Wanted! A Man!

$ How To Sell. If you have something to sell, you can give yourself a basic course in sales psychology by simply discovering why you buy. . . . This reminder comes from Joseph F. Battley, president of the National Paint, Varnish, and Lacquer Association. Why, he asks, does a man buy an electric drill for example? It's not really the drill he wants, but the holes it will make. . . . And why do folks buy cameras? Basically because they want to remember people and places. . . . Analyze what you buy, says Mr. Battley, and you'll discover it's the sizzle and not the steak. So just concentrate on the sizzle, and you'll sell.

Compliments of
The Author
to
Rev. N. S. Johnston

My husband's
Uncle wrote this
book. I want to
Keep it in My family.
Mattie T. Johnston.

But now I want
Paul D. Cail [great,
great nephew] to have
it.

Mattie Talley
Johnston

March 31st, 1946.

Our greatest glory is not in never failing, but in rising every time we fall.—Confucius.

WANTED! A MAN!

In all matters, before beginning; a diligent preparation should be made.—*Cicero.*

* * *

The path to excellence and success, in every calling, is that of appropriate preliminary education, diligent application to learn the art and assiduity in practicing it.—*Edward Everett.*

EDITED AND COMPILED BY
J. W. JOHNSTON.

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This book is respectfully dedicated to the agents of Natural Premium Life Insurance by

THE AUTHOR.

PREFACE.

The need of a book setting forth some of the important points that were requisite to success in writing Life Insurance was so patent to me that I set to work to produce such a book, which I hereby offer to the Life Insurance fraternity. I have tried to set forth with pith and point, some words that would inspire diligence in this, one of the greatest benefactions that has been evolved by modern civilization. I do not claim that all the ideas advanced are original with me, for I think if not quite, it is almost true that, "There is nothing new under the sun." I have drawn freely from every source available, and in a few cases have copied almost bodily matter which I felt was better said than I could say it, hence I use it not in the sense of plagiarism, but as a compliment to its author. Hoping this little work will accomplish its mission, giving tone, energy, and success to those engaged in this great work,

I am very respectfully,

THE AUTHOR.

CONTENTS.

WANTED! A MAN.

"Wanted—men;
Not systems fit and wise;
Not faiths with rigid eyes;
Not wealth in mountain piles;
Not power with gracious smiles;
Not even the potent pen.
Wanted—men."

"The world has a standing advertisement over the door of every profession, every occupation, every calling, '*Wanted—A Man.*' "

"Wanted—A man who is larger than his calling, who considers it a low estimate of his occupation to value it merely as a means of getting a living. Wanted, a man who sees self-development, education and culture, discipline and drill, character and manhood, in his occupation.

"Wanted, a man who, no stunted ascetic, is full of life and fire, but whose passions are trained to heed a strong will, the servant of a tender conscience, who has learned to love all beauty, whether of nature or of art, to hate all vileness, and to respect others as himself.

"God calls a man to be upright and pure and generous, but he also calls him to be intelligent and skillful and strong and brave.

"The world wants a man who is educated all over, whose nerves are brought to their acutest sensibility, whose brain is cultured, keen, incisive, penetrating, broad, liberal, deep; whose hands are deft, whose eyes are alert, sensitive, microscopic; whose heart is tender, broad, magnanimous, true.

"The whole world is looking for such a man. Although there are millions out of employment, yet it is almost impossible to get just the right man in almost any department of life. Every profession and every occupation has a standing advertisement all over the world: 'Wanted, a man.' "

When Garfield was asked in his youth "what he meant to be," he answered: "First of all, I must make myself a *man*; if I do not succeed in that I can succeed in nothing." As I was traveling in one of the southern states I fell in company with Judge D., and entering into conversation on the subject of a demand for men. To illustrate he said: "We were allowed $1,000 for a court stenographer, and were very careful to select one who we were sure was strictly first-class, thinking that the salary should get the very best. We found *a man* who was thoroughly qualified and employed him at the salary named. We could have gotten stenographers at all prices ranging from $300 to $600 salary, but they could not fill the place. The one we selected did his work so well that we were unable to keep him, as he was offered a salary of $1,600 by another party, and, of course, accepted it.

There is a demand for good timber; timber that is soft, rittle, full of knots, wind-shaken, won't do; it must be rong, tough, hard, clear of knots; that's the timber in emand. Men who have qualified thoroughly in the work they would do, will find a place to earn a living; others are left out. *Wanted—A Man.*

I met Mr. B., who is a large manufacturer, employing over 1,000 people, whose wages range from $6 to $25 per week, and a few whose salaries are from $2,000 to $5,000 a year. "I found it no trouble to get help in the departments, where but little skill is required, but for the places requiring skill and close attention to business, there are vacancies all the time. Much attention is given to watching the workers with reference to finding persons who can fill the better positions, promptness, thoroughness, attention to details, and especially those who report for duty every working day in the year. There is always a demand in my factory for thorough men." And so it is over all the world. Wanted, a Man.

Mr. S. is a carpenter. I had occasion to build some half dozen cottage houses. I employed Mr. S. to superintend their building. He was so persevering, prompt and correct in his work I employed him as superintendent afterward to build a large store for general merchandise. I wanted it quick. The weather was bad, but there were working hours between the showers. He did not say we can't continue the work; he did not sit brooding with his head bowed in his hands, but was on the move. He believed if there was not a way clear he could make one. In a few weeks the store was finished and filled with $20,000 worth of merchandise, and thus my business moved on. Some years after, by chance, I saw this same Mr. S. at Fresno, California, just completing a large brick hotel, for which he had a contract. I observed the same elements of energy, push and thoroughness I had seen years before. I was located a year later in a western city and wanted to build some houses. I *wanted a man*, and it seemed he was hard to find. I thought of S., and wired him. Business being a little dull in Fresno, he replied: "*Will come.*"

He did come, and in the course of the following two years, *every day* he was on duty, and built for me about one hundred houses ranging in value from $200 to $15,000, all the work in its class was the best in the city. Mr. S., being a *man* himself, was able to get the very best service from the other men they could possibly render. Manhood in one man stimulates manhood in others. Mr. S. acquired some good property, but the general crash throughout the west brought him losses. Did he sit down and grieve? Not he! he removed to a small town in Missouri, since which time, about four years, he has acquired a good home and other property. He has built by contract some of the best houses in the town, among them a fine school building. Anywhere, everywhere, they are wanting: *men*, nervy, plucky, thorough men.

A broad minded man, with large capital, some years ago in looking over the wants of the human family, determined to manufacture an article that was in constant demand in every household. He knew he must meet stubborn competition from the houses that already had established trade. He knew millions of money must be spent before one cent of profit could possibly be realized. He knew also if he would get this article in general use, he must have a good force of strong *men* to place it on sale; men who could command salaries ranging from $5,000 to $10,000 yearly. The conception of such an undertaking was enough to paralyze the average man, but it was made and became a fact of history. It was my fortune to represent this mammoth factory some years ago. I learned that there were a great many men who could fill the places required for the smaller towns, but the men who could fill the places paying a better salary were scarce. If an agent was appointed who did not show results, he was cut off. But I found this, as in other things, that "The victory was not to the strong alone, but to the vigilant, the active and the brave." I recall an incident in point. While in New Orleans I received a wire to go to Galveston and take the agency from Mr. U—— as he was not holding the trade. I was expected to find another *man*. I went at once. When I met Mr. U—— and after I had a short talk I felt that *he* was the other man I was to find. I found him an earnest and untiring worker, straightforward and popular with the jobbers, and the loss of trade was through no fault of his. Together we discovered the difficulty and removed it. Reestablished confidence, and ever since Mr. U——

has been one of the best agents the company has; a great worker, truthful, qualified, *a man: Wanted—A Man.*

Wanted—A Man.

Everywhere there can be found
A place for men, alive and sound.
Men, who do not shrink from work;
Men, who duties never shirk;
Men, brim full of truth and grit;
Men, who rather MOVE than SIT;
Men, who find no place to loaf;
Men, who never use an oath;
Men, who active, wide awake;
Men, who would a record make.
Such men are wanted, all the time,
In every place, in every clime.

I represented at one time, one of the largest concerns of its class in the world. In my jurisdiction I employed about seventy-five men, each was employed on the condition that he would prove a producer and no salary was promised the first month, as it would take at least that long by close study and application to details, to work successfully. Those who proved efficient were retained, their salaries dating back to the time they began The others were set adrift at their own expense. Those who had sufficient manhood in them to bring success, not only had a good, lucrative position, but many of them are now state agents with a salary that will soon make them independent. They had pluck, thoroughness and industry; they are *men*. The boys who were dropped out, I will say here, many of them, were possessed of very much better natural ability and education from a book standpoint, than those successful, but there was some element in their make-up which caused failure. Some needed thing was wanting, either will force, industry, thoroughness, lack of attention to details, concentration, or some other link in the chain that turns the wheels of success, that made that chain useless for the purposes it was made. Just here let me say a word about the man who is at the head of the great concern spoken of above. He grew up a poor boy on a farm; had no capital, but that he had within him, but that was enough, he labored hard, and by indomitable will force, unflinching energy, untiring industry, he is to-day the owner of a good fortune, has one of the finest homes in the west, and is amply able to pass the remainder of his life in ease and comfort. He possessed manhood, which is ever the best capital if a man would succeed in life. *Wanted—A Man.*

I have in mind one of the most successful men, it has been my fortune to know. I knew him in boyhood, in youth, in early manhood, and now in the prime of vigorous manhood. As a boy he adhered to all those principles and qualities that make a *manly* boy. Obedient to parents, vigorous and spirited in work or play, but never rude; was truthful, polite to all and more especially to ladies and older persons. As a youth, he was ambitious to excel, his motto was, never be second in his class at school. If any anything was hard he would work the more. He knew hard problems required hard study, and applied himself the closer. While zealous to develop the mental man, he was also careful to strengthen the physical; getting knowledge of those exercises best suited for physical developement and practicing them. Early in life, he chose as his profession the business of editor and printer of a newspaper, buying a small plant working four or five men.

By close attention to every detail, doing only the very best work, both on his paper and in his job-work, what was the result of this fixed character and bold determined man? By gradual and sure steps, he now conducts one of the finest printing establishments in the west. His paper is a model of neatness, and every issue is chock full of good things, acknowledged to be the best edited and printed in the state in which he lives. He publishes and binds all the legal books for several states; works all the time one hundred to one hundred and twenty people. Every book pubished there goes without a single error. His integrity is such that every statement he makes is known to be fact; therefore he has the confidence of business men. So busy a man, we would suppose, would not have time left for religious duties. Not so; he is connected and prominent in forwarding all charity and religious work; helps to look after schools, and a teacher in Sunday school. There is no limit to the work a well-rounded, well-balanced mind can accomplish. He is every whit *a man.* Such men are wanted everywhere. The call stands over every door: "*Wanted—A Man.*"

'Twas ever thus, 'twill always be,
Successful men do all agree,
Of all the assets on the earth
Mannood is of greatest worth,
If one would wish great power obtained;
If one would wish great wealth to gain,
If one would wish to do great good,
If one would wish to earn his food,
If one would wish success in life,
If one would wish to win a wife,
To succeed on any plain,
The chiefest thing is: BE A MAN,
In every town in all the land
This sign we see: WANTED—A MAN.

The busy managers of all the great business institutions of this country are out on a great tower with *field glasses looking in every direction for men.* This is especially the case with the managers of the great Life Insurance companies which not only represents one of the greatest business interests of the country, but it has to do with the future of the loved ones the father would protect from want and poverty. Life Insurance comes with its benign influence to bind up the broken heart, to keep the wolf from the door, to ward off the chilly winds of winter, its fountain ever flowing to bring gladness and comfort to the unfortunate. To present properly before the people the importance of this great work requires *men*. These managers know that this work, like all other great business interests, meets with sharp competition. They know their standing as a company largely depends on the character and standing of the men that represent them in each communty. They know they can not write business without the agent has all the requesites of a successful man. If he is a man "waiting for something to turn up;" if he sits idling, expecting a harvest where he has not sown; if he is careless and slipshod in his habits; if he spends his time loafing, and especially about doubtful places; if he is lacking in perseverance and industry, he is not a *man*, therefore does not fill the requirements of the contract; he is not wanted, and need not apply. They want men who know that

"Life is real, life is earnest."

The poet, Young, says:

"Open thy bosom, set thy wishes wide,
And let in manhood—let in happiness;
Admit the boundless theatre of thought
From nothing up to God."

Remember well there is always *Wanted—A Man.*

II.

LIFE INSURANCE.

The Primary Object. The primary object of life insurance is protection—a means by which the *widows and orphans* of *the insured may not be left homeless.* The uncertainties of the life of the average *individual* render the accomplishment of this object impossible without the co-operation of others; consequently a life insurance company is simply a corporation composed of members *mutually bound together* for the purpose of insuring each other. The contributions (or *"premiums"*) of the *many thus united*, constituting the fund out of which a *stipulated amount* is paid to the representatives of the few who are taken away each year; in other words *the losses of the few are borne by the many.*

The Cost.

The cost of life insurance is made up of two items—the amount required for the payment of the *death claims* and for *expenses of management*. That the aggregate of these two items can be determined, almost to a certainty, is proved beyond dispute, by data, contained in official reports, extending over a period of nearly two hundred years. If this were not the case, life insurance would be a game of chance and not a science. The strongest company would be unable to guarantee the fulfillment of its contracts, as it might be wiped out of existence at any time, by the demands made upon it.

Every policy issued, by life insurance companies, takes it for granted that the amount required for the payment of death claims, *is not an unknown quantity.*

All experience shows that the death rate of a well managed and progressive life insurance company, after the first few years of its existence, fluctuates between *narrow limits*, and does not necesssarily increase with the advancing years of its history.

"Life insurance is a protection against financial loss by death, and is based upon the present and future productive energy of the insured and the infallibility of the death of the insured to occur some time in the future.

The home, the domestic circle, is the greatest consideration of any civilized people, and any institution that has anything to do with so sacred a trust, should be thoroughly understood, all uncertainties cleared up, and reduced to the plainest system of business.

Life insurance deals with mothers and babes, in fact with widows unwed, and orphans unborn; it permeates the home from the beginning to the ending, and should show upon its face the sacred trusts assigned to it; and be reduced to that degree of simplicity that every policy holder should understand the certificate of membership.

There is nothing nearer the American home, than the institution of life insurance, and the millions of money expended year by year, demonstrates the hold that it has upon the people.

Every man, who amounts to anything, has productive energy. The productiveness of our being, is the insurable part, and no man who can get a policy should be without one.

The most valuable thing today is the productive energy of the human mind. The things that we have at present, that we never dreamed of years ago, testify to this most wonderful creation.

