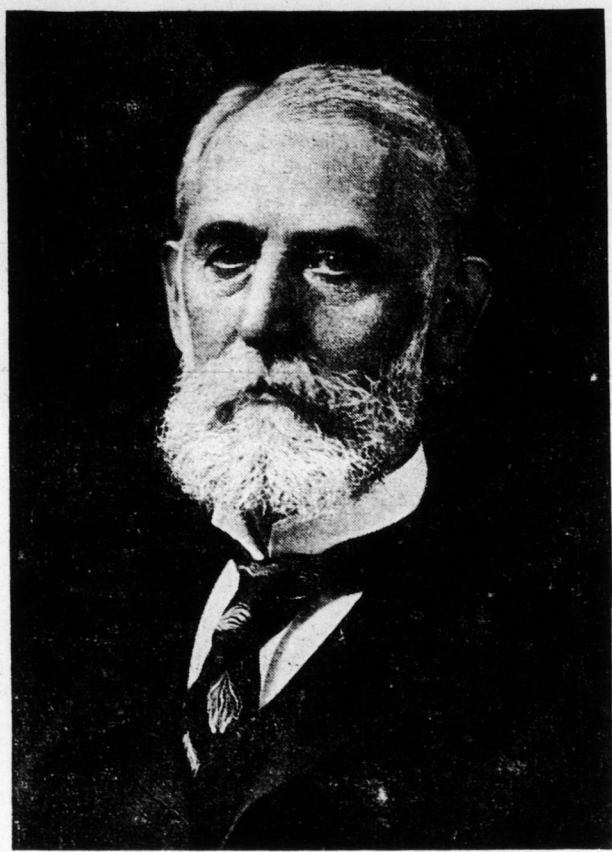


GREAT COMPANY INVADERS CANADA

Industrial Progress Exemplified by Prudential Insurance Company—How the Business Has Grown—Started in 1875 It Now Has Nearly Billion and Half Dollars Outstanding Insurance



FORMER U. S. SENATOR JOHN F. DRYDEN.
"The Father of Industrial Insurance in America," and Founder and President of The Prudential.

The old saying "Peace hath its victories no less than war" may very properly be paraphrased to read "Business hath its romances no less than literature."

To realize its aptness, one need but consider the history of the Prudential Insurance Company, which, from a small and insignificant beginning, has risen to international prominence.

In furtherance of its general expansion policy the Prudential Insurance Company, as one of its new departures for the present year, has decided to extend its operations to Canadian territory.

Preliminary arrangements have already been made to that end, and the formal license granting this permission has just been received from the Canadian Government, the company having met the requirements of the Canadian law, including the necessary deposit of securities with the Government.

Hitherto, the Prudential has confined its operations exclusively to the United States, but the attractive opportunities offered through the general prosperity and rapidly increasing population of Canada, coupled with the cordial treatment the company has received at the hands of the Canadian authorities, have induced the company to extend its lines for the first time beyond the borders of its own country.

The history of the Prudential is a narrative of remarkable effort and phenomenal achievement. It was organized a little over thirty-three years ago, by Hon. John F. Dryden, the company's present president, at Newark, N. J.

Life insurance then was in a bad way. The failure of a large number of benevolent societies and assessment associations had made the public distrustful of the whole idea.

Mr. Dryden became interested in the subject. He was convinced that an insurance system designed for wage earners would be especially successful.

He made a trip to England and studied the operations of the English Industrial Companies. Upon his return he evolved a plan to fit American conditions.

The Prudential was organized and commenced business in a small basement office. The growth of the company at first was slow, but it was real growth, solid and substantial.

To-day, the Prudential gives employment to over 24,000 managers, superintendents, assistant superintendents, agents, home office workers and medical examiners, occupying four twelve-story buildings in Newark, N. J., for its home office force alone.

The business of the company extends over the entire United States, from Maine to California, while now, of course, Canada has been added to its field of operations. An idea of the size of the field covered by its operations can be gleaned from the fact that the company has over seven and one-half million policies in force, insuring nearly a billion and one-half dollars, and has paid to policy holders more than one hundred and sixty millions.

What Industrial Insurance Is.

Industrial life insurance is a development of the earlier forms of life insurance adapted to the wants and needs of the masses. It combines with every degree of absolute security the necessary value of availability, adjusted to the conditions of life and the habits and circumstances of the general population.

A workman, earning weekly wages, has not, as a rule, more than a week's earnings ahead of him. Unless the life insurance premiums are paid, almost at the time the wages are received, to the collector calling at the houses of the insured, the intention to keep the insur-

ance in force will very often not be carried out. For this reason the company finds that for the benefit of the policy holder the best system of collecting premiums is weekly, and at the homes of the insured.

