity has a warm name but possesses frequently a cold hand. In fact everybody is or ought to be interested in Life Insurance. Its benefits are so evident, its shelter is so providential, its comforts are so easily available, that it makes a great appeal to us all. To advocate it is only another way of preaching the Providence of God for his distressed children.

Now let me draw your attention to two or three interesting considerations. This is a day of INDUSTRIAL UNREST. The workman is increasingly and insistently making himself heard. He demands that serious attention be given to his cry. What is wrong? What are the causes of his evident dissatisfaction? There are many, of course. But let us not be deceived in supposing that it is the profits of his employer or the paucity of his daily wage that constitute the great burden of his dissatisfaction. The trouble goes deeper than is here indicated. It is the uncertainty of the future in respect to his wife and children. When the workman sells his labor he is bartering far more than his energy, experience and skill. He is placing in the labor market not merely the purchasable powers of his individual self, he is also placing there what he represents in his family life. His measure is not his physical and spiritual unit only, but his representative responsibility. The employer, however, does not always take this into consideration. He views the man detached from his home relations. He

sees only the labor value of the man and makes his bargain only on that basis. In consequence the present only is considered, and the future hangs heavy with uncertainty, and there is consequent dissatisfaction.

We are living at a time when great importance is given to the subject of Physical Health. It is proclaimed from a hundred different platforms that men should not only live in a better condition of health but also live longer. There was a day when people acquiesced in sickness and death as marking an expression of God's Will. "It is the will of God" was the comforting maxim of people's lives. And perhaps this unhealthy philosophy still prevails in many of our remote districts. Norman Duncan's books on Newfoundland life would lead us to suppose so. But generally speaking we have achieved a nobler view of life. We see life as a gift to be held in trust as long as possible and that every care should be taken to place the possible at the point where the physical powers are completely exhausted. viz., old age. This is the insight of our religion. But it is also the enunciation of modern psychology; it is the attractive merit of such magazines as that excellent one edited by Bernard Macfadden; it is the secret of the power of some of our new religious cults like Christian Science, Divine Science, the New Thought Movement and kindred organizations. Men should live well and live long, and every effort should be made to remove all barriers to the realization of such an ideal.

Still another consideration: we are never allowed to forget even for a day, these times, the necessity of giving our children the best possible EDUCATION. This is done to-day in many countries without much cost to the parents. It is not so, however, with us. Parents have to pay for their children's education, and very often their incomes are not commensurate with this demand upon them and in consequence the children have to go without education, and they enter a world of competition poorly equipped and sadly deficient in competing capital. The query how this may be remedied under present conditions is a pressing one to every parent.

Finally, the paramountcy of first class CITIZENSHIP is a self-evident truth to a democratic people. Whether democracy be good or bad is determined by the character of the citizenship of the demos—the people. If the average of citizenship be good the country is well governed and the people well self-disciplined, if the average be poor the contrary results are manifested in our nation's life. Who makes the best citizen? The Idealist? Perhaps so, and perhaps not so. For the Idealist is often a mere dreamer and dreams

only are not sufficient to make men worthy citizens. Then, the man with traditions to live up to? Traditions are valuable as a civic asset. But we have known men who possessed the very best of them, and failed in citizenship. Well, Education? It may and it may not. It all depends. Now while I do not wish to discount the value of either idealism or tradition or education in the making of a citizen, for they are all good and sound elements. Yet I can conceive of nothing, other things being equal, that would contribute more solidly to good citizenship than to possess a "stake" in one's country. This may be property, family interests or something else. But to have a "Stake" in one's land, to be held to it by something tangible and of merit, surely this has a great bearing on making one realize the responsibilities of one's citizenship.

With these considerations in mind let us try to see the bearing of Life Insurance upon what we have said. In the first place it has a contribution to make toward the settlement of Industrial strife. This is hinted at in your GROUP INSURANCE movement—a most excellent undertaking. If it be uncertainty as to the future welfare of the workman's family; that is, as to what may happen to them after his decease, or upon his being maimed permanently or otherwise, that makes him in part a dissatisfied and discontented man, surely this can be ameliorated to some extent by a protection policy of Life Insurance. And it would hardly be regarded as unreasonable if in consideration of my wholehearted service to my employer, he in addition to my weekly wage, give me and my family the comfortable and comforting protection that Life Insurance would offer. A generosity of this humane character would I believe appeal immensely to the workman.