The greatest acquisitions of mind over matter have occurred in the past fifty years, and as we stand before these wonderful triumphs, it is not to divine the future, or to speculate as to the probable outcome, but to ask the question if progress has been all along the line. We don't believe it has, and the theories and policies of old line insurance companies, will carry us out in that belief. The same system, the same premiums of overcharge that utterly debars the poor, and makes insurance an expensive luxury to the rich, is still in vogue, which was practiced when the only means of transportation were steamboats and ox wagons.

The poor man whose productive energy is limited, and who has family responsibilities that require most persistent and frugal use of the same, can find no relief along this line, and turns his mind's eye upon the institution of Natural Premium Life Insurance, which bears upon its face the marks of progress, and reflects the privileges of the poor man as well as that of the rich.

Nothing that deals with the welfare of the American people can stand still; creative genius will break the bonds and come forth, and all the power of the earth can not keep it back.

Twenty-five years ago, there was but one class of insurance known; that system was the level premium or old line insurance. For fifty years its monumental buildings, mixed assets, overestimates, and alluring promises have attracted the insuring public, and for the first twenty years, held the field undisputed. The undisputed fields of conquest seem to breed a disposition for extravagance and profligate management, and failure after failure, one after another, involving millions of dollars, marks the history of this grand munificent system.

The result of these failures, and bad management became very unsatisfactory to the people and the thunder of revolution was heard from shore to shore, and a general stampede followed. In the universal condemnation of the old line companies, and the excitement incident to their abuse of confidence, exorbitant premiums, the people went to the extreme on the other hand, and there followed a period of post mortem assessment insurance, which was unscientific and that in most cases speedily came to grief.

The unrest that gave birth to the unscientific assessment insurance, and their extremely short period of life, bred a disposition to thought and research, and step by step can the progress of the great scientific system of natural premium insurance be traced as plainly as the handwriting on the wall."

III.

What It Is and Why It Exists.

Life Insurance is the greatest of known benefactions. Its growth marks the progress of the human race toward a higher civilization. It is the twin sister of Fire Insurance, which was the immediate outgrowth of the necessities of man, who found that he could not save his house from flames nor himself from death by invoking the gods or conjuring the evil spirits, so turning from them he invokes the great laws of average, and conjures by statistics; if his houses burn they are rebuilt, and if he dies his loved ones are cared for and protected; yet it is neither a charity nor a benevolence.

IV.

Its Benefits for all.

1947

Life Insurance has become one of the great business interests of the world. Fifty years ago it had hardly begun to attract general attention. One or two companies were organized and struggling for a precarious existence; their systems were crude and the cost confined its operations and benefits to the wealthier classes. Its progress has been uninterrupted and marked by more equitable systems and more accessible and benign forms, until to-day it is brought within the easy reach of every prudent and industrious man who has loved ones to protect; its beneficent influences are felt in every community, and should and soon will be felt in every home.

V.

An Honorable Calling.

The Life Insurance agent is engaged in an honorable and legitimate business; he is representing an article that is as staple as flour, and in demand throughout the civilized world. Almost the entire business of the country is carried on by the aid of agents, who for intelligence, integrity, and business capacity compare favorably with any class of men in the world.

VI.

It Pays, But Requires Preparation.

There is no field more inviting nor more remunerative to capable men than Life Insurance. But it is a business, a vocation not to be picked up temporarily to pay the expenses of a proposed trip or journey, nor to fill an interim until some other employment is found; not for "deadbeats" or idlers who have failed to earn a living elsewhere, but for active, energetic, capable men who look upon it as a legitimate business, and adopt it as a permanent vocation. Nor is there a greater error than the too prevalent opinion that any one can solicit life insurance; that it needs no preparation beyond an oily tongue, cheek, and self assurance and an outfit of supplies.

This shallow estimate of the requirements of the business has induced many who were lacking in every qualification to enter the business, trusting to luck for success. It has also misled many otherwise capable men who with a proper knowledge of the business, would have achieved success, but who only floundered among the unknown quagmires and quicksands until they sank ignominiously from sight.

VII

Thorough Knowledge and Individuality.

It is a business that requires, in addition to the ordinary qualifications necessary to success in other business, a general knowledge of life insurance and a thorough knowledge of the particular plan he represents, of its methods, requirements and capacity; or in other words complete preparation for the work. If an agent is thus equipped in the field, and is possessed of untiring energy and a determination to succeed, success is almost certain. But the methods of successful agents are as different as their appetites, nor could either succeed by attempting to adopt the exact methods of the other. The fluent talker and jovial companion sometimes excites the envy of the less gifted, but persistent worker, yet the graceful and active hare is often outstripped in the race by the slow and uncouth tortoise. "There is no royal road to success;" it must be achieved by each in his own way.

VIII

Reserve Power. No man ever attained a great success in anything unless it was conceded that all his forces were not in use, but that he had an accumulated reserve held back to be called for in case of necessity. The great general always has a strong reserve force held back to give strength in battle. The successful bank keeps a large reserve to be used only in case of a great emergency. So an agent to be strong in presenting his business, must have a strong reserve. This can only be acquired by close attention to details of the policy he would write, must know the standing of his company, have a general knowledge of the plans and standing of other companies, especially those with whom he is directly in competition. The greatest lawyers seem to have come to prominence by genius, but when we learn their history, we find they have been close, hard students and had a large reserve, which brought them into recognition. Gather a little here, there and everywhere accumulating a good reserve, and success will crown your efforts.

Save best point for last.

IX.

Fully Appreciate the Value of What You Sell.

In entering the great work of securing Life Insurance, one of the first requirements is to fully realize the importance of the work you have to do. No man ever succeeded in anything worth doing unless he realized that the result of his work was worth something. If the farmer did not know that there was a demand for the products of his farm, do you think he could get up early and work late merely for the pleasure of seeing the crop grow? No! He knows there is a demand for food, and although he realizes that many others are engaged in raising wheat and corn and thus cutting off the possibility of getting a big price, that very fact stimulates him to greater effort, so that the quantity will be sufficient to buy all things necessary to the life and comfort of his family. There are some articles now in great demand, that only a few years ago were seldom seen, but now are shipped to all parts of the country in car lots. For instance, there is a demand all over the country for bananas, while only a few years ago they were seldom on sale. The man who is alive to the importance of the banana trade tries to secure the best and places them so temptingly before the people that they are glad to exchange their money for the luscious fruit; so an agent selling life insurance must know where he can get the best contracts and then know how to place them before the people so as to make them acknowledge their superior merit. You must believe in the value of what you sell, to be successful in selling it, hence get a good stock of information on hand regarding insurance, so you can talk intelligently about all the details of the subject. If you would succeed, know well your business in all its details, and you must know it, too. You can't appear to have what you have not, and you can't sell what you have unless you know you have it. The merchant knows what he has in his store. If you ask if he has combs, he don't say, I don't know, and have to go through all his stock, searching through show cases, to find a comb. If he has combs he knows it, and knows also where to find them. So when you are asked if you have a certain kind of policy, you must not rummage around in the rate book to find it, but be able at once to answer, YES or NO, and also be able to tell of all its special advantages to the insured, how he pays the premium, and what accumulations, if any, he may expect.

X.

Truth.

The day for securing business by downright falsehood is past. The public will order you back into the darkness as Poe when he addressed the raven:

> "Leave my loneliness unbroken,
> For that lie thy soul has spoken."

There possibly may be extreme cases where deception might be justifiable, but in the ordinary transactions of business a lie is poor capital. If you invest in it you will always find the investment vanish away as the mists and fogs before the morning sun. Truth stands a deep foundation laid in solid rock, holding the structure firmly in place. A lie is a foundation of sand that gives way before the streams of water played on it by a discerning public, causing a sure fall of the structure above. You are not compelled to tell all you know to point out the weak points, if there any. There is enough of TRUTH in this great work of humanity to fill volumes. When your labor of love will be felt in the coming time, when this wise provision will gladden the hearts of the widow and orphans as they reap the reward laid up by a wise father, securing to them food, raiment, and education. One of the great troubles we have to meet in talking Life Insurance is caused by broken confidence caused by some smooth, deceitful artist securing business by deception. Their day is past. Better men must write Life Insurance if any is written. If you would be successful, be a man; tell the truth, for a truer couplet never was penned than this:

> "Oh what a tangled web we weave
> When first we practice to deceive."

XI.

Don't Try to Build by up Tearing Down.

If a traveling man selling soap should come into your store and introduce his talk by telling you about all other soap makers making soap unfit for use, that all other soaps are made of material taken from dead animals that died of contagious diseases, therefore entirely unfit for use, and if used these germs of disease would get into the blood taken into the system through the pores of the skin, you would think (if you did not tell him so) that this fellow's soap might be the very soap containing these bad qualities and be full of disease and death, and if you believe he tells the truth about soap you would not buy any soap and would quit using it and take chances on dirt accumulations. Don't say all insurance is a fraud but that which you sell, if you don't want to be considered a fraud yourself. If you raise cotton, you just as well say nobody's cotton is any good but yours. If you grow wheat, just as well say yours is the only good wheat. There is a difference in wheat, some is better in quality than other wheat, so some insurance is better than others. Prepare yourself to show the superior quality of the article you sell. If necessary, make it plain why yours is better. But don't think for a moment you can build up by tearing down. There are many insurance companies doing a noble work providing as they do for the unfortunate. Get the best and you will succeed. Present your work on the merits and special features your company offers, that will make the insuring public realize you have as good, if not a better contract, than they can secure elsewhere.

XII.

Choose the Right Time.

If you do not choose the right time, all you may say is lost. There are certain times that the gate leading to a man's heart are closed and locked, so you may have ever so many skeleton keys, none of them will unlock the gate. You had just as well try to topple over Washington monument with one blow of the fist as to try to insure a man when his mind and thoughts are intently riveted on some other subject. The men who are fully able to pay the premium on a policy of Life Insurance are usually busy men. Don't talk to him when he is busy; if you approach him at such a time, try to make an engagement to see him at some appointed hour. Yet impress him with the idea that the subject you have to talk about is of great import to him, and the time you will require in explaining your plans and setting forth the contract you have to sell will be time well spent. Then again, don't enter into an argument with a man you would insure; avoid a condition wherein he will line his forces up in battle array to make a valiant fight against you; that will never secure an application; but rather impress him that you wish to do him good; that you want no fight, but a concerted action in a cause that is for your mutual good.

XIII.

Privacy.

If you expect success, be careful to get an audience in private. If you try to talk to two or three at a time, you may be sure you have failed already. All important business is done privately. If you would buy a horse, you would wish to see the owner alone. Life Insurance is no exception to this rule. In talking, there is a certain magnetic current circulating from one to the other, which does not admit a force introduced that will draw it from its desired point. A current of electricity that ladens a certain wire, will produce a great and brilliant light at a certain point, but a small wire thrown across the conducting wire and attached to the damp ground, will put the light out and leave the dynamo powerless to produce the light again until the cause is removed. So it is in talking business, a third party will absorb all or a part of the effect. To win a girl you would make your wife, you don't talk to her about the important affairs of the heart before others, but you would want to see her alone, and then you can pour forth your soul to her in strict confidence and thus be able to secure the prize. See your man alone, fix your eyes on his, and present your claims in earnest. Find your man alone, unemployed, and in a good humor.

Above all things, do not talk too much. Thousands fail through this fault. Every man has his peculiarities and thinks he knows what he wants. You must find out what his peculiarities are and then, adapting your words to the same, show him that you have just the goods to meet his taste. But how are you to find this out if you do all the talking and do not draw him out, so as to discover the peculiar bent of his mind?

Also each man has his own prejudices. There are some things he very decidedly does not want. If you let him talk you may discover these points and be able to steer clear of his sharp corners. Do not try to tell all you know, but tell what you think your customer wants to know. It is often and truly said that an agent, to be successful, must be a good student of human nature, and be able to read his man; but no one can read his man by simply looking at him and doing all the talking. He must let his customer express himself. It is very important that you say just the right thing and stop there. It is often as important what not to say as what to say.

XIV.

To Meet Objections.

Your success will depend largely upon your ability to meet objections; but never answer an objection 'till it has been raised, and even then do not dwell on it any longer than is necessary to dispel it. Meet it with a strong, unanswerable argument in a calm, respectful manner, and then leave it, drawing the mind of your customer away to some other subject.

XV.

Closing the Contract.

The most important factor in successful soliciting is the ability to CLOSE with your customer; to decide just when to stop talking and begin writing, requires all the skill and diplomacy of the agent. The time comes when the only thing for the agent to do is to get out a blank, ask the man his full name and commence filling out his application; and you often reach this point before the man has really given his consent that you should do so. His manner alone may be the only thing to justify you in so proceeding.

XVI.

Getting His Opinion.

One of the best ways to canvass a man for life insurance is by getting his hearing for the express purpose of securing his opinion. There are many men whose interest can be elicited in this way when a direct soliciting would do no good. Most men have a special dislike to the idea of being canvassed or drummed; this is especially the case with men of recognized influence in the community. They look with dread at the approach of an agent who they think will give them an urgent appeal to buy something.

Yet these very men can be approached very successfully by asking them to examine your contract or proposition with reference to getting their opinion. The largest policies are often written in this way, and as a rule they make persistent and influential policy holders. They will not only take a policy themselves, but they are active helpers in securing applications of their friends. In this way they more thoroughly acquaint themselves with the leading features in the policy and their judgment being fixed as to its special merits, they can do a great deal both directly and indirectly in helping you in your business.

XVII.

Cheerfulness and Good Humor.

Whoever saw an agent successful in getting business if he was cross, morose, sour, and snappish. One of our American poets has truly said, "Laugh and the world laughs with you; weep and you weep alone." It is very difficult sometimes to be cheerful when things are not going well with you; but so sure as you do not cultivate a cheerful spirit, you will have an expense bill that will exceed your income. When you discover a tendency to be what is called "Down in the mouth," say something, think of something, do something that will buoy you up with a measure of glad thoughts. The very effort will have a reacting effect on your low spirits, and bring you out into a normal condition. Read a book of humor, or join in conversation with some "hail fellow well met," and you will find that cheerfulness is contagious and that kind of contagion that brings both health and success.

"Some murmur when the sky is clear
  And wholly bright to view,
If one small speck of dark appear
  In their great sky of blue.

"While some with grateful love are filled
  If one small streak of light,
One ray of mercy gild,
  The darkness of their night."

Then:

"Let us gather up the sunbeams,
Lying all around our path,
Let us keep the wheat and roses,
Casting out the thorns and chaff:
Let us find our sweetest comfort
In the blessings of to-day,
With a patient hand removing
All the briars from the way."

XVIII

Self assurance and Self confidence.