Industrial life insurance is applicable to every member of the family, although, as a rule, the age limit is from one to seventy. Industrial life insurance provides primarily for the expenses of burial, and since death is likely to happen to any member of the family, at any time, and since the burden of the funeral expenses will fall equally heavily upon the survivors, a small policy of insurance on the life of every member of the family is undoubtedly a better provision for families in moderate circumstances than a larger sum placed upon a single life.

This system of family protection, from its great popularity with the masses, has evident merits over any other form of life insurance which has thus far been devised. As stated above, the industrial collector calls at the homes of the insured week after week for premiums falling due. To anyone familiar with educational processes it must be clear that such a constant reminder of life insurance as a duty and the necessity of foresight and self-denial must necessarily have a considerable effect in other directions. As it has properly been said, a person cannot develop similar habits in other directions. The premium receipt book is a record of the current account between the policy holder and the company. By the most simple arithmetical process, it is evident at any time how much has been paid out and how much will be received in return.

This is life insurance "at retail"—life insurance brought down to a point where it is well within the reach of all classes of individuals.

The attitude of those who avail themselves of this great form of protection is best indicated by a recent report of the New Jersey State Federation of Labor concerning Industrial Insurance and the Prudential.

"A large percentage of our members fully realize that it is a duty of paramount importance to provide for the widow and orphans in the way of life insurance, as well as to provide for the present in the way of increased wages, shorter hours of toil and better sanitary conditions in factory and workshop."

The Prudential Insurance Company of America is an institution in which we have every reason to impose the utmost confidence. There is no question but that it numbers already among our eighty thousand members more policy holders than all the other companies combined. This has been due not only to the attractive features of its policies, which will compare most favorably with any in America, but also because our people have been able to familiarize themselves with the manner in which it has always been conducted and to know that it is an institution worthy of the highest esteem and confidence. There are a number of worthy concerns doing business in our State, but we know of none that are more deserving of the support of the army of wage-earners than the Prudential.

The business of the Prudential, however, is by no means confined to industrial insurance.

Business Will be Conducted in Both Industrial and Ordinary Departments.

The habits of thrift fostered and encouraged in the people who carry small policies, enable many of them to provide for a greater amount of protection than that offered them by the Industrial policies, and so in 1886 an Ordinary Department was established by The Prudential in which popular forms of life and endowment policies from \$1,000 up were issued. This Department sprang immediately into popularity, growing in strength and size until at present, in amount of business written, in annual income and other features, it far surpasses the majority of life insurance companies which issue Ordinary business exclusively.

To-day with a guaranteed policy low in cost, the Ordinary Department of The Prudential is advancing at a pace that is probably unequalled in the United States, and that in the face of

all the conditions that have affected business generally. Some idea of the remarkable progress which the company has shown is indicated from the growth in thirty-four years from comparatively insignificant beginnings to its present position in the field of life insurance—covering nearly a billion and a half dollars of insurance protection—giving employment to over twenty thousand individuals in field and home office. Its home office staff alone numbering over 2,400, and requiring four twelve-story buildings for the proper transaction of its business.

Certainly "great oaks from little acorns grow," but in this case the oak had its roots in the hearts and consciences of a great army of people eager for self-help and self-provision for home and loved ones, and its growth has been proportionate with the importance and widespread character of its foundation.

Opportunities for Young Men.

The work of perfecting organization for the Canadian service is now under way actively, offices in Hamilton having already been opened. This will open a field of new opportunity for a large number of men. It is understood that it is the intention of the company to employ native Canadians to carry on the work under proper expert supervision and instruction.

This will be an excellent field for many young men desiring to enter a business career.

The business of life insurance is recognized to-day as one of the foremost and most important of the age. This is due not only to the vast size of the business and the tremendous interests involved, but from the fact that the institution of life insurance itself has grown to be recognized as an indispensable adjunct to modern civilization by all classes, kinds and conditions of men.

Subject to no violent fluctuations, of the most enduring character and growing at the most rapid rate, the administration and management of this business requires an army of men of ability, integrity and energy, and to such men life insurance offers not only adequate compensation but more than an average remuneration. For young men entering upon a business career no occupation has greater inducements. Progress depends solely upon merit, advancements are made entirely upon a man's own record, and his future as well as his own present depends entirely upon himself. Surely no young man could ask for more.