Secondly, reflect on the bearing of Life Insurance on the prolongation of life. I do not undervalue the importance of modern psychology or mental science or sound views of sanitary living in the contribution that each is making towards better physical conditions as regards the health of the people. Nor can I say too much of the value of correct religious teaching in this respect. But it is indisputable that what tends to lessen the worry of life tends to prolong life; and two thirds of the worried faces one meets in a day's walk have the cause of their anxiety in their mental attitude towards the future. They live from "hand to mouth" and no provision is made for the proverbial "rainy day." And no provision can be made for such a day, for daily the mouth can take care of all the hand provides—and still the workman have his dreaded "rainy day" taken care of by a Life Insurance policy and much of that worry will immediately disappear; and this type of man after all is usually not the man that gives much time to Health Cures to Psychotherapy, to Psychology or even Religion in this out of the way sense. But the practical tangible Life Insurance Policy he has time for and understanding for, and in its presence he would find comfort, ease, peace and security and with these blessings go the lengthening of one's days and the enrichment and invigoration of one's existence.

In the third place, what about Life Insurance and the Education of our children? In a word it is this: If every young man from fifteen to twenty years were to buy insurance to the extent of a thousand dollars or more if possible on the Endowment or semi-endowment plan with the deliberate purpose of providing a fund for the education of his children, should he marry, by the time the policy would have matured the children would be of age to benefit educationally from this wise provision. If your father and my father had adopted this method of providing funds for our education, it is very probable that our careers to-day would be somewhat different from what they are and it is very true as I am sure we all think, that whatever our position in life may be there are always greater opportunities for the educated man than for the man of limited educational achievements. If I were an Insurance man I should develop this thought.

Finally regarding Life Insurance and Citizenship. Where is the connecting link here? I do not think it is difficult to find it, for is not a good life insurance policy a "stake" in one's country—the very kind of "stake" that I referred to a few moments ago as making for good citizenship. A man may not be fortunate enough to own house or land but if his life be insured he has one important reason at least to live his life as a reputable citizen. The very endeavor he has to constantly make to meet his premiums will help in the development of the man as a citizen. For here is a sense of responsibility, here is industry, here is ambition, here is morality. And every man can place this valuable asset in the bank of his good name.

Now, gentlemen, in view of the place of importance I have given to Life Insurance, if I were an Insurance man, I would rank my job among the greatest. It would seem to me a first class profession. A few moments ago, one of the Managers present said that "he hoped the day would come when it would be classed with the professions of the lawyer and doctor." Why not? Could it not be seen as being even more ambitious still? Upon the decease of his client the lawyer divides the

estate, the insurance man at the same moment creates an estate. Is not the Creator greater than the Divider? The doctor's duty is to heal an ache while the insurance man aims to heal a family of aches—his work goes farther and is more radically remedial. Place your job high—sink it deep down into human needs and lift it—till it reaches the highest summit of human hopes.

Again, if I were an Insurance Man I should emphasize the moral value of my profession. To pay ones premiums on insurance one must work, and to work we owe much of the strength of our moral fibre as a people. The indolent man is the man of crime. It is always true that "Satan still finds mischief for idle hands to do." But he who works and must of necessity work can not easily become a bad man. For human toil is one of nature's great moral forces. And in emphasizing the ethical basis of any insurance advocacy I would not fail to resort to Scripture for here are contained many statements easily applicable to the sale of Life Insurance. For example: "Take no anxious thought for to-morrow," "If a man will not provide for his own home he is worse than an infidel," "Make to yourselves friends of the Mammon of unrighteousness," etc., i.e., be worldly wise. And there are many such holy words that might be learned and applied with telling power by the reverent minded Agent of insurance in bringing to the community his beneficial service. Without doubt Life Insurance has its moral foundations and may be buttressed by ethical precepts and he is a wise man who will walk this way.