Two young men started out to travel for a wholesale grocery. They both went to the same school, were classmates; both were bright, but one never could properly appreciate himself, was really too humble to succeed; he failed and came back disheartened. The other appreciated the value of himself, the value of the house he represented, and also the goods he was out to sell, and succeeded; and soon became one of the most successful men on the road. Most men when they start out, are always looking around to see some other fellow coming and turn out of the way. Don't do that if you know your wagon is stronger, your horse is fleeter, your merchandise as good or better, stay in the middle of the road." If you have the right of way, keep it. In this day of sharp competition you can not afford to disparage the value of yourself or what you sell. Crowd to the front and secure your share, 'tis the only way to "get there." We would not advise you to be unscrupulous. Oh, no! But acquire the knowledge necessary to present your claims with force and confidence and it will go far to make success.

"Conquer your place in the world
All things serve a brave soul."

"Find a way or make one; the world always listens to a man with a will in him."

XIX

Industry and Courage.

No point is so essential to success as industry. Without it no great work was ever accomplished. Persistent, faithful work is the key to unlock the coffers all around us ready to pour forth their treasures; but they never have opened without this key. We look around us on every side and see the stately buildings, the productive farms, the busy railroads, yet none of these could have been brought into existence without faithful and continuous work. It seems mighty slow when we see men working on the railroad with pick and shovel, though slow, it be it prepares the bed on which the great iron horse rushes from town to town, city to city, state to state, ocean to ocean. Hear the sound of the ax in the wood, follow and see the tie choppers, so slow as stroke after stroke, they chop and hew, yet these persistent strokes enable the roads to lay cross ties all through the land. The great building in Chicago, thirty-two stories high, was completed by industry, brick after brick, stone after stone was laid, very slow, but persistent industry completed the work. If you would succeed as an agent soliciting life insurance, you must keep at work. You should appreciate the value of time and know success will come if you keep a keeping on, hard at it, always at it, brings success. You can not hope to reap unless you sow; sow a big field reap a big harvest, sow a little field you will reap a little harvest. The farmer does not work one hour and quit, but work all day, so if you would succeed don't expect to go out one hour, wander aimlessly around about three or four blocks and then expect business, but talk to each man you meet, pass a few words and let him know what you represent, one of the best agents in the country said the secret of success was to talk to every man. You see a man, pass on and think to yourself, no he is not a candidate. You can't tell, the tenth man you come to may be the very man you are looking for and should you pass him and go to the twelfth, who does not want any insurance and would not have it, you have lost your opportunity. Get men of influence first, study the standing and influence, get the biography of leading men then talk to them of their success, learn how they attained it, show an interest in their welfare. During business hours work, and if you loaf go somewhere and loaf by yourself, in the dark, out of sight, but don't loaf; there is no proper place to loaf, but keep busy and when not out soliciting study your lesson. Don't think you know it till you do know all about it.

Cultivate the habit of industry. "A bad habit is a liability, a good habit is an asset." Have nerve, industry, pluck, you will find the way to success. Be idle, depend on luck, and poverty and rags will certainly be your portion.

"Lives of great men all remind us,
We can make our lives sublime,
And departing leave behind us
Foot-prints on the sands of time."

"In the world's broad fields of battle,
In the bivouac of life;
Be not like dumb driven cattle,
Be a hero in the strife."

"Let us then be up and doing,
With a heart for any fate;
Still achieving, still pursuing,
Learn to labor and to wait."

"You plow deep, while sluggards sleep
And you'll have corn to sell and keep."

XX

PUT MONEY IN THY PURSE.

"To catch Dame Fortune's golden smile,
Assidious wait upon her,
And gather geer by every wile,
That's justified by honor.
Not for to hide it in a hedge,
Nor for a train attendant,
But for the glorious privilege
Of being independent."

The above lines, contained in Burns' letter of advice to his young friend, are good; and, although he was a poet poor in in the self-control and elements that go to make up a great man, they are certainly the words of a philosopher.

It is impossible for you to be independent and your full self, without money in your purse. It not only gives you independence that is necessary to success, but it commands the respect and services of those around you. If you have one dollar in your pocket the world is your slave and will do your bidding to the extent of that dollar. People like thrift, and they like the man that is thrifty; but you should not only gather money for the purpose above mentioned, but to enable you to improve and cultivate your mind, to take better care of your body and increase your influence in every department of life. It is to the men who have accumulated money that we are indebted for the development in science and art. It is money combined with labor that builds our railroads, steamships, and the cables that connect us by wire with all parts of the world, that enables us to ride in the palace car with every comfort of the well regulated home.

We are largely indebted to those who accumulate money for the little blessings that we enjoy at a small cost, which, by associated capital and labor and large output, place them within our easy reach.

Disparage not the man who accumulates and saves his money ho is carrying out the purpose of an all-wise God, and the result of his accumulation, if not during his lifetime, may be the means of placing many blessings in the reach of the masses they do not now enjoy.

But bear in mind that all wealth is the result of labor, and that with the openings and facilities we now have for securing it, there is no need if we properly use those means, which the God of nature has placed within our reach, for us to deny ourselves and families the comforts of life and at the same time accumulate wealth, that will be the means of continuing those blessings after we have passed away.

XXI

Personal Appearance and Dress.

Nothing adds more to your ability in securing the attention and respect of those you meet than a neat and tidy personal appearance with clean, faultlessly clean, linen. It not only assists you in securing the respect and attention of those you meet, but adds to your self-respect, for above all things,

> "To thine own self be true.
> And it must follow, as the night the day
> Thou canst not then be false to any man."

> "Costly thy habit as thy purse can buy.
> But not expressed in fancy; rich, not gaudy;
> For the apparel oft proclaims the man."

XXII.

WHAT TO READ.

Books.

Printing is the art preservative of all arts, and is the greatest invention of any age, it enables the man of to-day to have before him, boiled down to the very essence, the results of scientific investigation, and the cream of thought of all the great philosophers, scientists, and writers of all ages. The student can procure books at a slight cost, and gather in one hour, what cost the writer a lifetime of study and labor to produce. Of course you should read good books and fill your mind with a store of useful information, not only for the purpose of gaining knowledge; reading good books gives you thought and language that enables you to express yourself intelligently on the subject under discussion; besides it takes you away from doubtful environments, and enables you to associate with the great and good of all ages. It seems superfluous to advise anyone of this day to read books. If you would be a man you must take advantage of this privilege which is always at hand. To-day, a man of thirty should be a greater philosopher, a greater historian, a greater statesman than Confucius was at sixty.

The Daily Papers.

With their wonderful facilities for gathering news, the great daily papers give to us every morning the history of the world the day before. I can not conceive how any man who pretends to do business would attempt to go through life and expect to accomplish anything without keeping abreast with the times by reading one or more of the great daily papers which are now found in every city of any importance. On these papers there are thousands of men of the brightest talent and best thought, and a large number of great inventions used to bring to you the current events of the world, the discoveries in science and art, the thoughts of brilliant minds, the works of philanthropy, the political situation, not only of this but other countries; in fact, everything that a man, to be a man and do business with the world, should know. What would you think of a man coming to you representing an important interest, that knew nothing of the monetary system of our country; the proceedings in congress; the war in Cuba; the famine in India; the cruelty in Turkey; the destruction of cities by fire, cyclones, or otherwise.

The Country Paper.

Few people realize the importance of what is called the country newspaper. Although the newspaper published in a village or town may occupy an office 8x10 in some garret, it is the most important factor in that town. When you visit a community for the purpose of procuring business, if you will read the local newspapers carefully you can form a better idea as to the character of the people with whom you propose to do business, than from any other source. Perusing its columns you can discover who are the progressive merchants, what local events are receiving the attention of the people; it enables you when you meet a man to engage in conversation on the subjects or enterprises that are engaging the attention of a particular community. Besides, you learn the social movements; in other words, you should become interested and identified with those people so that you can talk with them on a subject of local interest and tell them something of that which they already know. People love to talk on a subject with which they are familiar, and in which they have some personal and social interest. I have never visited a community with a view of doing business without reading very carefully the advertisements in the local papers, and the information that I gathered from such perusal was always valuable to me in prosecuting my work. Besides, some of the brightest minds in journalism are engaged in work on the country newspaper. You can often gather ideas and store your mind with gems not to be found in the great metropolitan papers. There is something in the environments of the country editor that makes him superior in many respects to those of the metropolitan dailies, who are so much crowded in their busy life that they lose sight of many things that would be of value and profit to their readers.

Insurance Journals.

There are numbers of journals published in the United States devoted to the interest of life insurance. They are edited and managed by bright, brainy men, who strive to place before you every fact and thought that will enable you to more thoroughly understand and pursue your work. These journals also contain letters from agents actively in the field writing insurance, all of which are valuable and a great help in prosecuting your work. Some of these journals are better than others, but I have yet to read a copy from which I did not derive information that I felt was of great value to me. If you are going to be an insurance man select a few of the best journals and be a regular reader of their columns. Do not understand me to advise you to neglect business to read books or newspapers, but if you will economize time you will be astonished at the amount of reading you can do, while not actively engaged.

XXIII.

Attend Church.

If you are a member of the church you will attend divine services as a duty. Aside from this, to attend church is profitable to every business man in more ways than one: in the first place it takes the mind from business, gives needed rest from secular work which is necessary for both mind and body. It is my opinion that one who has the opportunity of hearing a good man preach for thirty or forty minutes, on a subject he has probably spent weeks of preparation, and, does not do so is, if not foolish, at least not wise. Besides, a busy man gets relief and inspiration from the congregation, the music, in fact the surroundings, which are ennobling in every way. In addition you make the acquaintance of the very people who are candidates for life insurance, the best people. How much advantage it is to you when you meet a man on Monday whom you have met at church on Sunday to be able to speak to him in regard to the sermon of his pastor, you have an introduction that you could not have had otherwise. Besides, it is an advantage to any man to sit an hour in a church, listen to a good sermon, hear the inspiring music, surrounded by beauty and culture, who come in their best garb with bright and cheerful faces. Do not understand me to say that I would advise you to attend church to advance your pecuniary interest, but I make this suggestion showing you that it does, and at the same time, builds you up in a better and nobler manhood. A Sabbath well spent makes a week of content. On this line the following thought, let me give you to practice every night.

> "Let not soft slumber close your eye
> 'Till you have recollected thrice
> The train of action through the day.
> Where have my feet chose out my way,
> What have I done that's worth the doing;
> What have I said that's worth the saying;
> What know I more that's worth the knowing.
> These self inquiries are the road
> That leads to virtue and to God."

You don't give any [illegible] diamond

XXIV.

Recapitulation. 1st. Don't give away premiums, pay for services rendered, but bear in mind your goods are worth the marked selling price, as much so as the goods of a merchant in a store. 2nd. If you select a medical examiner, get the best one, and see that he knows what kind of policies you sell; his influence will do much to aid in securing business. 3rd. You can't work without tools, see that you have all the supplies necessary. Know well what you need, and keep well posted. 4th. Don't try to work too many plans, find out what policy you can write best. You can soon learn what policy is best adapted to the particular case you are soliciting and talk that plainly and clearly. If you chase two rabbits at one time, you will be sure to catch neither. 5th. Be careful all questions in applications are answered truthfully and clearly, both family and personal history should be plainly stated; look well to this point for it is the basis of the contract. 6th. Don't argue; it does no good, but much harm. 7th. Don't try to establish yourself by disparaging others. Talk your own on its special merits. 8th. Don't try to misrepresent anything; all substantial business is founded on truth. 9th. As a rule get influential men first, but don't think you know who you can write, talk to everyone worth talking to. 10th. Be honest in your statements, persistent in your work, gentlemanly in deportment; but don't submit to any indignity to yourself, your company, or your work. 11th. Don't try to insure a man when he is busy or perplexed. 12th. Don't try to insure a man in presence of others, see him alone. 13th. Don't talk too much, many fail through this fault. Say enough, no more. You are wise when you learn this point. 14th. Learn how to meet objections, but be careful not to magnify them. 15th. Have in view the main point, closing the trade. It is a fine point; study it well. 16th. Get a large stock of information on the leading principles of life insurance, it will give a good stock of reserved power. 17th. One of our great statesmen said: "There is no excellence without great labor." Be an untiring worker. LASTLY. Be a man. You know what that means, have a high standard of manhood and work to possess it.

XXV.

SPECIAL INSTRUCTIONS.

APPLICATIONS.—Carefully examine both sides of every application and see that every question is correctly answered, and that all dates and signatures are complete, before mailing it to the home office.

CORRESPONDENCE.—All correspondence between the home office and the agent must be regarded as strictly confidential.

DELAY.—As the issuing of a policy is often delayed for want of information, you should pay special attention to instructions in these matters.

INK.—Always use pen and ink and see that all names are plainly written and correctly spelled.

INTEREST.—The beneficiary must have an insurable interest in the applicant.

NAMES.—Write the name of the applicant and of the beneficiary or the beneficiaries in full and very plainly.

BENEFICIARY.—Care should be taken in stating clearly to whom the money is to be paid on the policy; if more than one, state their names, ages, relationship to the applicant and the amount to be paid to each one. If the applicant requests the policy to be made payable to his estate, explain to him that it is liable for his debts and has to pass through the hands of an administrator as any other property. We think it better to have it payable to his legal heirs or legal representatives, where he does not wish to name the beneficiary. You can explain to him that he can change the beneficiary at any time during his life. The main object of life insurance is to protect the wife, as no guardian is likely to take as much interest in caring for the children as the mother. It is better, generally, to make the wife the beneficiary as the children, otherwise, would require a guardian and the money would be so divided up that it would not be as wisely used, as the mother could use it by keeping the funds altogether as she could use the money to provide a home or pay an incumbrance on one, which is often the case, and thus protect the estate and be able to keep the family together. In case of a young man, if he does not wish it made payable to father, mother, sister, or some near relative, he can have it made payable to his legal representatives and when married advise him to have it changed at once and made payable to his wife.

Remarks. The foregoing instructions, understand, are general and such as will apply to any company, but the agent should study carefully the special instructions of the company he represents. Acquaint yourself thoroughly with the different policies you write, and especially on those policies you are most likely to write, be able to explain in full detail every point necessary for the applicant to know.

XXVI.

Renewable Term Insurance. A term policy is one which expires at the end of the term stipulated when it was issued, and if the insured does not die within the period covered by the policy. the only benefit he receives is the protection which the insurance provided while it was in force.

A Renewable Term Policy is one, which, like the term policy, expires on completion of the term of years fixed at the date of issue, but is renewable at an increased premium.

Old System Companies have written millions of business on this plan, the majority of those insured being unaware of the kind of policy they were taking. Under such a contract, the company can increase the rate on advanced ages to such an extent that the insured would be forced to allow his policy to lapse.—*J. Thomas Patterson.*

XXVII.

Life Insurance a Business Principle.

The ingenuity of man has never yet succeeded in devising a better or more consistent plan of mutual help than life insurance. It is one of the most useful products of modern civilization, and is fast becoming an indispensable adjunct of business success, for the simple reason that the condition of mind which renders business success possible is most surely engendered by the freedom from harassing care which life insurance alone can secure.