C. L. Boyd, the local superintendent, has an office in the Federal Life building. He is well known in this vicinity, having come from Brantford.

AMUSEMENTS

(Continued from Page 11.)

The third great success at the Grand this week was witnessed last evening, when the world renowned Viennese operetta, "The Merry Widow," was presented by one of Henry W. Savage's companies.

Compared with the other operettas, it is a masterpiece of wit and a fashionable and discriminating audience enjoyed a performance which will not soon be forgotten.

Unlike the structure of many light musical productions, whose stories are held together by very weak threads, "The Merry Widow" has a definite and clear aim throughout. Not only is the story in evidence, but it is so skillfully emphasized by bright, sparkling and appropriate music that one feels its unity in every act. Having its own select orchestra, under the admirable direction of Mr. Augustus Barrett, no pains have been spared to make the production complete in every detail.

The interest naturally centres in the affairs of the "widow," who is in love with Prince Danilo, an Embassy attaché. In this title role, Miss Lina Abrahams, the noted Austrian prima donna, excels. Her rich soprano voice and vivacity of temperament, give her especially fine qualifications for its interpretation. A role scarcely less important, however, is that of Prince Danilo, which is admirably delineated by Mr. Charlesworth Weekes, a Hamilton boy, and in popular appreciation the honors of the evening went to him. At the conclusion of the second act round after round of applause brought the curtain up many times, and made his reception nothing short of an ovation, and deservedly so. His voice is rich, and his acting artistic. The waltz with the "merry widow" was a poem of gracefulness.

The work of Oscar Figman as Popoff, Marston's ambassador, and Miss Anna Bussert as his wife, a splendid comedy, contra. Stands till Friday next at 10.30 a. m.

Re Hiller and Chosen Friends—Lyman Lee, for Chosen Friends, moved for leave to pay \$300 into court. F. W. Harcourt, K. C., for defendants. Order made.

Re Wickham and Chosen Friends—Lyman Lee moved for an order appointing a foreign guardian trustee without security to receive insurance moneys of infant. F. W. Harcourt, K. C., for infants. Order made.

STONE CREEK WOMEN.

The members of the Women's Institute of Stone Creek spent an enjoyable time on Thursday afternoon visiting the ladies of the Alexandra Institute, Ancaster. About thirty ladies took the opportunity of a trip over the Ancaster Electric road and H. G. & B. to Stone Creek where the ladies received them in the town hall. It being the custom of visiting societies to furnish the program, a first-class one was given, consisting of instrumental, by Miss Mesum and Mrs. Regan; solo, Mrs. R. De-war, Fruitland; readings, Mrs. Bevan, Mrs. Postans and Mrs. Seward, who gave the experience of a man and his wife getting lost from each other while travelling in Los Angeles. Miss Hattie Whitefield gave some good ideas on dressing and preparing lunch for travelling. Mrs. Stevenson gave a demonstration on making lace.

In the absence of the secretary, Miss May Glover, who has been called to Regina to nurse her husband's wife, C. M. Walker is acting in her place. The Stone Creek ladies have decided to give a concert in the near future.

After receiving an invitation from the Ancaster ladies to return the visit some time in March or April, afternoon tea was served.

Dr. Whipple, long Bishop of Minnesota, was about to hold religious services at an Indian village in one of the western States, and before going to the place of meeting, asked the chief, who was Lis host, whether it was safe for him to leave his effects in the lodge.

"Plenty safe," grunted the red man. "No white man in a hundred miles from here."—Everywhere.

AT DEATH'S DOOR

Doctors had to give her Morphine to ease the pain

Five boxes of "Fruit-a-tives" Cured Her

Enterprise, Ont.

Oct. 1, 1908.

For seven years I suffered with what physicians called a Water Tumor. I would get so bad at times that I could hardly endure the pain. I could neither sit, stand nor lie down. Hypodermics of Morphine had to be given me or I could never have borne the pain. Many physicians treated me, but my cure seemed hopeless, and my friends hourly expected my death. It was during one of these very bad spells that a family friend brought a box of "Fruit-a-tives" to the house. After much persuasion I commenced to take them, but I was so bad that it was

only when I had taken nearly two boxes that I commenced to experience relief. I kept up the treatment, however, and after taking five boxes I was cured, and when I appeared on the street my friend said, "The dead has come to life." And this seemed literally true, because I certainly was at death's door. But now I can work almost as well as ever I could, and go camping and berry-picking with the girls.

I will be glad if you will publish this testimonial, if it will further the interests of "Fruit-a-tives." They should be in every household. Yours very truly,

MRS. JAMES FENWICK

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