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How much money would it take to buy clothes for all your family?

Quite a sum if you wake some night with nothing left but your nightgown and pajamas. Determine the value of your belongings before they are destroyed by fire.

Make an estimate. Ask your wife to set a value on her things. Then add the value of the silverware, jewelry, furniture, rugs, linen, bedding—the thousand and one things your home contains. Do you think you carry enough insurance to pay the actual cash value of the contents of your home if a fire came? Protection in the Hartford Fire Insurance Company costs little before a fire but it means a lot afterwards.

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THE SPRING OF BUSINESS ACTIVITY

Under the above title and in conjunction with the business course of the Alexander Hamilton Institute of New York, Mr. E. W. Beatty, President of the Canadian Pacific Railway, has contributed a little pamphlet known as Lecture No. 24. Based upon the author's ripe experience, it is an authoritative message from his special field of business activity and under various heads, deals with man's struggle with nature; the personal element in business; the pioneer spirit; can a government undertake to be a business success? etc.

In view of the author's prominent position throughout the business and railway world and his rapid and early attainment of the presidency of the Canadian Pacific Railway, his message is of more than unusual interest at this time of general depression. It will be read and studied by hundreds of students enrolled in the Hamilton Institute and serve as an exhortation and example to them in their future struggles for advancement and success in whatever they may have chosen.

Some extracts and aphorisms from the pamphlet are as follows: "Eliminate effort and you drain the spring of life. It is not attainable so much as the striving for it that lends zest to our existence. Work is not a curse but a blessing as those know, only too well, who are deprived of it through sickness or accident. For most of us the business of living is an all absorbing occupation."

In regard to "Man's Struggle with Nature," he says: "Self-preservation is not only the first law of nature; it is the first law of business. Every man struggles to maintain his own for himself and for his family, and all his acts are dictated by that effort. The forms of struggle are held in check by the civilization we enjoy, but the struggle is there. The second law is to hold our own, to better our position, to strengthen our grip on all that makes life worth living. Each one working steadfastly in his own interest not only adds to his own welfare but improves mankind."

Relative to the "Personal Element in Business," he writes: "In the largest company of the most complex corporation the driving power of the individual is the key note of progress."

Regarding "Interference of the State as a Regulating Factor in the World of Business,"

"The exercise of State interference can be just as excessive as business enterprise. It is, as it were, a corrective medicine. Now medicine may sometimes be good for a man. It does not, however, follow that in order to be well we should feed on pills."

Replying to the query "Can a Government Undertaking be a Business Success?" he writes:

"A private enterprise, even when operating a public utility, like a railroad, has the stimulus of profit to spur it to a fruitful activity, but if profits fail and losses occur through misfortune or mismanagement, it must bear its own burdens. It is generally believed by business men that no undertaking run by government can stand the full test of profit making and proper conservation of the plant. Reports of profits from operations generally overlook depreciation, reserves, interest on capital and an allowance for the equivalent of the taxes paid by private undertakings. From a strict accounting view, most, if not all government business undertakings operate at a loss and would be wiped out were it not for the direct and indirect support of the public treasury. There may be circumstances in which such operation at a loss is justified by public interests, but it is hard for a business man to conceive of such a system being general without being reminded that the inhabitants of a certain island made a living by taking in one another's washing."

Discussing "State Socialism as a Remedy for the Ills of Business,"

How many a business man is due to selfish excess. How often the decay of a once powerful company is due to its abuse of privilege and disregard of the interests and opinion of the community it ought to serve. The company or business enterprise that lives for itself and is not conducted ultimately with an eye to its usefulness to the community is an unhealthy business and a source of instability. It incorporates a wrong ideal of conduct, and sooner or later, is bound to come in conflict with public opinion, to its own ultimate ruin. That business which deserves a good old age must be conducted in a spirit of service to the community, and service to the public. It will be conducted all the better if it is virile and progressive, full of initiative and new ideas, free from red tape, official rules, custom precedents and regulations, but it ought always to be conducted in the spirit of good citizenship."

And on "Service, the Key Note of Sound Business," he concludes: "The moral of all these considerations

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IT BUILDS YOU UP
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tions is that Service should be the cardinal policy of good business. If we keep in mind that we are, above all, servants of the public, we cannot go far wrong. Our object is to supply the needs and contribute to the well-being of the people, our clients. We may be as enterprising, as full of initiative, as inventive in ideas and methods as possible, and this initiative is best fostered if we can count on a reasonable reward, but if we keep Service as our watchword, our individuality will always be guided in the right direction. Such a spirit will conduce more than anything else to success, but the success will not be achieved at the cost of the public welfare, and it will obviate all likelihood of the public wasting time, energy and money in attempting to run your business for you.

"If I may be permitted to give an instance from the history of the company which I have the honor to serve, I should like to illustrate my argument from the case of the Canadian Pacific Railway. That railway holds the unique record of being the only large private railway enterprise in the world that escaped the fate of being taken over by its government even temporarily as a result of the Great War. My firm belief is that its immunity was due to the impregnable position it held in the confidence of the people of Canada through its record of service ever since its construction as a transcontinental railway. One of the startling and at the time much criticized posters with which Van Horne placarded the country in the early days read:

"Parliament's Politeness on the C.P.R." This was merely a vivid expression of the cardinal policy of the men who established the company that courted and consideration for the people of Canada were to be the watchwords of this private enterprise. These men were all imbued with an intense patriotism and belief in Canada, and considered that in building up their railway they were building up their country. Service was the very breath of their nostrils. The result was that they established not only a successful

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It Seems So in Many Cases and Good Health is Always Necessary

Viscount, Saskatchewan.—"I took Lydia E. Pinkham's Vegetable Compound for weakness of the female organs. I had pains in the back and bearing-down pains in the abdomen and was in a general run-down condition. I could not sleep, rest or work and was quite unable to do even slight household tasks. A friend told me about your Vegetable Compound and I in my turn truly recommend it, as my severe symptoms vanished and I am better in every way. I do my own work, look after my children and see to chickens, cow and my garden. I also recommend it for young girls who are weak and run down, as my 16-year-old daughter has taken it and is quite her own self again."—Mrs. F. M. WILLY, Viscount, Saskatchewan.

I Live On A Farm

Upper New Horton, N. B.—"I have taken Lydia E. Pinkham's medicine and they have done me a world of good. Since then I have been able to do my own housework and I have a lot of work to do as I live on a farm. Being your advertisement in the papers was what made me think of writing to you. I hope this will help someone else."—Mrs. W. B. KERR, Upper New Horton, New Brunswick.

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railway, able to weather severe financial storms, but they also established a popular railway in which the people of Canada had confidence. Its profits have never been excessive, and its prosperity is gradually taken as reflecting the general prosperity of the Canadian people as a whole."

SURPRISE PARTY

On Feb. 1 a very pleasant evening was spent at the home of Mr. and Mrs. Allen Barpee's at Upper Woodstock. It being their 42nd anniversary of wedded life. About 50 relatives and neighbors gathered in as a surprise and a very pleasant evening was spent in singing and social chat. The children presented their parents with a half dozen silver knives and forks. Afterwards the friends presented Mr. and Mrs. Barpee with a very nice serving tray and silver spoon. After refreshment of apples, candy, cake and coffee all left for their homes feeling that a very pleasant evening had been spent. Wishing the hostess and host long life and happiness.

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