For this reason the life insurance of to-day bears the stamp of unqualified approval, put upon it by the sagacity of the keenest business minds and the shrewdest commercial intellects. They pronounce it an essential element of success and they are quite right in frowning down those who, in ignorant neglect of its supreme beneficence, prefer to leave their dependent wives and children to the sufferance and charity of others who have been more prudent in their unselfish forethought.

Just as a conscientious and honorable business man indignantly rejects the suggestion to leave the future sustenance of his loved ones to the precarious exigencies of friendship and acquaintanceship and to the varying chances of utimate business success; so does he recognize correctly that no one thing contributes more to secure that ultimate success than life insurance. Therefore the prudent forethought which takes into account all the possibilities of the *future*, as well as the recognized responsibilities and necessities of the *present*, not only prompts the man of conscientious and honorable intent to do that which no reasoning man can fail to recognize as one of the highest duties of fatherhood and citizenship;

but at the same time he does that, which, by securing peace of mind to himself, *directly contributes to the degree of business success that he aims to attain.*

Business men do not look very kindly upon those who leave their loved ones to the untender charity of the world. They feel that they have proved themselves recreant to one of the recognized axioms of business honor; and they rightly cast discredit upon the memory of those who have proved themselves so utterly selfish, and so totally unable to exercise the degree of provident forethought that they themselves would not dream of ignoring.

To say that life insurance involves a principle of business honor is to say only that which every right-minded man must accede to and indorse. It follows logically that every one who neglects it lays himself open to the condemnation of all those of his business associates whose good opinion and indorsement he would highly value—and what is so dear to the average business man as the respect and confidence of the whole business community with whom his business dealings may bring him into contact?

It is true that life insurance as a business proposition is so closely akin to the beautiful principles that pervade active charity, that we often unconsciously permit its sympathetic relations to acquire too great a prominence. It is just as perfect, just as effectual, just as far-reaching, just as necessary, and just as actively beneficent, as any organized or personal charity that elevates mankind; but for all that it is essentially a *business*—a business of the very first importance to the conditions of modern civilized life—something really indispensable to the business world of to-day. As such let it be recognized wherever business principles are held in deserved respect. Appreciate as fully as you please every one of the beautiful and sentimental principles that its practice involves; but never forget that it is a legitimate business; that it has its own legitimate business sphere, and can never be ignored without violating correct business principles.

The man who is not positively sure of a competency sufficient to provide for the future of his family in spite of every possible adverse contingency, *must* insure his life unless he is willing to violate in his own person, one of the strictest principles of the code of business honor. No business man wishes to willfully do this, because he knows that such neglect will hand down his own name and business reputation to well-merited opprobrium, and to the scathing condemnation of all his business associates.—*The Ingleside.*

XXVIII.

Economy without Avarice.

There are certain kinds of economy which are liable to penuriousness. Such was the old stocking-leg saving. To hear one coin clink upon another was so pleasant that it became a passion to hear it as often as possible. Most men who are their own bankers are liable to this temptation and yielding to it become slaves to avarice without enjoying the comfort which their savings might afford them.

The man who patronizes the savings bank may acquire a similar passion, in his anxiety to add entry to entry in his bank book. Even the worthy motive of laying up something for the future welfare of family may lead him to treat them penuriously in the present.

There is another form of economizing which is more effectual than either of the above, and at the same time is free from the temptation of avariciousness.

The man who carries insurance on his life, to the extent of even $1,000 or $5,000, feels much easier about the future of his family than the man who is putting away a few hundred every year from his savings. Death may come any year, and before he has saved sufficient for their comfort. After he has put the first five hundred in the bank, and before he can add another to it, death may come. He is haunted with the fear, and to hurry his accumulations he is tempted to parsimony and pinching. How different it is with a man fairly well insured! He knows he can support his family comfortably while health and strength continue, and that they would be sure of the whole amount of his policy at any time if he should be taken from them. He can thus enjoy the present without meanness, and be encouraged to moderate economy to provide for his family when taken away by death.—*Selected.*

XXIX

A Catholic Priest on Life Insurance.

I would encourage every young man, and especially every father of a family, to have his life insured, and not to have the widow or dependent friends, in case of misfortune, humiliated down to the very earth in seeking the charity of this or that organization. We Catholics show heart in our liberal support of charitable institutions, but we could show more wisdom by removing many of the causes that make them necessary.

Not very long ago, I was present at the death of a comparatively young man, who left his widow and five young children to be provided for. His great regret was that his wife had persuaded him to discontinue his life insurance payments in order to get a piano on the installment plan. The good woman, I fear, will have more music as a result of her folly than she expected. I say "as a result of her folly." It is unpardonable foolishness to barter away the necessities of life for accomplishments dubiously profitable. I would advise young ladies to demand of any young man as the first introduction to her friendship, a policy of at least $1,000 written on his life. In this I am perfectly serious. His life insurance policy and marriage certificate should both adorn the preliminaries of a wedding breakfast.

I would advise mothers of families to so importune their husbands that life insurance would be the only condition of domestic peace. Oh! but it costs so much. This is an excuse that springs from shiftlessness. It does not cost five cents per day for a $1,000 insurance policy. What is $20 a year to a man who will spend double that amount to gratify his whims? Usually those who are alarmed at the expense have more money to squander in some life destroyer than in life insurance. Life insurance money is bread money, and the man who needlessly denies it to his family is unworthy to have a family. Think it over, tell your friends about it and get them to participate in some of the good things.

XXX

What Talmage Says.

Rev. T. DeWitt Talmage is an earnest advocate of the beneficent principles of life insurance. In an editorial upon this subject, in the *Sunday Magazine*, he recently said:

"It is meanly selfish for you to be so absorbed in the heaven to which you are going that you forget what is to become of your wife and children after you are dead. You can go out of this world without leaving a dollar, and yet die happy, if you could not provide for them; you can trust them in the hands of the God who owns all the harvests, and the herds, and the flocks; but if you could pay the premiums on a policy, and neglect them, it is a mean thing for you to go to Heaven while they go to the poorhouse. You, at death, move into a mansion, river front, and they move into two rooms on the fourth story of a tenement house in a back street. When they are out at the elbows and knees, the thought of your splendid robe in Heaven will not keep them warm. The minister may preach a splendid sermon over your remains, and the quartette may sing like four angels in the organ loft; but your death will be a swindle. You had the means to provide for the comfort of your household when you left it, and you neglected it."

XXXI

Character of the Agent in the Field.

Taking it for granted that you are all well aware of the fact that the character of the life insurance agent is not what it should be, I will not weary you by a description of what he is, but will give you a few brief suggestions tending, as I believe, toward the improvement desired.

It must be conceded that the character and reputation of a company's agents in the field, to a very large extent, decide the character and reputation of the company itself; and that the fact that the agent, like the brook that feeds the river, is a source from which a company derives its life is too often forgotten. What would we do then to improve the many fountains that flow into this sea of life insurance?

First, I would suggest a course of study for an agent by the arrangement and adoption of a few well selected text books upon the principles of life insurance. You do not expect a doctor, a lawyer, a teacher or book keeper to enter upon the duties of his vocation without some preparation for his work, yet after a man has made a failure of everything else in life, he goes to selling life insurance, and imposing upon a generous public by trying to make them understand something he does not understand himself; and the company he represents is thus worse than not represented at all, as its reputation is compromised. Upon the principle that education and knowledge improve the character of all men, educate the agent before you allow him to sell or attempt to sell life insurance, and I doubt if this convention can enter upon a more profitable matter that will tend to put life insurance as a science further toward the goal of fame it so well deserves, than to enter into an agreement prescribing a course of study, and demanding that the agents who represent them shall at least be able to define the fundamental principles. We have in our schools and colleges, our chairs and professorships of history, mathematics, law, and civil government, and many other branches of education too numerous to mention. Then why not demand and educate the people up to a necessity for a chair of life insurance in some of our schools?

Second, I would in some way have the agent impressed with the grandeur and nobility of his vocation; for too many look upon its duties as a menial service, and they go about their work in a half-inspired spirit with the steam always at low pressure, and accomplish little. But elevate the ideal by education and teach them that the service they render in persuading by all honorable means some defender and supporter of the family to provide for their wants when he shall not be there, is the grandest service man can give to his brother. And teach him that there is something attractive about the plan of life insurance that this convention is called to defend in the fact of its unselfishness, a man ready to lay down his life to win, satisfied with death, the greatest victory on record, when he has provided abundantly for his family.

Third, I would see to it that the agent is an honest man. I do not want to preach morality, but I attribute 33⅓ per cent. of the lapses in life insurance to the dishonesty of the agent in the field; he has too often told the applicant anything he could make him believe, to get his insurance, and gradually he finds that he has been fooled, and he curses the company, while the agent is conveniently browsing in the next field, and out of reach. Education does not always make men honest only in that it tends to make them despise the things that are low and mean.

Fourth and last, there seems to be a scarcity of life insurance agents to-day, and one of the greatest problems that faces the company is the want of good men to represent their plan, notwithstanding the fact that to the man who can do the business there are few things that pay better. Then there comes the greatest argument of all for a school of life insurance. Look the broad land over and tell me where a man can go to perfect an education in life insurance. Then establish a school of life insurance and educate agents for the fields. And educate the people to some extent upon the false doctrine of large reserves, and dividends, and cash surrender values, and that if he saves his money at all he must take speculative insurance, and thus will this grand, protective plan of life insurance take its most rapid strides toward the proud position in the minds and hearts of a people it so justly deserves.—*Ira E. Randall at the Natural Premium Convention, Kansas City.*

XXXII

VICTIMS OF POVERTY.

Rev. Harrison Bradford, Secretary of United Charities, Tells of Dallas' Poor.

[From Dallas News, of Dec. 12, '96.]

"Before I took charge of this office I had but a vague idea of the destitution that exists to-day. The number of honest, worthy people who are really in need of help is startling, and the conditions surrounding some cases are pitiful in the extreme. Since last Tuesday morning I have visited twenty-one different families and persons scattered over the town. In all except one or two cases I found them deserving of aid and almost on the verge of starvation. Aid has been extended to all worthy of it. The poor of Dallas are not confined to any one part of the city. They are to be found everywhere. *One peculiarity that I have noticed is the fact that nearly all so far visited are widows*, many of them with from one to five children who are non-supporting."

The above mentioned widows doubtless had devoted husbands who provided the comforts of life while living, but neglected to provide a life policy, so when taken away, their families have to suffer the consequences of their neglect.

XXXIII

What Becomes of "Legal Reserve?"

All Old System companies, chartered by states in which the nonforfeiture law is in force, must apply the reserve belonging to policies which are terminated, for non-payment of premium, after they have been in existence for three or more years, to the purchase of paid up insurance or in the payment of cash surrender values. Prior to the existence of the nonforfeiture law the reserve, belonging to policies terminated for nonpayment of premiums, could be used in the payment of dividends to policy holders. This together with a high rate of interest and the economical management then practiced by Old System companies fully accounts for the handsome dividends paid and the "marvelous results" of policies issued twenty-five or thirty years ago.

Under the changed circumstances now existing, viz: a low rate of interest, extravagent management and the nonforfeiture law, dividends are decreasing every year and the results of policies maturing, twenty years hence, will be marvelously disappointing.

It is a well known fact that the expense of writing new business, in the majority of Old System companies, exceeds the total premium, at ordinary life rates, paid the first year and when the policy's share of death losses for the first and second years and its share of expenses for the second year are deducted, the whole of the second year's premium is gone, from which it follows that the amount required for Legal Reserves for the first two years of the policy's existence, must be made up from Legal Reserves belonging to policies which become claims by the death of the insured. This being the case it is self evident that Legal Reserves are used in the payment of expenses of management, surrender values and in the purchase of paid up policies, at the expense of those who keep up their insurance and not in the payment of death claims.

No one who will take the trouble to master the facts relating to the Legal Reserve and expense features of Ol(System companies will have any difficulty in understand ing why the rates are so high.—*J. Thomas Patterson.*

XXXIV

Life Insurance a Social Obligation.

Man's duty to society is so large a subject that it can not here be entered upon, but every right-thinking man must admit he owes some duty towards helping along the civilization into which he has been born and which has done and promises to do so much for him. Grant him full tide of years and he may perform his part. Death in early or middle life would leave the world little or no better for his having lived. Life Insurance alone offers him a sure means of performing his duty to society. It replaces the lost brain-capital if he dies.—*Selected.*

XXXV

Women and Life Insurance.

It has taken fifty years of hard work. and the payment of $3,000,000,000, to prove to women that Life Insurance was conceived for her and for the home; that love prompted and worked out the great principle which is evidenced by every man that ever bought a life policy. He has shown his love for others, and not for himself. It is not in the experience of any agent of any company that he ever wrote a Life Insurance policy for a man who did not love his family.

Women are coming more and more to understand and appreciate the blessings of Life Insurance, and are fast becoming its strongest advocates; for they see the home saved, children educated, and all the material blessings of the bread winner continued. Though he be gone, still he lives. The great principle of Life Insurance is fast finding its proper place in the affairs of womanhood, and it can be safely said that thirty years hence woman will be the chief advocate and solicitor, for she will know that Life Insurance was first thought out and practiced for woman, and it will never do its best work until it finds its natural home, which is in the warm heart of womanhood; then the maiden, the wife, and the mother will be its most earnest advocates.—*Selected.*

XXXVI.

Expert Evidence on "Legal Reserve."

"They offer fearful temptations, to unscrupulous and designing men, to get possession of a company in order to use or manipulate these trust funds for their own personal advantage."—*Sheppard Homan's Actuary.*

"It is an unquestionable fact that not less than half a dozen companies in this state alone, which, but for the interference of the state, were destined to a long career of usefulness have been destroyed by it. * * * * If the same principles were applied as a test of solvency in mercantile business they would put a stop to the transactions of commerce in every one of its departments."—*Richard A. McCurdy, President Mutual Life, N. Y.—"Independent," March 26th, 1891.*

"The cold arbitrary legal action which dissolves a company that does not come up to the strictest requirements of the law, perfectly safe before in its general influence for good has elements of danger in it now—dangers not simply to the company affected and its policy holders, but to every other company and its policy holders."—*Extract from Fourteenth Annual Report, Superintendent of Insurance, N. Y.*

"At best it is but a mathematical device, having neither justice nor good sense to recommend it. It has wrought greater evil in one year than it can repair in a lifetime. It has proved an arbitrary, uncompromising element in life insurance, wholly foreign and antagonistic to the benevolence and purpose of the the scheme. Instead of protecting the insured, it has been made an instrument for utterly destroying their rights and expectations."—*Extract from report made to Legislative Committee, by R. L. Douglas.*

"To make the matter a little plainer, an ordinary life policy is in fact an endowment maturing at the end of the Mortality Table, or ninety-five years. In other words, the reserve on a life policy would at the end of the ninety-fifth year amount to exactly the face of the policy. It will be noted that the insured, from his premiums must pay his share of death losses and expenses in addition to the amount set aside as a reserve."—*N. Y. Insurance Times.*

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XXXVII.

