



# INSURANCE SOCIETY

"Still achieving, still pursuing,  
Learn to labour and to wait."

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"To point a moral or adorn a tale" is the lot of many a man whose life is passed in unconscious preparation for one of such ends; to apply these morals and to tell these tales with due effect is often the mission of the experienced Life Insurance Agent.

Here is a specimen of such a life, with its moral to those who are living heedless of the contingencies of the future.

Not many years ago there graduated from the office of a law firm in a pleasant town in Ontario a young man whose parents, connections and friends moved in the best society of the province. He settled himself in a thriving village, not far distant, for the purpose of practicing his profession, and had no reason to regret the choice of his location, because he was fairly successful, was popular, and enjoyed his leisure hours in society so pleasant as to induce a fair young maiden to become his bride.

From time to time opportunities were presented to him of investing his spare funds in properties which were sure to improve in value; it was very often observed that his speculations were wisely made, and would undoubtedly result in his enrichment in due time; some purchases were of building lots whose situation was suitable for the erection of buildings whose rents would yield a fair revenue over and above interest and expenses, so that he felt justified in availing himself of the facilities afforded by some of the loan societies, of which there are so many in Ontario, to erect business houses, which were easily rented as soon as they were completed.

His business qualifications were such as to secure for him a proposal for a partnership with a Barrister in the County town, which was deemed so very advantageous that he at once accepted it.

Here the supposed requirements of society, the desire for popularity, and the necessity of forming new connections caused expenses which seriously trenched upon his income, preventing such reductions of his debts to the loan societies as he had contemplated, and he had been wont to make.

One of his clients was the agent of a Life Insurance Company; by his means he was induced to take out a policy for

one thousand dollars merely as a sort of reciprocal favour to the client, not from any necessity or idea of benefit to accrue from it. Fortunately, however, his instincts as a business man prevented any neglect of the future payments as they became due, so the policy was kept in force for its full amount.

The studies necessitated by a new field of operations, preparation of difficult cases, attendance at court, and the demand of the social circles in which he was an acknowledged attraction began to tell upon one who was fresh from a more healthful life in the country, but yet he was the heartiest, handsomest man in the town, and was as likely to live a life of more than ordinary length as any man whom you could have found in the country.

The exceeding heat of the summer of 1881, added to the causes we have enumerated, and some defects in the water supply and drainage system of the town, brought on an attack of typhoid fever, a disease which was very prevalent all over this continent during the summer and fall of last year; he soon, however, rallied from the attack, and was again at his post before his medical adviser and his friends deemed it wise for him to venture forth in the heated, disease-laden atmosphere.

The consequence of his temerity was a relapse of his disease, to which was added congestion of the brain, a complication which caused his death in a manner so sudden as to prevent any arrangement of his affairs, for he was unconscious for nearly every moment after his relapse. Indeed it is quite probable that the disease was rendered fatal by anxiety as to the fate of his family.

Amidst the complications, caused by partnership accounts, loan society mortgages and other matters, which none could arrange with the same advantage as the principal could have done, the only funds available for the support of the widow and four young children was the thousand dollars which was paid over by the Life Insurance Company. Had it been ten thousand it might have been of some permanent value, but as it was, its service was necessarily very temporary; anyway it was the only one of the whole of the investments which our friend had made which yielded any return, as a temporary decrease in the value of property made his local investments all lost. The mortgages being foreclosed, and no funds being ready to take advantage of the sales, the properties were bought in by other parties and yielded nothing in return for the money, time and care invested in them.

It would have been a more pleasant duty for us to perform if we had had to relate that the policy had been secured from a sense of duty and of its utility, that it was for