

\$100, maturity period of five years. This \$100 you may re-invest in paid-up shares for a second period of five years, which will yield you \$160. This \$160 you may again re-invest for a third period of five years which will yield you \$260. This \$260 you may again re-invest for a fourth period of five years which will yield you \$420. This same course may be pursued with each paid-up share that you buy each year during the 20 year endowment period, and what is the result?

The following table reveals the startling fact that at the end of the twenty-year period you may draw from "The People's" the handsome sum of \$3,503.60 as the result of your investment of \$60 per year for 20 years, or \$1,200; and your life has been insured all this time at a cost of \$30 per year, or \$600 for the 20 years. Had you taken an endowment the following would be the result.

Endowment Pay-nt.	\$2,000
Estimated Dividends, about	375
Total,	\$2,375

Your policy is cancelled. Had you taken the co-operative the result would be:

\$60 per year invested in "The People's" for 20 years \$3,503.60.

The Co-operative Policy is still in force and you are 20 years older than when it was first taken. A valuable piece of property, indeed.

If you should die any time during this 20 years, and your chances are one in two, your beneficiaries would get the \$2,000 insurance, and they would get all your accumulations in "The People's" beside.

Why do you pay enormous premiums every year for Endowment Insurance when about one-third the sum thus exacted from you will insure you in some good, reliable "co-operative" life insurance company, and the balance invested in the paid-up shares of The People's Building, Loan and Saving Association will yield you a much better result? This is a question that every intelligent man will consider. Carry your life insurance in a company that is safe, solid and reliable by taking out a "co-operative" life policy, where it will cost you just what it is worth and no more, and invest the difference in cost in "The People's," where it will yield you the largest possible rate of interest, and you have the best Endowment Insurance in the world.

The Profession of a Life Insurance Solicitor.

A very great change has taken place in the intelligence of the public in regard to life insurance within the last twenty years, one of the results being that much greater demands are made on those whose duty it is to prepare agents for the field no less than on the

agents themselves. Greater knowledge of the principles which underlie life insurance, and a better acquaintance with human nature, with an increased amount of that peculiar tact, without which the most perfect training is valueless, is more necessary to success than ever before.

No one who has watched closely the progress made during the last few years can have failed to notice that a higher order of intelligence is necessary to success than ever before. The day has gone by for those men who travel only on their Masonic pin, or on a cheap reputation earned when there were few men in the business, and when the public were rather flattered than otherwise by the persistency of the agent. The present is essentially a hard-headed age, and the man who would succeed must address himself to his business with a will which will not accept a refusal. His methods must be honest, and he must be truthful or he must eventually fail, no matter what his apparent success temporarily. Anything in the shape of misrepresentation soon becomes known and brings its own punishment in the withdrawal of the confidence of the community as well as the moral support of the company. The various schemes now being advertised, leave, in some of the companies, too much to the imagination of the agent, and if he is given to romancing, he is likely to draw too largely for his facts on his hopefulness. We believe it should be the aim of all the companies to so word their contracts that such mistakes, to use no stronger term, would be well-nigh impossible. Of course the public soon learn to judge between the real and the spurious, but when they have been once deceived by one company or system, they are slow of belief in the honesty of any. In order to succeed, the agent must keep himself thoroughly informed, and must, as far as possible, so master the science of life insurance that he can intelligently present its claims. To do this he must bring to bear high mental and moral endowments. He must never allow himself to be placed on the defensive, but must always lead. He must always attack rather than defend. No position of whatever kind taken by any objector should be to him impregnable. He should at all times be able to demonstrate the advantages of life insurance to the family, the individual and the community. The public will always need to be instructed and educated in such matters. The most ignorant agent who pushes his business persistently will always understand it better than the general public, but as their knowledge of the subject becomes greater, he must also advance in knowledge or he will ignominiously fail in his mission. The common impression that anybody will do to solicit for life insurance has long been exploded by those who have given the question any attention, and the companies which are succeeding best to-day, are those who are engaging the most intelligent and honorable men as agents.—*The Bulletin of Life and Accident Insurance.*