A Woman Who Opposed a Life Policy.

Some three years ago Col. E——, a noble man, was soliciting Life Insurance in a small town in the northern part of the state of Missouri. Among those he was talking to about the importance of securing a Life Insurance policy, was a barber, whose shop was so arranged that he had his living rooms just in the rear of the shop. Col. E—— was accustomed to go there for his shaves. The barber agreed to take a policy for $2,000, but the wife overhearing the conversation spoke out in anger from the adjoining room, "No, Frank, you are not going to take any life insurance from that old man. We need all the money we can get for other things. If that is what he is after I wish he would stay away from here." The colonel was mortified to hear her speech, and determined to say nothing more on the subject as he did not wish to be the cause of any domestic trouble. But the barber was not willing to drop the subject, so as a compromise, made application for $1,000, contracting to pay his premium quarterly. When the third payment was due, seven months later, he was down with typhoid fever, his premium then due was made up and paid by his friends. He DIED. A few days later Col. E—— called to pay the claim. Bursting into tears the now widow with three small children, fully realized the folly of a few mouths previous, upbraiding herself for the foolish position she had taken. By the advice of Col. E—— she bought a little home for $400 and placed the rest of the money at interest, and has been able with this help to make a living and keep her family together, otherwise she would have had to find homes for her children and go herself to the washtub or somebody's kitchen. She daily blesses the man who brought her the opportunity thus to provide. When there are thousands of such instances will anyone deny the blessings secured by life insurance? It is great business beneficence providing comfort in place of distress, hope in place of despair, independence in place of dependence. Will any woman *refuse* the *blessing?*

THE DECISION OF THE SUPREME COURT OF NEW YORK.

We call the attention of our readers to the recent decision of the Supreme Court of New York, found elsewhere in this book, in regard to the reserve set aside by the Fraternal Orders and Assessment Associations. By this decision it will be seen that this reserve belongs to the living members and can not be used to pay death claims. It is as much a liability as the Legal Reserve of the Old Line Companies.

A careful reading of this decision by people who are carrying this class of policies, and others in the natural premium Companies (which Companies are attempting to work on both sides of the fence) will see the absurdity of their proposition, and also that their liabilities are greater than their annual statements show them to be. In the Merchants' Life Association we have no liabilities of this kind, or any other. It is the true system of Life Insurance, founded on scientific principles and run in the interest of the policy-holder to protect those who are dependent upon him, and provide for old age if he lives beyond his expectancy.

THE DECISION.

"The Reserve Fund of the Insolvent Reserve Mutual Life Association, under a decision of the Supreme Court last month, is the property of living members. This fund amounts to $120,000 while the unpaid death claims amount to $300,000 and there is no money to meet them. This will strongly impress many as another one of the inconsistencies of this class of business. An ordinary Life Company with reserve fund under its control would regard such fund as primarily and altogether for the benefit of loss claimants. It is for these that the Company is organized and does its work.

"The Court was legally correct in respect to the ownership. but the average insured will ask whether the plan which arranged such ownership was not a defective one?"—*Monitor*, December issue, 1896.

THE STANDARD OF SAFETY OF A LIFE INSURANCE CORPORATION.

A paper read before the National Convention of Mutual Life and Accident Underwriters, in Boston, Mass., September 13, 1894,

By Wm. A. Ellis,

General Manager of the Merchants Life Association of the United States, St. Louis, Mo.

Mr. President and Gentlemen of the National Convention of Mutual Life and Accident Underwriters.

The Standard of Safety of a Life Insurance Corporation, or the available funds that a Corporation should have in hand to meet its death claims in excess of the current cost, can not be determined, or a formula constructed for its solution, without first knowing the cost of Life Insurance. By the cost of Life Insurance I mean the average cost, as the average is the only natural level, and the only true basis of measurement. To determine the average cost, upon the basis of past experience, we find that the principal Old Line Companies, since their organization to January 1, 1894, a period greater than the average duration of life, have collected in premiums $2,513,633,430, and have paid out in death claims $789,216,131, or an amount paid out for death claims about one third of the amount collected.

Now, as it is well known that the average preminm collected by these companies was about $30.00 per annum for each one thousand dollars insurance, it is plainly seen that the average net cost was one third of this amount, or $10.00 per annum for each one thousand dollars insurance. Having thus determined the average net cost per annum during average life for each one thousand dollars insurance, the Standard of Safety of a Life Insurance Corporation, assuming that its risks had been properly selected, would be the average net cost per annum for the number of years of the Corporation's existence for the mean insurance in force, less the amount paid out for death claims during the same time.

For example: If a Corporation had been in existence for ten years, and its mean amount in force was $100,000,000, and the death cost during that time had been $6,000,000, then the Standard of Safety, or the amount of available funds that the Corporation should have in hand to meet future deficiencies of the current cost, would be $4,000,000.

If "A" represented the average net cost per annum, "B" the number of years of the Corporation's existence, "C" the number of $1,000 that the mean amount contained, "D" the amount paid out for death claims, and "S" the Standard of Safety, then the mathematical formula for its solution would be $A\ B\ C—D=S$.

If a Corporation collects the average cost and pays its death claims from a fund created thereby, then the balance of said fund would represent the correct Standard of Safety, as its credits and debits would naturally represent the entire average cost received for the mean amount in force and the total death claims paid. If no such fund was provided, and a reserve or surplus fund was created from the mortuary receipts in excess of the current cost, then, in order for the Corporation to come up to the proper Standard, such reserve or surplus fund would have to be equal to the value of future deficiencies computed as per formula. If the Corporation was organized as an Old Line Company under the Legal Reserve Act, then in order for it to come up to the Standard, it would be necessary for it to have assets in excess of its reserve (the reserve under said act being liability) equal to the value of future deficiencies computed as per formula; also a current income equal to its current death claims.

Years ago, when the Old Line, or Legal Reserve System, was established on the basis of the theoretical current cost, there might have been some excuse for it; but now, that the sworn experience of these Companies extends over a sufficient period of time to attain the proper average, there is no reason why the theory should not be substituted for the facts, especially when the record shows that the theoretical current basis has produced $1,724,417,299 in excess of the actual death cost.

The present Legal Standard System, both for Old Line and Assessment Corporations, is a fraud upon the public, as the Old Line has the stamp of approval if its liability reserve is intact, though it may not have one dollar to pay its death claims, except the reserve on the maturing policy, that will only average about one tenth of its face value, while the Assessment Corporation is allowed to sail under suspicion with one death assessment in advance, so long as current losses are paid. If the old laws were repealed and new ones enacted, giving to the public a Standard of Safety, based upon collecting the proper statistical average cost and paying death losses therefrom, and providing for an additional call sufficient to pay the maturing policy, if from any cause the Corporation's mortuary funds were exhausted, then the public would have permanent, level, or uniform premium insurance guaranteed to it at cost, and the $900,000,000 liability reserve now held by the Old Line Companies could be returned to their policy holders. In estimating the average cost, interest earnings were not taken into account, which would be more than sufficient to cover any doubtful contingency.

In properly constructing a table of rates under this system, the average cost should be the mortuary element of the premium, which, with the emergency fund required under the present law, should be equitably graded according to the expectancy of the age at entry, after which a uniform amount for reasonable expenses should be added.

All first-class Assessment Companies are practically operated under this system, but as they have been compelled to organize under the same wide-open assessment law with others that are not first-class, in order to avoid collecting from their members the Old Line reserve, the line of discrimination, at least in the interest of the public welfare, should be properly drawn by legislative enactment, and the same should be advocated by this convention.

REVISION OF THE LIFE INSURANCE LAWS.

A paper submitted to the National Convention of Mutual Life and Accident Underwriters, at Atlanta, Ga., October 22, 1895,

By WM. A. ELLIS,
General Manager of the Merchants Life Association of the United States, St. Louis, Mo.

Mr. President and Gentlemen of the Convention:

Life insurance laws are so constructed that Life Insurance Companies or Associations are necessarily compelled to be operated under one or the other of two systems of insurance, one known as the Old Line or Legal Reserve system, and the other known as the Assessment system.

Under the Old Line system the premium and interest income is practically divided into two parts, one part styled Reserve and the other part Surplus. The Reserve which, on an average, amounts to *three fourths of the Companies' assets*, is the legal test of the Companies' solvency, although it can not be used to meet its liabilities except in the hands of a receiver.

An eminent Old Line actuary says: "The Reserve is simply and purely a bank deposit belonging for life or death to the depositor, and having no more real connection with the Insurance risk than a corresponding deposit in a bank across the street would have."

This comparison of the Reserve with the bank deposit of a bank *is erroneous*, and therefore does not fully explain the absurdity of such a deposit being made part of a Life Insurance system; for instance, the bank deposits of a bank can be used by a bank to meet its liability or the demand of any depositor, while under the law *the Reserve* of an Old Line Company *can not be used* to meet its liabilities *except in the hands of a Receiver*.

If the law was applied to the bank deposits of a bank, the same as it is to the Reserve of an Old Line Company, there would be no such thing as *safe or successful banking*, as a bank would be compelled at all times to meet its liabilities *from its Capital or Surplus*, though it had millions of assets.

If the law was amended so that the Old Line Companies *could use and were compelled to use their entire assets* in payment of their just debts or liabilities the same as required of *any individual* or *any other business concern*, then the policy contracts of these companies would be safer than they now are with *one half* of their present premium and interest income.

If the assets of the Old Line Companies could be used and were used to meet their liabilities in the ordinary business way, then it might be *truthfully* said that the Reserve properly computed represented the *future liabilities* of these Companies, and the *Surplus would then be a Surplus to policy holders* in accordance with their *sworn reports* to the Insurance Departments, and in accordance with their published *statements* to the public.

As it is, these colossal Old Line institutions, with their *hundreds of millions* of assets which can not be used in payment of their just debts, or in accordance with the *insurance theory* upon which these vast accumulations have been collected, are with the aid of the law deliberately *deceiving the public*, not only as to their strength and ability to meet their contracts, but as to the *true cost* of Life Insurance.

The deception of the Old Line Companies, *augmented by legal approval* based upon the sufficiency of their Reserves, does not stop as one would think with the Life Insurance business, as the law permits them to attach *all kinds of investment schemes* to their insurance contracts, the principal ones when so connected being known as Tontine and Endowment Insurance.

These contracts show *deliberate fraud* upon their face, as the policy holder is *deluded* into paying for both the maturity of the policy under the insurance part of the contract, and for the maturity of the policy under the investment part of the contract, two conditions that are impossible to harmonize, it *being impossible* for the policy to mature for *both benefits* unless the policy holder could be both dead and alive at the same time.

It was the large and unnecessary accumulation of funds under the Old Line system and the *legal locking up* of the Reserve so that it was necessary to *hold the Surplus to meet liabilities* instead of returning it to policy holders, that caused the inauguration of the Assessment system.

It was, therefore, the desire of the people who inaugurated this system of insurance that it should be *stripped of all accumulation features,* by the simple payment of death claims from assessments upon the surviving members as the deaths occurred. Accordingly, this principle was adopted and laws were enacted in most all the states so defining Assessment Insurance.

In after years it was found that the Assessment system *pure and simple was wrong,* because the current cost from one death loss to another failed to provide for the *actual cost* of the insurance *during ordinary life,* without making *increased assessments* from time to time to cover deficiencies of the current cost, occurring when current mortality was below the normal or actual cost.

The Assessment laws have been amended so that funds may be accumulated to meet *any plan* of insurance, but no policy holder is protected in the accumulation of the funds for the *redemption of his policy,* unless the *purpose for which the premiums are to be used* is *plainly stated* in the *policy,* as in this case the policy holder *can enforce* the conditions of the contract as to the *disposition of the funds.*

It makes no difference on what principle you collect funds for the payment of death claims or for the redemption of policy contracts, unless the same principle is recognized in the disbursement as well as in the collection of funds; or, in other words, it makes no difference *what amount is collected,* if the amount is *not used* or *kept for use* for the *purpose* for which it is collected.

Therefore, the Life Insurance Laws should be so revised that the policy contracts issued by ANY Company or Association would contain a definite agreement with the policy holder as to the amount of the insurance and the premium to be paid, the mortuary portion of the premium to be used for the redemption of the policy, and if the mortuary fund should become impaired, that an additional premium would be called, sufficient to make good any deficiency of the mortuary funds.

TALK WITH THE AUTHOR.

A Brief History of the First Volume of "Wanted—A Man."

Believing that the history of an enterprise which has assumed such large proportions in so short a time would prove interesting to the readers of the *Times-Herald*, a reporter was detailed to interview Mr. J. W. Johnston, the editor and compiler of "Wanted—A Man," and obtain, if possible, some facts concerning the history of that enterprise and the event which led to its publication. Mr. Johnston was found amidst a score of stenographers and office men and almost too busy to be interviewed.

"Mr. Johnston, we would like for you to give our readers a brief history of your interesting little book, "Wanted—A Man," and with what success it has met since its publication."

"Well, sir, part of the history of 'Wanted—A Man' is private history, but if you think it will do your readers any good and you will be especially quick about taking the interview, I don't know that I have any serious objections to making it public. The book is purely the result of necessity. While conducting the affairs of an institution which required the employment of a large number of men, I found it extremely difficult to obtain the services of real men. I would contract with a man one day and he, knowing nothing of the business and really incapable of understanding it, therefore of no value to it. I was too busy with other details of my business to personally investigate the character and capabilities of every man who applied to me for a position and as a result many were contracted with on the recommendation of friends and without any questions other than those of commissions, work required, etc., being asked. I had so much difficulty in securing any real men by this method that I at once determined to issue a book of instructions to applicants, defining a real man, what was expected of him, and what his station in life would be if he chose to live by my instructions. A copy of this book was to be given to every man who applied to me for a position; he was to be told to go and read it carefully, study it, and if he thought that he was such a man as described in the work and could meet the requirements, he was to be given a trial. This plan came to me all at once. Quick of thought and quicker of action, I hastily dictated to my stenographer the thoughts which came to me, and which you now see in the book. The stenographer's manuscript was in turn handed over to the printers in Mr. Yeager's establishment at Waxahachie as fast as a page was printed, and the result was that within one week after I first conceived this plan the book was printed. At first I ordered only 1,000 copies of the book. Believing that I had more than enough to meet the requirements of my business, I sent a copy to several friends living in different portions of the United States. It met with a hearty reception. I was besieged with letters from these friends and others to whom they had loaned the book, asking for additional copies. I found my supply exhausted and ordered another 1,000 printed. The work became known to insurance companies and applications from this source began to pile in and I found myself in the midst of a tremendous clamor for books, with no books to supply. I was therefore compelled to get increased printing facilities, and the result is that I now have four establishments at work on this book, getting out 20,000 copies per week, which will be increased as the demand requires.

