

Have Faith in Your Work

Do you believe heart and soul in life insurance and do you intend to make it your life-work? Or are you engaged in the business only "till you get something better"? If you are in this latter frame of mind, you have not grasped the real nature of life insurance; your idea of it is distorted and you should seek enlightenment at once. Let some competent insurance man enlighten you and you will see the real grandeur of the business and the honor of belonging to it. To comprehend the business fully is to wish to belong to it forever.

In no business can you do as well for yourself or for others as you can in this business. Your work will endure, and benefit mankind even in the distant future. You will be proud of its results as the years go by and as the gladdened hearts of the families you have served go out to you in grateful esteem.

A Great Moral Uplifting Business.

But make up your mind that life insurance is no mere commission-catching business device. It is a great moral uplifting business. It does bring commissions, certainly—yea, and plenty of them to those who work—but unless the work is done primarily from the depth of one's convictions that one is conferring a great boon on the prospect and his family, the commissions will be few and slight. Never look upon the commission as the primary motive in interviewing prospects. You are a social servant, engaged in the work of rescuing society from some of its worst hardships, and if you persevere in the work your commissions will take care of themselves. Out of the wealth that you have saved for society, society can afford to hand you back your stipulated portion, which you can enjoy with a good conscience.

The above is the standpoint of the true worker; the constructive and creative worker; the man whose labor makes the world better. It is not the standpoint of the dawdler or trifler, the selfish opportunist, and the man who wants to reap without sowing. Such men have no place in life insurance. It is a business for stern, earnest, conscientious workers, and for no others.

QUITTING MANITOBA FIELD.

The West of Scotland Insurance Office of Glasgow, Scotland, having discontinued business and withdrawn from the Province of Manitoba, gives notice that the company has reinsured all its liability under unexpired policies with the Yorkshire Insurance Company, of York, England, a company holding a Dominion license and registered to transact insurance business in the Province of Manitoba. The West of Scotland only took out its license in Manitoba in 1914.

BIG BUSINESS.

There are approximately twenty-five insurance risks in the United States carried for amounts of \$1,000,000 or more, policies made payable to corporations and co-partnerships. Rodman Wanamaker carries \$4,000,000 insurance for benefit of Wanamaker business enterprises, Harry S. Selfridge, head of the large department store in London, carried \$2,500,000 insurance.

PHYSICAL DECAY ON INCREASE.

Dr. Fisk of New York, Director of Hygiene, Life Extension Institute, declares that early physical decay among Americans is increasing. Examination of 1,000 workers in Detroit and 1,000 clerks showed serious ailments with vast majority although few knew of physical impairment. Principal complaint was hardened arteries in both groups.

PRACTICAL PROHIBITION.

260,000,000 gallons of vodka, owned by Russian government, cannot be drunk because of the perpetual prohibition, and its destruction or technical utilization is demanded. Chemists are endeavoring to adapt it to motor car fuel use, or manufacture of synthetic rubber.

CAPT. SHAW ON ACTIVE SERVICE.

Capt. H. LeRoy Shaw of the Grenadier Guards, who for eleven years has been manager of the Imperial Life at Montreal, has been granted leave of absence, during which Mr. L'Esperance, superintendent for Quebec, will pay particular attention to the interests of the company's business in the city of Montreal.



MR. C. A. BOGERT,
General Manager Dominion Bank.

New York Life

The annual report of the New York Life shows that the war seems to have had no appreciable effect upon the company's average mortality, and more has been paid in war losses on American lives—including Lusitania losses—that upon the lives of citizens of any of the warring countries except those of France and Germany. During 1915 409 policyholders were killed in battle, 448 were killed by accident, 707 died of cancer, 772 died of pneumonia, and 950 of tuberculosis.

Most of the company's new business in 1915 was done in the United States and Canada. The gain of insurance in force was over \$50,000,000, and the total in force at the end of the year was \$2,403,000,000.

FAVORS PARISH MUTUAL FIRE CO'S.

Municipality and parish mutual fire insurance companies are finding increasing favor in country districts of the Province, declares W. Chubb, superintendent of insurance, in the 1914 report on insurance companies tabled yesterday by Hon. W. G. Mitchell, Provincial Treasurer.

Licensed companies of this nature in operation in 1914 totalled 113, having jumped from 66 in 1910. "Their expenses of operation are reduced to a minimum, and their experiences in respect of losses encouraging," says the document.

LARGE LIFE INSURANCE POLICIES.

Big insurance is in the air and a number of prominent business-men are understood to have taken on large additional policies. Among these are Frank Vanderlip, of the First National Bank, New York city, who has taken policy for \$600,000, which now brings him into the million-dollar policy class.

AN INCOME FOR LIFE.

Frank Vanderlip, who has placed himself in the million-dollar insurance policy class by taking out the additional policy of \$600,000, as reported by Dow, Jones & Co., will, when he becomes 60 years old, receive on one of his policies, which is for \$100,000, an income for the rest of his life of \$7,500 a year.

BERGEN LOSS \$20,000,000.

About 400 buildings, most of the valuable ones, were destroyed in Saturday night's fire at Bergen, Norway, according to a Reuter despatch from Christiania. The total damage is estimated at \$20,000,000.

NEW FIRE CHIEF.

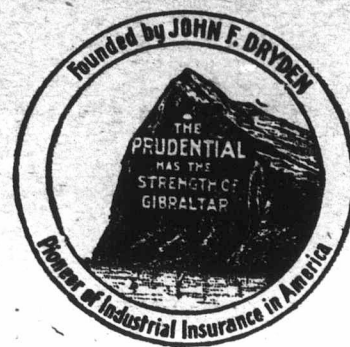
Councillor Fred Doyle, who was appointed Chief of the Fire Brigade at Newmarket, was also the choice of the volunteer firemen before the recommendation was ratified by the Council.

QUICKSILVER'S QUICK ADVANCE.

Quicksilver has advanced to \$200 a flask, compared with \$150 to \$160 a flask a week or ten days ago, and \$115 a month ago. Prior to the war the price was \$38 a flask.

A BUSINESS BAROMETER.

Building permits taken out in 85 leading cities in December called for expenditure of \$58,697,632, or 78 per cent more than for December, 1914.



Prudential Agents

are successful. Their line of low-cost policies are easy to sell. All profits go to policyholders. Worth looking into,

The Prudential Insurance Co. OF AMERICA

FORREST F. DRYDEN, President.

Home Office - - - Newark, N.J.

Incorporated under the laws of the State of New Jersey

THE Dominion Savings AND Investment Society

Capital - - - \$1,000,000.00
Reserve - - - 225,000.00

T. H. Purdom, K.C. Nathaniel Mills
President Managing Director

Dominion Savings Bldg.
LONDON, CANADA.

CANADA LIFE FACTS

Canada Life agents wrote \$1,000,000 more business in Canada in 1915 than in the previous year.

The Canada Life paid policyholders in 1915 \$7,822,201, this being over \$3,000,000 in excess of the similar payments of any previous year, and policyholders' dividends being the chief item.

The Canada Life Income in 1915, \$9,333,623.19, was the greatest in the Company's history.

The Surplus earned was \$1,480,866.

The Cash Dividends paid policyholders in 1915 were over \$2,800,000.

HERBERT C. COX,
President and General Manager