

# The Educational Congress for Life Underwriters

Now in Progress of Great Interest to Local Insurance Men and the Insuring Public

## Insurance With Profit

Beside affording protection for your Family our policies are very profitable.

Increases in dividends for eight consecutive years. Insure with Canada's largest Company.

## The Sun Life Assurance Co., of Canada

Assets over \$400,000,000.00.

Insurances in force over \$1,500,000,000.00.

CONSULT OUR AGENTS OR

J. A. Moore, Div. Manager

## The Dominion Life Assurance Co.

representatives extend sincere greetings and best wishes to the assembled life underwriters and to the insuring public generally. May this educational congress bring to both a maximum benefit.

C. M. WILLIAMS, B. Sc., Charlottetown.  
E. C. JOHNSTONE, B. A., Long River.  
REV. J. C. MARTIN, B. A., Roseneath.  
W. E. BROOKS, O'Leary.  
GEO. W. MacLEOD, Charlottetown.  
S. K. TODD, Summerside.

## Major J. A. MacKenzie

Provincial Manager,

Bank of Nova Scotia Building,  
Charlottetown, P. E. I.

## FOOL THE FLU

Not only do we extend heartiest good wishes to the assembled Life Underwriters, but we hope the insuring public generally will now realize the advisability of "Fooling the Flu" by taking out adequate Life Insurance.

## A. R. McInnis

DISTRICT MANAGER.

## Imperial Life Assurance Company of Canada

70 Prince Street,

Charlottetown, P. E. I.

## The Crown Life Assurance Co.

Extends to its policyholders throughout the Province Best Wishes for the New Year.

## B. Roy Holman

GENERAL AGENT

CHARLOTTETOWN

## The EMPIRE LIFE INSURANCE CO.

Greets all its Policy-holders and Share-holders with sincere Wish for "A PROSPEROUS AND HAPPY NEW YEAR"

We now offer a Complete Line of Policy Contracts REASONABLE RATES. SPLENDID DIVIDENDS

AGES 0 TO 70. 1929 is a good year to make the security of your wife and children CERTAIN by acquiring ADEQUATE PROTECTION. Endowment Policies—now Considered—

First Class INVESTMENTS. Come—Talk IT OVER with:

## R. H. McNeill

Provincial Manager.

GEORGE GRANT, Charlottetown.  
T. E. GALLANT, Tignish.  
L. E. WOOD, Summerside.

## Mellon Gives Timely Advice

About Some Ways of Wasting Money Needed for Insurance.

The Secretary of the U. S. Treasury, Andrew Mellon, is the author of the following paragraphs of advice:

1. Never buy stock in mines you know nothing about.
2. None but the rich can afford to trifle with oil wells. There are many good mining and oil investments, but how can you tell the good from the bad, or know the intentions of the promoters?
3. Schemers take advantage of every important discovery or invention; recently, in the wake of radio, came countless stock selling schemes. Many invested and lost.
4. Do you want to buy a swamp? There are real estate promoters who will sell you a swamp as "Shore Frontage," if you buy property, buy near home.
5. Look out for new companies that are going to "sell by mail." No money will come in until sales are made, and sales require a good organization and time. They may never earn more than salary money, and that is paid out first.
6. New manufacturing methods should always be personally checked and investigated.
7. "Invest quick, or it may be too late," is a favorite urge of the wild-cat stock salesman. That should make you suspicious.
8. Look with suspicion on offers with special inducements in cash discounts or stock bonuses. Such an offer may be a trap, and many have been lured to misfortune by it.
9. Your banker will tell you that "tips" on the stock market are worthless. Those who have advance information will not tell you, when they can profit themselves.
10. The rich man can afford to speculate. If he loses, he has other money in the bank. Not so the small investor, the man on a salary, with a family to support.

## At Three-Day Congress



DR. CHAS. J. ROCKWELL



ERIC V. CHOWN

Local life underwriters will have an opportunity of hearing an internationally famous author and lecturer on life underwriting in the person of Dr. Rockwell, of Chicago, who is to conduct three-day Congresses in 14 Canadian cities under the auspices of the Life Underwriters' Association of Canada and the local Life Underwriters' Association. One of these Congresses is being held in Charlottetown, January 5, 7 and 8. Dr. Rockwell is accompanied on his coast to coast tour by Mr. Chown, general secretary of the Life Underwriters' Association of Canada, who is visiting various association centres in the interest of the association work.

## To be Broadcast from Station C. F. C. Y.

In the banquet room of the Victoria Hotel Dr. Rockwell will deliver an after-dinner speech which will be of great interest to the insuring public, as well as to the representatives of life insurance gathered round the festive board, on the closing night of the Congress; so tune in on C-F-C-Y between 6 and 7 P. M. on Tuesday, and hear this excellent speaker.

## "Mary" is Potent Insurance Aid

Sentiment Plays Part in Determining Men to Invest.

Some claim that life insurance is purely a business proposition, therefore, is without sentiment. This is not the case. Life insurance in most instances is all sentiment. It is suggested and prompted by sentiment. Men insure for "Mary," in whom all their sentiment centres. She may be wife, mother, daughter or sister. Everything, however, must have its business or commercial side in order that it may be practical. Love, marriage, home, all of which is the embodiment of sentiment, must nevertheless be commercialized to the extent that the material things also will be provided. Charity which is prompted by sentiment will not maintain itself; it must be organized and put on a business basis. While there may be no sentiment in business, there must, nevertheless be very much of a business side to sentiment. In life insurance, sentiment is first and last, the business phase being only a necessary adjunct or incidental. If there were no dependent women and children, it is safe to say there would be little, if any, life insurance. It would not be in demand as an investment only, since there are many other safe and profitable investments. But no other plan has ever been devised by which we can protect Mary. Men still take life insurance primarily for Mary, just as they did before cash and other surrender values were known. Modern policies, with all their improvements, only serve to make life insurance more popular, of greater value to the insured, and easier for the agent to sell, since they serve the double purpose of protecting Mary and also the insured himself. Every man knows that life insurance is a good thing; that he ought to have it, and that it is a mistake to put it off; but all the investment features and policy privileges in Christendom will not alone induce him to take it today. Investments can be had at any time, but this is not true of life insurance. It is only the fear that Mary may be left unprotected for that will induce a man to insure now. Mary is the "lock, stock and barrel" in life insurance.