"While in Waxahachie I met Rev. B. D. Cockrell, pastor of the Cumberland Presbyterian church. Finding him to be a gentleman of more than ordinary mental attainments, I asked him to write an article for the second edition of the book on the sentence found on the back cover page: "Knowledge is the greatest power on earth when skillfully used with industry." He complied with my request and the article which you now see on the last pages of the work came from his pen. So well did he perform this task and so thoroughly was I impressed with the idea that in him could be found the qualities of a real man, that I engaged him to assist me as editor of 'Wanted—A Man,' which it became evident would have to be published monthly. I accordingly engaged rooms in Odd Fellows' building there, fitted up the finest suite of rooms in the state, and moved Dr. Cockrell's library into them and installed him as assistant editor of my publication at that place.

"The necessity for increased printing facilities and the demands of my insurance business brought me to Dallas, where I am located in rooms 412, 413, and 414, Trust building. Room 412 is handsomely fitted up as the editorial room, where a prominent minister of Dallas will move his library and take editorial charge here, as my time will be occupied with the Life Insurance work.—*Times-Herald, 14.*

"WANTED—A MAN."

Letters Received by the Editor of the Little Book.

The following is from Rev. G. L. Black, trustee of William Jewell College, Liberty, Mo., a prominent Baptist minister:

LIBERTY, MO., Feb. 4, 1897.

MY DEAR BROTHER JOE:—Your book, "Wanted—A Man," reached me several days since. I have read it, of course I have. Much useful information is crowded into little space. Your views of man and business are certainly orthodox, and their relation to each other philosophic.

The book is timely and will do good. It should be in every young man's hand.

Well, Joe, you are still busy, I see. You have done already work enough to kill ten lazy men. If you can get time, write me a letter, and accept my grateful thanks for the book and copy of "*Daily Light.*"

Affectionately your brother,

G. L. BLACK.

ASHLAND, MO., Feb. 7, 1897.

Mr. J. W. Johnston, Waxahachie, Texas:

DEAR JOE:—Yours of January 29th came to hand; also received the book, "Wanted—A Man." Further on received a copy of the "*Waxahachie Daily Light.*" I examined the book and paper with much interest. Your book is putting things along the right line. The thoughts and suggestions contained in it could be used to advantage very much in every avocation of life. Thanking you very much for your kindness, I remain,

Yours truly,

E. PENTER.

The following is from Rev. Wiley J. Patrick, a prominent Baptist minister of Missouri, and the pastor of the editor during his early manhood:

BOWLING GREEN, MO., Jan. 30, 1897.

DEAR BROTHER JOE:—Your favor of the 27th is before me, also the book, "Wanted—A Man," you kindly sent me. I am gratified to again hear from you. I have read with interest your letter and the book.

Your treatment of "A Man," as a paramount question, is correct, timely, definite and clear. Coming from a business man and illustrated by facts drawn from active life, it will reach many, unreached by more elaborate works. Such a man is wanted.

I trust that our Heavenly Father may give you prosperity in all things temporal and spiritual.

Remember me kindly to your family.

Your brother in Christ Jesus,

WILEY J. PATRICK.

Mr. Joe W. Johnston, Odd Fellows Bldg., Waxahachie, Texas:

MY DEAR SIR:—I am in receipt of your valued favor of the 27th ult., together with your publication entitled "Wanted—A Man." I have hastily glanced over the pamphlet and unhesitatingly pronounce it a gem. It is a very useful instructor to life insurance agents, and should be in the hands of every live and up to date agent. I sincerely hope that your book will have a large sale, as it certainly merits it. Yours very truly,

HENRY J. REINMUND, Pres.

The Security Mutual Life Association of Binghamton, N. Y.

The following from Mr. Charles M. Turner, Secretary and General Manager of the Security Mutual Life Association, Binghamton, N. Y.

BINGHAMTON, N. Y., Feb. 9th, 1897.

Mr. J. W. Johnston, care of Connally, Rockett & Co., Junction Bldg., Dallas, Texas.

DEAR SIR:—I have in hand your esteemed favor of the 6th inst., containing copy of a circular letter to your agents; also sample book, "Wanted—A Man," which I have hurriedly glanced over. It strikes me as one of the best publications of the kind I have ever seen, and I have no doubt will be very valuable, in getting new business, in the hands of your agents. It seems to me, however, that the volume can be properly used only in connection with agents, and that it would not be a proper book to send out to prospective policy-holders, because of the fact that it deals principally with the duties, requirements, methods and practices which go to make up a successful agent, or, in other words, "Such a Man as is Wanted." I say this because of the suggestion in your circular letter, that a copy of the book be sent to the individual before he is solicited for insurance. You will pardon me, Mr. Johnston, if I suggest that if the specific instructions to agents were left out of the volume, it would be a much more valuable document for the purpose of writing new business.

The advertising matter on the back pages is all right and meets with the approval of the Association.

Very truly yours,

CHAS. M. TURNER.

Sec'y & Gen'l Manager.

Mutual Reserve Fund Life Association (incorporated), 305, 307, 309 Broadway, New York. Edward B. Harper, Founder; Frederick A. Burnham, President; John W. Vrooman, Treasurer.

NEW YORK, February 6, 1897.

Mr. J. W. Johnston, Odd Fellows Bldg., Waxahachie, Texas:

DEAR SIR:—Your favor of the 27th ult., addressed to President Burnham, has been referred to me for answer.

Replying thereto, I beg to thank you in behalf of the president for the book you have forwarded, which is replete with valuable information. Owing to the fact that our president is just now overwhelmed with business incident to our annual meeting, he will not for the moment be able to give attention to your suggestion, but hopes to to do so in the immediate future.

With best wishes for the largest measure of success in the work in which you are engaged, and assurances of highest personal regards. I am,

Very truly yours,

JOHN W. VROOMAN, Treas.

ENNIS, TEXAS, Feb. 12, 1897.

Mr. J. W. Johnston, Esq., Dallas, Texas.

DEAR SIR:—Your book, "Wanted—A Man," is a storehouse of wholesome advice and sound logic, deep thought and true philosophy, valuable information and unadulterated truth. It contains deep wells and running streams and sparkling fountains, at which he who drinks will find living water springing up into pure thoughts, noble deeds, honorable ambition and a lofty, broad, true manhood. To the agent your book is a valuable text-book, and an incentive to success, to the uninsured a voice of warning and an earnest entreaty. May it have a large circulation.

Very truly,

 A. F. JONES.

The Merchants Life Association of the United States,
General Office, St. Louis, Mo.

St. Louis, Mo., Feb. 6, 1897.

Mr. J. W. Johnston, "Wanted—A Man" Publishing Co., Waxahachie, Texas.

Dear Sir:—Replying to your recent favor advising me that you had sent me your book, "Wanted—A Man." I have received the book and have read the same with great interest. It is undoubtedly a valuable book on the subject of life insurance in the field, and should be carefully read by every life insurance agent. I shall recommend it to our field representatives and trust that they will purchase and read it for the valuable information that it contains. With best wishes, I am,

Yours truly,
Wm. A. Ellis, Gen. Manager.

That New Book.

Readers of the *Light* will take especial notice of the splendid advertisement of the new book, "Wanted—A Man," in this issue. This book of information was compiled by Mr. J. W. Johnston, of this city, and has been pronounced by those who know, to be one of the smartest productions from any pen in Ellis county. Mr. Johnston came here several months ago as a representative of the Security Mutual Life Association, and his work is the result of a careful study of those elements of man which, when properly combined, make a man, a true successful creature in business. Mr. Johnston does not claim to be a pedant; he has studied human nature and has been classed as an adept in the portrayal of character. The book which is entitled, "Wanted—A Man," is filled with points and examples of what constitutes a successful man and should be read to be appreciated.—*Waxahachie Daily Light*, January 26, 1897.

"Wanted—A Man."

WAXAHACHIE, TEX., February 5.

It has been apparent to successful business men all over the country that the great need in all departments of business and in all professions was better preparation and better equipment for life's work. There came to our city a few months ago Mr. Joe W. Johnston, a man thoroughly furnished unto the success in his important line of business, and the needs of thorough preparation on the part of others engaged, or who would engage in the same business was keenly felt by this gentleman. So he set to work, wrote, compiled, and edited one of the best little books ever issued from the southern press. He entitled this book, "Wanted—A Man." In this work he set forth in a few brief chapters, making about one hour's careful reading, the very essential elements of manhood and success. The little book has met with such a phenomenal sale, in fact, is so popular with the business men employing large numbers of workingmen, in fact, with everybody, that he determined to issue a new volume each month, in which he would have the contributions from the pen of most successful men and practical articles on the line of thought embodied in the first volume. One of the largest and handsomest rooms in the Odd Fellows' building was rented and furnished in a most elegant and appropriate manner and will continue to be the main office of the publication. He has secured the assistance of Rev. B. D. Cockrell, pastor of the Cumberland Presbyterian Church of this city, who will occupy the newly furnished and fitted editorial room, while Mr. Johnston, on account of his removal to Dallas, will have an office in the Junction building. Upon the eve of his departure, February 2, a reception was held in the new quarters by Mr. Johnston and his assistant editor, and for two or more hours the brilliantly lighted quarters reverberated with the congratulations of more than one hundred of Waxahachie's best people, all joining in expressions of congratulations over the success of the little book and its prospects for the future. The best musical talent of the city was present and a delightful concert was the feature of the reception. Misses Blaydes and Ragsdale and Prof. Fischman all were at their best, and their music, both vocal and instrumental, was enjoyed intensely. Little Eva Schmidt delighted the select audience with her sweet little voice, playing her own accompaniments on an elegant piano that was kindly furnished by Mr. C. A. Arnold, our popular musical instrument dealer. The room was dedicated by prayer by Rev. C. McPherson, pastor of the Main St. Christian Church of this city, after which five-minute peeches were made by the ministers, and others, among hem Mr. Elbert McClure, of Dallas, who expressed his appreciation, not only of the book, but the very happy occasion which he was privileged to enjoy. While Mr. Johnston was heartily congratulated, many regrets were expressed that his business called him away from our city, but his presence and influence will continue to be felt in our city and county, as a result of the reading of his little book, "Wanted—A Man," which has met such a phenomenal sale, not only here, but everywhere in the United States.

A LOOKER-ON.

Dallas Times-Herald, Feb. 5, *1897*.

An Author in Waxahachie.

Many of our readers will see the large, attractive ad. of the "Wanted—A Man" Pub. Co. in to-day's paper and we deem it worthy of more than a passing mention. The book, "Wanted—A Man," is of, for, and by a busy man, one who by many years of experience and careful observation, has been enabled to issue a publication setting forth in a concise, yet clear and forcible manner, the very essence of all that is required to make a man successful.

The book is by Mr. J. W. Johnston, who came here several months ago to represent the Security Mutual Life Association, and his work is the result of a lifetime of careful study of those elements of man which when properly combined, make a man a true, successful man. The Enterprise recommends that every man, especially the young, read the book, which unmistakably points out the way to success. 'Tis mighty good reading.—*Waxahachie Enterprise,* January 26, 1897.

Rev. W. M. Anderson, pastor of the First Presbyterian Church, was asked by a *Times-Herald* reporter yesterday afternoon for an expression on the little book, "Wanted—A Man." He replied:

"I have had only a little time as yet to examine the book, 'Wanted—A Man,' but I am very much pleased with it. I wish a copy of it were in the hands of all our men, especially our young men.

"I think the first chapter is an index to the character of the book. I am and have been a 'stickler' for almost all the points brought out in the book. I have made talks along these lines to educational institutes and business colleges, and tried to accomplish the same general purpose at which this book aims.

"I freely confess that the author has far surpassed my ability to specify and detail the duties and important points. I think every man ought to read the first chapter twice, and then slowly read the entire book. I could hardly say that any chapter is superior to the others for all are valuable."

THE FIDELITY MUTUAL LIFE
ASSOCIATION OF PHILADELPHIA.
DALLAS, TEXAS, January 26, 1897.

Mr. Joe W. Johnston, Waxahachie, Texas.

DEAR SIR:—As requested, I have examined your book, "Wanted—A Man," very carefully, and find that you have so ably defined the duties of an agent to himself, to his company, and to the public, that there is nothing left for me or anyone else to say. Were all agents to observe the rules laid down, they would not only achieve greater success financially than can be had in other lines of business, but the business of life insurance would be raised to that standard of dignity and respectability it so richly deserves. Yours truly,

A. J. Brown.

The following letter is from E. L. Sykes, a prominent gentleman of Aberdeen, Miss.:

Aberdeen, Miss., February 4, 1897.

J. W. Johnston, Esq., Waxahachie, Texas.

My Dear Sir:—I have just finished your little volume entitled, "Wanted—A Man," and I want to say you have condensed your knowledge of men and measures in a manner that shows the road to success, not only as a solicitor for life insurance, but in any of the walks of life. Some who read your book will be glad to profit by the valuable information it contains, and will make a success in life, others either will not or can not take courage from the experiences recited in this little volume. and will go through life, drones. With assurances of my esteem, I am, very truly, etc. E. L. Sykes.

The following is a letter from N. Green, who is one of the highest authorities in the United States, and has probably wielded a larger influence than any other man in the south in stamping the elements of successful manhood into the characters of men. His work is felt in every council of great men in the nation, many of his pupils being congressmen, senators, and prominent in every vocation of life:

Lebanon, Tenn., February 9, 1897.

Rev. B. D. Cockrell, Waxahachie, Texas.

Dear Brother Cockrell:—I have received the little book, "Wanted—A Man," and think it contains much in the way of advice, argument and illustration calculated to stimulate young men.

Many of the sentiments are worthy to be engraved on their foreheads and in their palms.

Wishing you success and happiness always, I remain, yours ever, N. GREEN.

Below will be found a communication from the Rev. C. McPherson, pastor of the Main St. Christian Church at Waxahachie. Rev. McPherson is one of the strong men of this church; a man that not only edifies those who listen to his sermons, but instructs in those elements entering into the life of those who would be built up in a nobler, purer, and more successful manhood. Read what he says:

"Wanted—A Man" is addressed specially to those who represent a certain line of business, but the principles laid down are in point with every man. The young man who will carefully read it will be impressed with the truth that it is men—strong men, industrious men, brave men, earnest men, faithful men, real men for whom the world is always seeking. I would be glad to know that its lessons could be stamped into the nature of every young man to whom the book may go.

C. MCPHERSON.

Waxahachie, January 26, 1897.

The following is a letter from Rev. T. W. Lewis, pastor of the First Methodist Church of Grenada, Miss., to Mr. Williams, chief stenographer of the "Wanted—A Man" Publishing Co.:

GRENADA, MISS., February 19, 1897.

Mr. Williams, Dallas, Texas.