Further, if I were an Insurance Man I would press home to the people the domestic phases of the question. What it must mean to the sorrowing widow and orphaned children; to have to face life unsupported by a single material stay is only known to those broken hearts who have had this sad experience. On the other hand to see through the tears of grief the parchment that tells of loving foresight, of reasoned affection, of comfortable provision for daily necessities—surely this is one way in which the Father would "wipe our tears away." But the Life Insurance policy does even more than this. It prevents the breaking up of a home. It keeps it still a home. And in thus stabilizing the home, it surely protects the State. The loss of a home to the State is the weakening of the State to that extent. A nation is not an aggregation of individuals, a mob; but a collection of homes, and in their permanency and safety lies the nation's security. Thus Life Insurance is a National asset of the utmost importance.

One thing more, I should like to remind you of the importance of character in the sale of insurance. The successful insurance man is a man of self-respecting manhood, a man of integrity and honor, of rectitude and reliability. He must be all this. And given such a body of men in any community it would not be very long when instead of the insurance man soliciting business from the people, the people would spontaneously solicit their peculiar kind of service to them and their families. But first of all, and as a foundation to all this there must be dignified character. That is as Kipling says "Keep yourself just" so.

"The 'eathen in 'is blindness bows 'e don't obey no orders unless they is 'is own; 'e keeps 'is side arms awful; 'e leaves 'em all about. 'An' then comes up the regiment 'an' pokes the 'eathen out. All along o' dirtiness, all along o' mess,



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U.S. Government Turns Down Germany.

Refused to Become Mediator on Reparations--Huns Won't Part With Gold--British Miners Holding Out.

GERMANY ASKS U.S. MEDIATION.

BERLIN, April 21. The German Government has formally asked the President of the United States to mediate in the reparations question. A note embodying the request was forwarded Wednesday by Lovings Dressel, United States Commissioner in Berlin, to the State Department in Washington. It was signed by Dr. Walter Simons, Foreign Minister. The appeal pledges Germany to accept mediation without reservations and to fulfill absolutely any award President Harding may make after examination and investigation into the subject.

HARDING WILL NOT MEDIATE.

WASHINGTON, April 21. The United States Government refused to-day an urgent request of the German Government that President Harding mediate the question of reparations between Germany and the Allies and fix the sum Germany is to pay. The United States agreed, however, that if the German government would formulate promptly such proposals regarding reparations "as would present a proper basis for discussion, it would consider bringing the matter to attention of the Allied governments in a manner acceptable to them, in order that negotiations may be speedily resumed."

WOLVIN PRESENTS CASE OF COAL COMPANY.

OTTAWA, April 21. Roy M. Wolvin presented the case of the steel and coal merger to the Fuel Committee of the House of Commons to-day. Wolvin strongly challenged the statements that the merger had made any attempt to hold up the Canadian National Railways for a higher price than could be obtained on coal from the U.S. mines.

BUBONIC PLAGUE AT ALEXANDRIA.

ALEXANDRIA, April 21. Bubonic plague has broken out here, an average of thirty-five cases being reported daily. Quarantine has been imposed and vessels are leaving harbor to avoid detention.

MINERS STAND FOR THEIR DEMANDS.

LONDON, April 21. Fears were expressed to-night that there may be a prolonged stoppage of work at the mines. At the conclusion of the meeting of the Miners' Executive to-day, Frank Hodges, Secretary of the Miners' Union, said that district reports all clearly indicated that the men were standing firmly by the principles of a "National Wages Board and National Wages Pool." It is considered not unlikely that to-morrow's conference of the Miners' Delegates will adjourn without reaching any decision. Meantime the Government appears to be standing aside until the parties to the dispute are able to agree on some basis for conference.

WON'T DO IT.

PARIS, April 21. The German Government has refused to transfer the gold reserves of

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met seemed to be talking about it. Then I saw your letter, and knew you would tell me about it."

"Well, you know how weak and miserable I was for years in spite of all the doctors could do for me. I was nervous, irritable, restless and sleepless. Thought sometimes I would go out of my mind from worry and depressed spirits. I need not tell you how well I am now. You can see for yourself. There is the whole story, and all the credit is due to Dr. Chase's Nerve Food."

"I get your viewpoint now. It would be a sin and a shame if you did not tell others."

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