## The Great West Life Assurance Co.



ESTABLISHED 1862

PROVIDING "SERVICE TO POLICYHOLDERS"

Special Representatives:

JAMES B. HUGHES, HAROLD M. STEWART, ALYRE ARSENAULT

## Hyndman & Co., Ltd

MANAGERS FOR PRINCE EDWARD ISLAND CHARLOTTETOWN

## Life Underwriters of P. E. I. In Congress

We welcome you to Charlottetown and trust your deliberations will be beneficial not only to yourselves but your policyholders as well.

## Confederation Life Association

SINCE 1871

## W. G. Hogg, C.L.U.

Provincial Manager.

Established 1847

## CANADA LIFE

has always taken a leading part in the better technical education of the Life Insurance Agent, and enthusiastically endorses the Dr. Rockwell Congress.

## K. S. Rogers

PROVINCIAL MANAGER

## The North American Life Assurance Co.

Extend to all The Season's Greetings

HENRY LAPHORNE L. S. STEVENSON  
W. G. SPENCER E. B. McLALEN  
J. W. TURNER HEBER McLEAN

## The Maritime Life The Home Company

## T. W. Bentley

MANAGER

Cameron Block

Charlottetown, P. E. I.

REPRESENTATIVES:—

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HEATH F. CAMPBELL, Long River.  
JOHN SIMPSON, Hamilton.

FROM THE NEW YORK EVENING POST, JANUARY 24, 1928

## INSURANCE

Insurance Called Ideal Investment for Worker, Who Creates Estate and Gains Security—Buys a Share in Country

BY GEORGE A. MILLER.

The numerous annual statements being issued every day now by insurance companies should indicate to policyholders and holders of insurance stocks how intimately these financial organizations are connected with the growth and development of the country.

Few business organizations have such excellent statements to exhibit to those interested, and it is a cause of deep wonder that the general public has not long ago seen the value of insurance as a pure investment aside from its protective feature.

Insurance is an investment. It is probably the safest investment in the world. In fact, we know of none safer. For that great class of middle-class worker and for the working classes insurance offers a better investment than any other in existence today.

### Small Savings Create Large Estate

The small salaried man can get through insurance an estate that he can never hope to attain through savings. For instance, on a savings of about \$10 per week, he can create an estate of \$25,000, and after he has paid this amount into the insurance company for more than two years he can borrow a certain portion of it back if he should suddenly need it.

He may borrow up to the full loan value of the policy at a rate of 6 per cent and still retain the policy in force. If he should die before he paid back the loan his estate is paid the full amount of the policy less the amount of the loan.

If he leaves his dividends with the insurance company he is guaranteed an interest income of from 3 to 3½ per cent, and is, through the general practice of most insurance companies, paid 4 or even 5 per cent, in some instances.

Suppose every wage earner should put all his savings and investment funds into insurance. What would it benefit him and how would it benefit the country at large?

### Financial Leaders Invest Funds.

First and foremost it would place

funds into the hands of the most skillful financial minds in the country. The men who invest insurance moneys are perhaps the best trained financial minds in the world today. The larger companies often invest as much as a million dollars per day. They must know their business. A glance at any of the printed lists of the holdings of any of the larger life, fire, casualty, or surety companies will show how nearly they have their investments scattered so as to cover the entire country, and in some instances the entire world.

The investment list of a great insurance company comprises the most complete and fundamental investment trust conceivable.

When a man buys an insurance policy he is buying into a portion of all the securities that the insurance company owns. He is getting a share of the profits of all the investments scattered throughout the land. Why should he not rather trust his moneys to the hands of experts, than try to increase his mere pittance by buying blue sky, sure things that pay 7 and 8 per cent, and generally go broke.

Some years ago during the bucket shop scandal, while interviewing Charles E. Mitchell, president of the largest bank in the United States, the writer asked him why the American people were always getting trapped by sellers of blue sky and bucketshop operators. His answer was that the American people had no respect for established institutions.

### Public Respects Insurance

Today they are beginning to have more and more respect for established institutions. That is seen in the enormous purchases of insurance. Yesterday it was announced that they had purchased something like \$16,700,000,000 last year, making the total in force equal to \$87,000,000,000.

If they can be further educated to trust their funds to the insurance companies this total will soon be several hundred billions.

It is the duty of insurance agents to sell the idea to the public that they can get an absolutely safe return from their funds in insurance. Safety is better than insecurity. Speed in obtaining a loan on a policy is equaled by no other financial institution. The writer has obtained loans from his policy within twenty-four hours after the request.

The advantage of insurance company handling the investment funds of the small earner is that the insurance company officials have a better judgment of investments and will buy into those that will have greater value to the country than will the small earner, who is often tempted to embark his small savings into a financial ship captained by piratical crew of financial cutthroats.

There are numerous policies now obtainable which can take care of almost every need one can conceive of, and if the insured wants real financial security for the future and wants to assist himself by helping the country as a whole to grow steadily he can find no better way than by purchasing insurance to cover his various needs.



Is the Strong Arm of Life Insurance Protecting YOUR Family?