MY DEAR SIR:—Your letter reached me several days ago and I ought to have replied sooner, but I mislaid the book, and had to borrow the one you sent your mother to read it. Say to Mr. Johnston that I like the book very much.

It is filled with wholesome advice, and is calculated to do great good. Its lessons so thoroughly accord with my ideas that I wish I could thunder them into the ears of every young man in this land. He strikes the key note when he says that we need competent men in all the walks of life. It is certainly true in the ministry—from the log cabin church in the back woods to the high steeple cathedral in the great city, our need is a stronger pulpit. The need is great in all other professions and vocations. Please accept my thanks for your kindness. T. W. LEWIS.

KEY TO SUCCESS.

The Reading of the Book Has Been Valuable to Mr. Hinsdale.

The following letter, written by Mr. C. M. Hinsdale, traveling salesman for the Deering Harvester Company, is self-explanatory:

CLEBURNE, TEXAS, February 8, 1897.

"Wanted—A Man" Publishing Company, Dallas, Texas:

GENTLEMEN:—Your favor of the 3d inst. at hand and contents noted. I have read and re-read with the greatest interest your little book entitled "Wanted—A Man," and can truly state that I have never seen gathered in so small a space so much instruction of practical, everyday business application. It brings to the careful reader's mind many business points applicable to the everyday use of merchant, clerk, salesman, and solicitor—in fact available and valuable in almost any connection with the great, busy, everyday world, as well as to the specific business of life insurance. A careful reading of this book and a careful application of the business methods therein set forth would enable many a clerk, salesman, or solicitor to locate his faults and shortcomings, and direct his way toward the goal which all seek—a successful business life. In fact this little book will prove, in the hands of many a thoughtful reader, the key which will open the gates of success, the clear and forceful instructions and illustrations therein enabling him to steer clear of many rocks and shoals of business life, which otherwise he would see too late, and this will apply to many a walk of life besides that of a life insurance solicitor.

This writer feels that the reading of this book has been of decided value to him, and would point out some passages of especial value to beginners in business, as well as to some who have had years of experience; but it is hard to particularize among so many good things, and the careful perusal of every chapter and line will prove of value to any young man who will make use of his brains as he reads, for it will prove of little use to any one who reads as he would a dime novel.

Wishing you all possible success in your enterprise, I am, Sincerely yours,

C. M. HINSDALE.

Rev. J. B. Riddle, an eminent Baptist minister, pastor of the First Baptist church, of Waxahachie, says: "After reading carefully the little book, entitled 'Wanted—A Man,' with interest and much profit, I am constrained to cheerfully commend it to every one desiring to be useful and successful in every occupation of life; full as it is of rich treasures of thought, so needed by every individual."

The world is a big iron safe that has a combination everyone must learn before he can open to its treasures. You must make so many turns one way and then another until you can get it open. Some of the points on the dial are perseverance, industry, manhood, nerve, vim, truthfulness, and others you can learn by studying carefully the little book, "Wanted—A Man."

"Wanted—A Man" is at the book stores, or will be sent to any address, postage prepaid, on receipt of price—

paper cover, twenty-five cents, cloth, fifty cents. Address "Wanted — A Man" Publishing Co., Trust Building, Dallas, Texas.

SUCCESS IN LIFE.

A Few Suggestions on How to Attain It.

MR. A. J. BROWN TALKS INTERESTINGLY ON THIS SUBJECT TO A TIMES-HERALD REPORTER.

A *Times-Herald* reporter called on Mr. A. J. Brown, state manager for the Fidelity Mutual Life Association, and asked him for an expression on the little book "Wanted—A Man," which is creating such extensive comment in literary, social, and business circles of this city. Mr. Brown has been in the life insurance business for a number of years and for the last seven years has been occupying the position which he now holds, that of state manager. During the course of his career in this business he has employed several hundred men as agents, bookkeepers, etc., and now has a large number working for him. He is, therefore, eminently qualified to criticise any work intended for the good of mankind in general. In speaking of the work, "Wanted—A Man," he said:

"I have read the book carefully, and have given it no little consideration. I unhesitatingly say that the book impresses me as being the best work that I have yet seen printed on the subject which it handles. If all young men would read it and heed the advice given, a great many more would be successful in a business way. One of the reasons for so many failures in life is for the want of a fixed purpose. In beginning life, if all young men would select a line of business or profession with a fixed determination to succeed and follow the advice given by Mr. Johnston in his book, they would find success within easy reach and have less reason to complain of hard times. The advice given is applicable to every line of business or profession and every accomplishment necessary to success is treated in a very clear, concise, and practical manner. The chapter on personal appearance struck me as being very forcible. That, in my opinion, is the main-spring of success, and Mr. Johnston treats the subject in an admirable manner. Another thing which he dwells on is the fact that to succeed a person must not try to build himself up by tearing others down. That is one thing which all business men must learn before success can be assured. In fact, the book is brimfull of suggestions, told in beautiful language and an interesting style, which, if read and heeded, will prove the most valuable ever given to mankind. It is indeed a literary gem, on a practical everyday business proposition, and one which should be in the hands of every man, no matter what his station or position in life may be."—*Times-Herald*, February 12, 1897.

REV. SMITH'S OPINION.

A Critical Review of the New Book "Wanted—A Man."

Rev. J. Frank Smith, pastor of the First Cumberland Presbyterian Church, in conversation with a *Times-Herald* reporter concerning the new book, "Wanted—A Man," said:

"My attention was called to the work through a well known minister, and I gladly availed myself of the opportunity to look into the 'something new under the sun.' The first chapter interested me because it rang the changes on 'Wanted—A Man' and attempted to show by facts that there are prepared places for prepared men. Cicero's words, 'before beginning, a diligent preparation should be made,' run like a thread through the entire book. I needed no argument to convince me of the wisdom and duty of life insurance, and my first impression was to throw the book aside when it began to talk to insurance agents, but I found, on examination, that the author in marking the elements of a successful insurance man had, with singular vividness, characterized the successful man in any walk of life. The sections on reserve power, truth, cheerfulness and good humor, self-assurance and self-confidence, industry, and courage and 'put money in thy purse,' are timely. The sentence in the last named, 'if you have $1 in your pocket the world is your slave and will do your bidding to the extent of that dollar,' is a new thought to be set over against the sentiment that poverty is a virtue. The section on church attendance would not satisfy the theologian, and even the less reverent also might take some of the reasons for attendance with a grain of salt, though the author protests his innocence of any pecuniary motive. 'Wanted—A Man' is a bright little booklet and read carefully by a young man must result in a resolution to do more nobly what he does, and nobler resolves, though silent and never fully carried out, have a reflex influence. If 'Wanted—A Man' is to be published monthly to help young men to a nobler preparation for their respective callings, it will supply a felt want. The young man needs every incentive that can be put into his life, and I wish that the clear-cut teachings of 'Wanted—A Man' may be enlarged in future issues and help thousands."

WAXAHACHIE, TEXAS, Jan. 30, 1897.

Mr. Joe W. Johnston, Waxahachie, Texas:

DEAR SIR:—I have carefully read with much interest and profit your little book, "Wanted—A Man," and can heartily commend it to all who wish to rightly discharge the obligations of this life, and make for themselves a name worthy of remembrance.

In my humble opinion, no man or woman of righteous ambition, whether old or young, can spend twenty-five cents and two hours time to much greater profit, than to buy and read, "Wanted—A Man." Indeed, it is worthy to be read over and over again, every page of it. It is full of inspiration and practical knowledge, and will not only lead the "Insurance Agent" to eminent success, but every other person who carefully observes its principles.

Very truly,

W. T. WADLEY.

Pastor of First Presbyterian Church, Waxahachie, Texas.

CHRISTIAN OBSERVER.
Established 1813.

YOUNG PEOPLE'S DEPARTMENT.
Rev. W. M. Anderson, Manager.
No. 197 Crutcher Street, Dallas, Texas.

CONVERSE & CO.,
(Incorporated.) Publishers.
Office, 512 Third St., Louisville, Kentucky.

DALLAS, TEXAS, March 11, 1897.

Mr. J. W. Johnston, City.

DEAR SIR:—I regret that my duties this week and the extra calls made upon me have so taken my time that I can not do all that I had expected and hoped to do for you. I send you herein a thought or two, which you will please read carefully and then consign to the waste basket. I will take it kindly, for I know that it deserves such a fate.

Yours truly,

W. M. ANDERSON.

"ATTEND CHURCH?"—Yes, by all means.

1st. "Church going" is, in one sense, a habit; and a good habit, especially for a thinking man. "Staying away" is also a habit. Get so you will "miss something" if you stay away from church.

2d. It is also a personal privilege. The benefits arising from this privilege are many and various. It is a social and spiritual privilege.

3d. It is also a personal duty. The church is not an optional human society. But it is a Divine institution founded upon the Bible. It is distinguished from all human societies by the spiritual nature and design of its government. Its great object is instruction. The Bible, the unique book of the world, is the only text book of the church, God's school. Man must know the revealed truths of God. Preaching is God's plan for spreading the truth. He who persistently refuses to attend church at all, or attends but seldom, neglects an invaluable opportunity for personal improvement and advantage in many ways.

He who stays away from church is not released from obligations to God and truth and duty. Man by no process can absolve himself from these duties. He can realize them and meet them. ATTEND CHURCH!!

L. L. CULVER, President. EDWIN A. DEWOLF, Treasurer. R. H. STOCKTON, V. President.
MAJESTIC MANUFACTURING COMPANY.
Office and Factory: No. 2014 to 2020 Morgan St.

ST. LOUIS, March 5, 1897.

Dictated by R. H. S.—J. W. Johnston, Esq., Waxahachie, Texas.

DEAR SIR:—Your book was received, for which I thank you. It certainly shows the same force of untiring work, energy, comprehensiveness, and ability of which I believe you possess more than any one I have ever met. Hoping you will be entirely successful, I am

Yours truly,
R. H. STOCKTON.

B. M. BAKER,
Judge Thirty-First Judicial District.

CANADIAN, TEXAS, March 2, 1897.

Mr. J. W. Johnston, Waxahachie, Texas.

DEAR SIR:—I have received and read "Wanted—A Man." The Life Insurance companies ought to make it a text-book and refuse to employ any man as agent until he can stand a thorough examination on "Wanted—A Man." I wish every young man in any vocation would read it carefully. It is the very best booklet I have ever read.

Respectfully,

B. M. Baker.

Book and Job Printers. Wholesale Paper Jobbers. Public Telephone Station.

BROADHEAD REGISTER.

The Best Advertising Medium. W. R. Hotchkiss, Proprietor.

Broadhead, Wisconsin, March 8, 1897.

"Wanted-A-Man" Publishing Co., Waxahachie, Texas.

Dear Sirs:—I notice in the *Dallas Daily Times-Herald* your ad. and extracts from your book "Wanted—A Man." As a young man I became quite impressed with the tone of the work and decided to go deeper into its contents.

Enclosed please find 25 cts. for a cloth-bound copy. Will you kindly give me your agent's prices and your price on a quantity? Would it not be a good premium to give my subscribers? Will you permit me to copy a few chapters of the little book in the *Register*, of course giving you the proper credit.

Please send me a copy and give me your best terms, etc., by return mail.

Respectfully,

W. R. Hotchkiss,

Broadhead, Wisconsin.

P. S. Do you ever give the exclusive sale of the book to one man in a certain territory? W. R. H.

Waxahachie, Texas, Jan. 23, 1897.

Mr. J. W. Johnston, Waxahachie, Texas.

Dear Sir: I acknowledge the receipt of your kind invitation to present to you a few thoughts on the subject expressed in the following sentence: "Knowledge is the greatest power on earth, when skillfully used with industry." And I submit herewith a very few thoughts, which I have hastily penned for lack of more time for maturer thought. You will please accept the same with the promise of a better paper when a more favorable opportunity is present to me. Very respectfully,

B. D. COCKRELL.

In answer to our request, the following gem from the Rev. B. D. Cockrell, Pastor of the Cumberland Presbyterian Church of Waxahachie, and formerly president of the Tehuacana College, we commend to the readers of "Wanted—A Man." It will bear reading many times.

'Knowledge is the Greatest Power on Earth, When Skillfully Used With Industry."

This is the moving sentiment of this publication. In the old form, "Knowledge is Power," there was always misgiving in uttering this proverb, but dressed in the above modifications, the declaration flows forth unchallenged. Knowledge skillfully and industriously employed coupled with persistence and used only in a righteous cause is none other than the dynamics of Solomon's teaching. A thing more precious than rubies and all else that one can desire on earth is not to be compared to it.

The skill and persistent industry with which knowledge is to be employed, and which make it a great power on earth are even present to the choice soul after knowledge has been acquired, but the acquisition of knowledge implies unremitting toil and taxes patience to the utmost. It is not merely the harvesting of facts, the gathering of unfamiliar items for future use, but it is a development, a training of Psychic powers. The gathering of significant facts and the seizing of fundamental principles are incidental to education.

Growth is comparatively slow, and knowledge is a growth. The seed of the Jonah gourd are lost.

> "Heights by great men reached and kept,
> Were not attained by sudden flight.
> But they, while their companions slept,
> Were toiling upward in the night."

This is why this great dynamic is so rare. So few are willing to patiently wait and prepare. Skill has nothing to exercise itself upon 'till *knowledge* is acquired. Without knowledge, industry wastes itself and accomplishes nothing. Skill is the edge of the tool. Knowledge is the weight behind the edge. But for the weight of the axe behind the edge it would be a useless tool. Industry keeps it sharp and bright. Acquire knowledge, therefore, at whatever cost of time or toil or patience.

Moses was forty years in Egypt's school; he was forty years in the desert under the private tuition of the Almighty; eighty years in preparing for forty years of service. The Christ was thirty years preparing for about four years of ministry. But such a ministry! Its teaching has enhanced the value of every life, made friendship dearer and sweetened every home throughout an ever widening Christendom. So the choice soul that acquires full and thorough knowledge has within reach of easy use the greatest power on earth. The husbandman waits long for a brief harvest and toils, sowing, tilling and pruning while he waits. Oh! the long and to..some summer days! But the harvest comes and gladdens his winter rest. It paid him to toil and to wait. So he that getteth knowledge has that which skillfully used with industry makes him master, a rare soul with the rarest of powers.

> "How few and precious are the words
> Which the lips of wisdom utter!
> They be chance pearls flung among
> The rocks by the sullen waters of oblivion
> Which diligence loveth to gather up
> And hang 'round the neck of memory."

6

"How shall I a habit break?"
As you did that habit make.
As you gathered, you must lose;
As you yielded, now refuse.
Thread by thread the strands we twist
Till they bind us neck and wrist.
Thread by thread the patient hand
Must untwine ere free we stand.
As we builded, stone by stone,
We must toil, unhelped, alone,
Till the wall is overthrown.

