

May 25, 1899

NINETEENTH CENTURY NORTH MEN.

A lusty young giant among the life insurance companies of Canada is the North American, whose entry into its new and beautiful home offices in Toronto, Ontario, is contemporary with the most prosperous year of its history.

The annual meeting of the North American Life on the 2nd inst., has added another milestone to those along the successful way this well-managed Canadian financial institution is advancing. The leading features of the year's work are, that the new business of the North American exceeded that of any previous year, and the maintenance of the relatively large amount of net surplus to liabilities—such a ratio being one of the best tests by which to judge of the comparative merits of different companies.

These marked increases were made during the year: Premium income, 11.56 per cent; interest, 13.11; insurance in force, 18.15; assets, 10.01; net surplus, 10.73; insurance reserve, 15.18.

Special attention is directed to the excellent character of the investments of the company. Of these 37 per cent. are in first mortgage securities, nearly 20 per cent. on debentures, nearly 14 per cent. in stocks and bonds, and 6 1/2 per cent. in loans on policies, the balance consisting of cash in banks, and accrued interest, etc.; and although the assets had increased very largely, the outstanding and accrued interest had been very materially decreased, which is proof of the excellent character of the investments.

The North American Life, which is "a policy-holders' company," does not derive its conspicuous success in development to chance, but clearly to the men who have from the first composed its directorate. These have been representative Canadians, distinguished in varied spheres of activity—men known far and wide for their ability and appreciated as worthy of every dependence for their honor and integrity. But the good fortune for which the North American Life is to be complimented comes in great part from having continuously since its start been under the management of able and experienced executive officers, Mr. William McCabe, LL.D., F.I.A., the managing director, so well known in actuarial circles, and Mr. L. Goldman, the secretary.

In the establishment and continuing prosperity of the North American Life, certain essential elements have ever been kept in view—that the company has not pushed for business beyond its capacity, that it has not pushed for business where such business could only be secured at a heavy outlay, and, best of all, knowing well that the solid basis upon which desirable business is to be had is the keeping in the field a force of men who will work with a spirit of freedom and not at the extremity of forceful methods, the terrors of over-pressure are an unknown quantity in the conduct of the company's field work.—Insurance Spectator, New York, Feb. 23rd, 1899.

—Beef is never seen at a Chinese table, oxen and cows capable of working the plough being accounted too valuable to the farmer to be consigned to the butcher.

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—The word "macaroni" is taken from a Greek derivation, which means "the blessed dead," in allusion to the ancient custom of eating at feasts for the dead.

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your gallantry will not permit of it I will accompany you."

"You misunderstand my motives in joining you," said Henry, as I arose to lead the way. "I do not like to appear critical, but the truth is, Miss Carter's bright speeches are so embellished with slang that her society has no charm for me."

The pretty girl had so taken my heart by storm, when we exchanged greetings, that it was hard to believe that her conversation was so objectionable. I knew that Henry Jenkins never allowed himself to use slang, but Mabel Carter must indeed be a slave to the bad habit if he could not endure to hear her converse.

"Oh, excuse me," she said presently, checking herself in the middle of a sentence, while the blood mantled her cheek, "such slangy phrases are only fit for my set, but the truth is I am so full of slang that it comes out when I dreadfully want to be proper."

"You remember the fairy tale," I said, smiling, "of the girl from whose lips dropped pearls and diamonds?"

"And the other girl from whose lips dropped toads," added Miss Carter, quickly. "I see; you think using slang is like that."

While we were speaking, Henry Jenkins walked past. The young girl's eyes followed him, and she said, "Mr. Jenkins seems head and shoulders above the rest of the fellows. I should like to become better acquainted with him, but he seems to avoid me. I wonder why it is?"

I did not enlighten her, for of course I could not repeat what her critic had said of her. Besides, it was evident that she realized that she had formed a habit which weakened her character.

Thinking of her, however, I come to the dear young people the wide world over with "don't use it." True, the slang phrases that fall from the lips of the "girl of the period," may have a certain charm for some, but rest assured that slang will never elevate a girl in the minds of those whose respect is worth having.

So cultivate the best style. This alone is worth while.

—What a strong, glorious, happy creature God intended man to be! All the gifts of God are double. His spiritual good fulfils itself in natural good, and natural good finds its origin and crown in spiritual good. The word of God becomes flesh, and flesh becomes the word of God. God is wholeness, and He requires everything and every creature to be whole. His inward things must put on outward things, and outward things must not be empty things.

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