But remember, as we try,
Lighter every test goes by;
Wading in, the stream grows deep .
Towards the center's downward sweep;
Backward turn, each step ashore,
Shallower is, than that before.

Ah, the precious years we waste
Leveling what we raised in haste;
Doing what must be undone,
Ere content or love the one;
First across the gulf we cast
Kite-borne threads till lines are passed,
And habit builds the bridge at last."

—*John Boyle O'Reilly.*

AIM AND FIELD.

The aim of this work is to develop manhood, true, holy, energetic, and efficient in every department of proper human activity. If a man's work is to break rock for building streets or macadamizing roads; whether an attorney at law, a physician, or whatever his occupation, profession, calling, or avocation, the aim of this work is to develop in him that which will make him the most efficient, and enable him to achieve success.

The publisher of a country newspaper remarked: "Since I have been in business, probably one thousand printers have called on me wanting a job, and were given a trial.

I do not recall but one that I considered first-class in efficiency." Similar is the experience of all employers.

This book is addressed to the nine hundred and ninety-nine. It comes "to call not the righteous but sinners to repentance." There is room and demand for all the well equipped. But in these times there is neither room nor demand for the nine hundred and ninety-nine as they now are.

This is a practical dip into sociology. What can be done for the unemployed multitude? The ever increasing company of inefficients? The irremediable incompetents are really few. The hopeless are provided for in the Eleemosynary institutions with which Christendom has dotted the country over. But the physically, mentally, and socially hopeful must be developed to a degree of successful efficiency.

Every cross-roads pessimist can depict the deplorable condition of the nine hundred and ninety-nine, and justly abuse them, condemn them, ridicule and laugh at them, but the masses need rather Samaritan influences, that will pity and lift up. Christ came not to condemn the world, but that the world might be saved, and that through him. The world needs Christ! and Christ wants (not needs) the world. To bring each into full possession of the other, is the work in which we are now engaged. Then the nine hundred and ninety-nine will find, not only "bread and butter" employment, but comfort and pleasure, and an ever developing capacity for higher and still higher joy.

The Guide Book to Successful Business.

The Supreme Being knows all the wants of his creatures. He knows the utmost needs of man and has made provision for meeting them. Directions full and simple are laid down in the Bible by which man is to avail himself of that provision. The Book not only gives directions but sets forth the spirit in which those directions are to be understood and followed. No one has ever followed those directions in the right spirit but has found his need supplied. The Book has stood the severest test. It is not a book for a particular class, but one for all classes. It is not a Book for the particular only, pointing the way from earth to heaven, but for all righteous purposes and relations. It is every man's *Vade Mecum*. It is true that parts of it are specially applicable to particular relations.

A successful business man in New York was asked by a young man to suggest the best business guide for one just starting in life. The merchant handed the young man a copy of the book of Proverbs, with the remark that he considered it the best guide book in existence for a young business man.

We have spoken of "wisdom, or a good understanding" as essential to good success, and on this same subject speaks the book of Proverbs:

"Happy is the man that findeth wisdom and the man that getteth understanding, for the merchandisement of it is better than the merchandisement of silver, and the gain thereof than fine gold. It is more precious than rubies; and all the things thou canst desire are not to be compared unto it. Length of days is in its right hand, and in it's left hand riches and honor. It's ways are ways of pleasantness and all it's paths are peace. It is a tree of life to them that lay hold upon it, and happy is every one that retaineth it." We have spoken of *purity* as essential to manhood and success. So the book of Proverbs speaks: "Drink waters out of thine own cistern, and running waters out of thine own well."

"Let not thine heart decline to her (Impurity) ways, go no astray in her paths; for she hath cast down many wounded; yea, many strong men have been slain by her. Her house is in the way to Hell, going down to the chambers of Death."

We have emphasized diligence and industry—so Proverbs,—"He becometh poor that dealeth with a slack hand, but the hand of the diligent maketh rich." "The thoughts of the diligent tendeth to plenteousness." "I went by the field of the slothful and by the vineyard of the man void of understanding, and, lo! it was all grown over with thorns, nettles had covered the face thereof and the fence thereof was broken down. Yet a little sleep "sayeth thou," "A little slumber, a little folding of the hands to sleep? So shall thy poverty come as one that traveleth and thy want as an armed man." "Seest thou a man diligent in his business? He shall stand before kings, he shall not stand before obscure men."

We have advocated friendliness and sociability. So does Proverbs. "Pleasant words are as an honeycomb, sweet to the soul and health to the bones."

Thus I might cull chapter after chapter for a business manual out of that portion of the Bible. Think not then, that the Bible which your mother gave you on leaving the old home, is only to be read to fit you for heaven. It is to fit you for business in this life as well. It is to make you a man. Heaven is, or will be, full of men, just men made perfect, but on earth men are scarce. Your mother wants you to be a *man* on earth, hence she gave you that Bible. If you and I master that Book it will make us men, *men* among men. Whether you and I ply the same craft or our occupations be widely apart, we shall meet with equal success, each in his own line, each in his day, and, dear reader,

"We'll meet, at one gate when all's over.
The ways, they are many and wide,
And seldom are two ways the same. Side by side
May we stand at the same little door, when all's done.
The ways they are many, the end it is one.
He that knocketh shall enter; who asks shall obtain;
And who seeketh, he findeth—remember, Amen."

—Lucille.

The Law of Life and Remuneration.

All life is from above. The lowest mineral world has to obtain life from the upper vegetable and animal worlds, if any one of its particles is to be incorporated into an organism. The life of the vegetable goes down into the lower mineral world, brings up its particles and appropriates them in the formation of leaf and stalk. So vegetable substance depends upon the higher animal sphere for life in order to be incorporated in the human organism. And again, the human being depends upon life from the heavenly sphere, in order to be sharer in righteousness and true holiness. Thus the mineral gets into the vegetable sphere by means of life from the latter. The vegetable gets into the animal sphere by means of life from the animal. The animal gets into the human sphere by means of life from the human. The human gets into the heavenly or divine sphere by means of life from the divine. Hence, it was said by the Son of God as he looked down on all orders of creatures from the highest to the lowest, "I am come, that ye might have life, and that ye might have it more abundantly." Thus it is to be seen that in every department of life the higher we rise, the more and better life we have, and this wonderful natural law, true in the spiritual as in the natural sphere, gives us a rule to work by in the development of manhood. Life pulsates in its fullest power in the highest spiritual realm, and diminishes in force as we descend, until we come to the inorganic and mineral region, where there is no life at all. And now we appropriate this thought within the sphere of human business activity; let us notice that for a man to rise from the lower plane of activity to a higher one, is to take on a new life. A man may be filling the position of a cobbler and he may rise to the sphere of a great shoe merchant; his field is largely extended; his activities are multiplied, his life is more intense. Again, a man may be a carpenter employed in the construction of a building. By the development of manhood and an enlargement of capacity, he may rise to the position of a large contractor. In this sphere his thought must be more intense, and engaged on higher subjects. He must compass a much wider field of thought and engage in a greater variety of activities; in fact, live a higher life. The salary and income of an individual also increases as he thus rises from lower into higher spheres of activity. In other words, as he takes on more life he receives a larger remuneration.

Hence, we come to every man, whatever his business sphere, with this exhortation, to rise into the higher life. It is according to the nature of things that a man should rise higher, after having filled the lower place full and well; and so continue to rise forever, for there is no limit to the height of life into which one may rise. On the contrary, it is unnatural and abnormal for a man to go from a higher to a lower sphere. Retrogression is to a business sphere a sure sign of business death. A young friend of the writer, began when quite a boy to sweep out a drug store and make the morning fires. He filled this very low position so full of life and activity, that he was promoted to the higher sphere of clerk. He filled this second sphere so successfully that he was promoted to the position as prescriptionist. From this he arose to a partnership in the business, and when the old proprietor finished a useful life and passed away, this young boy became full and sole proprietor. Not content, he enlarged the business, increasing his activity, and likewise greatly increasing his income; he became a manufacturing druggist and took on a large wholesale business. He is at this writing, a princely druggist with a large fortune, and is considered a man of great influence and power for good in his city.

Another acquaintance of the writer has quite a different history. Inheriting a large fortune he was placed at once, full of life and hope as a young man, in charge of a large and constantly growing business. Unfortunately he seemed to think that life came from below, so he went from lower to lower pleasures, forming lower and still lower habits; losing by degrees his vitality and at the same time experiencing a constant dwarfing of his business, until debts and bad habits closed him out altogether, and he found himself without any occupation. Instead of being a master, he became an employee and being a poor hand he was seldom employed. Not arresting himself in his downward career, he soon become incapacitated for any work, was turned out on the streets, went from one place to another seeking in vain for something to do, and finally became a penniless beggar.

Let the reader learn this lesson, that all life is from above, and in order to have more and more life we must rise into higher and ever higher spheres. And to this beautiful and glorious ascent there is really no limit for we may rise even unto the very life of God; but if we on the other hand, descend from higher to lower spheres we shall finally reach an end, and that end is Death.

There is a law that when obeyed,
Obedience is amply paid.
For every mite there is a sphere;
It may on higher, plain appear.
We seldom think when we look on
The homely clod at early morn,
That in it lies a lovely flower,
Such change is wrought by higher power.
The farmer works behind his plow,
Yet thinks he little why, or how,
That in the mould he's turning o'er,
Lies now, his richest harvest store.
The elements that make the wheat
Right then are found beneath his feet.
You pass that field in winter cold,
And can not see the wealth untold;
The life and beauty that shall come

Of green and gold in harvest sun.
If lifeless clay transformed can be
To hues so bright, for us to see,
Oh! what may we expect in truth,
To be the goal of man and youth.
Then ever strive and upward look,
True to thyself and God's own "Book."
If from the worm, kind Nature brings
The butterfly with golden wings:
Oh! man lift up thy thought, thy soul,
To live with God whilst ages roll.

Seed Time and Harvest.

Boardman says: "Sow an act, reap a habit; sow a habit and you reap a character; sow a character, you reap a destiny." How few stop to think about the result of every day's sowing. Every being possessed of soul and intellect is sowing broadcast some kinds of seed, not dead seed, but seed in which are the germs of success or failure.

The small boy, the youth, the man in his vigor, and the old man are scattering seed, planting in the soil, fertile soil, which will germinate and bring forth fruit. Oh boy! oh, youth! oh, man! what is the nature of that seed? The harvest will come by and by; what will that harvest be?

The boy bows at his mother's knee, and there is taught the truth as God gave it in the "Book of books," commanding; "Thou shalt not take the name of the Lord thy God in vain." The little boy fully feels the necessity of steering clear of "swearing," yet he goes out and hears oath after oath repeated so often by little people and big people, that after a little while he concludes it is really *manly*. The bad seed germinates in his heart and shortly springs up a poisonous, accursed weed—and out comes that wicked oath. Oh! see him with gleaming eyes, hating himself, for then and there he feels, he knows, the good angels of purity have taken their flight. There has left him the influence of the dear loving mother, whose anxious heart has been so full, that she has shed copious tears, as she prayed God to keep her boy pure. He can see the eyes of Satan, as he looks on with that satanic grin, and in gleeful mood exclaims, "that boy is mine."

Pope says:

> "Vice is a monster of such frightful mein
> That to be hated, needs but to be seen;
> Yet seen too oft, familiar with his face,
> We first endure, then pity, then embrace."

An ancient motto was, "Resist Beginning."

The folly of the child grows into the vice of the youth, and the crime of the man. "Sow to the wind and reap the whirlwind." Wrong is a smooth, even decline that takes its votaries down, down, down, with an accelerat-ng motion. Right is a hill to climb, and only the wise re willing to toil up its rugged pathway. Yet the reward great, and it gives vigor and endurance. Sow to the ne, reap bitterness and sorrow; sow to the other, reap sweetness and joy. It is said that a pebble thrown into a great lake makes a wave that is felt on the opposite shore. Words, acts, even thoughts, are seed sown. Kind and generous words and noble acts bring a harvest of warm friends.

One wrong deed sown among many good ones, has caused many a man sorrow all his days. Know certainly, you can not indulge in little sins, but they will surely find you out. If the world does not see and know it, you are conscious of it, and are weakened just so much in manhood.

Once a man getting angry with his neighbor, determined to do him great harm. He knew the neighbor was very careful not to allow weeds and burs to grow in his field. The angry man went at night and sowed cocklo-burs all over his neighbor's field. They grew, and it took much hard labor to hoe, pull, and plow them out. If you have any cause of feeling hard toward any man, revenge is poor remuneration. "Overcome evil with good," but if you should get ugly burs growing in the field of character, hoe them, pull them, plow them out.

I remember when a boy, passing by a wooded place near an old log schoolhouse. My uncle was with me and he said, "Twenty-five years ago when I was a boy, under that old oak tree, I gave a boy the worst thrashing I ever saw a boy get." I asked how it happened? He replied, "The boy was bigger and older than I, and on the previous day he struck me and hurt me very much. I looked him in the face and said, 'I will get even with you, sir.' So the day I whipped him, I took some fine watermelons to school. At noon I told all the boys I had something to show them. They all followed, when I rolled out from under the bushes my melons, and began to cut them in large slices, and they were luscious. My friend (?) stood a little back from the other boys feeling that none of the rich feast was for him. I took up the largest piece, so red and sweet, and gave it to him. He accepted it, and as he ate, the great tear drops trickled down his cheek. When his feelings would allow him to speak, he said, 'Will, you have gotten even with me.' One of the best friends I ever had, in school and in after life, was the boy I whipped under that tree." Sow bad seed as did Adam's first son, Cain. The wicked Ahab and Jezebel, his wife. The heartless tyrant Nero, who, 'tis said, engaged in revelry and music while Rome burned. Their influence still goes on. We are reminded of the lines of Keble:

> "We scatter seeds, with careless hands,
> And dream we ne'er will see them more,
> But for a thousand years
> Their fruit appears,
> In weeds that mar the land."

Sow good seed, the harvest will come very soon, and be resown to bring forth good through the ages to come, reaching out even unto eternity. Noah, Abraham, David, Job, Solomon, Socrates, all sowed seed that have brought rich harvests, and the good seed are being resown yet, as their words and thoughts are treasured in the hearts of the wise of to-day.

"Be not deceived, God is not mocked; whatsoever a man soweth, that shall he also reap." In the physical world we see this forcibly illustrated. Great care is taken in selecting the very best seed. Man is so constituted that by studying the nature of certain seed, he greatly improves the quality above that found in the original. All the fine luscious apples we enjoy have been propagated from the little bitter crab. Then how important in sowing the seed for making a man, to select the very best, and by pruning and training we can improve on what has gone before. Let Americans, as representing freedom and progress, husband that which will advance them in all that builds up a stronger, better character; then all the world will turn their eyes in wonder and admiration, at the happiest, strongest, and best people on earth.

We can give only a few ideas on this great subject, but what we wish is, to put the people on a line of thought as to the best plan of successful seeding.

Keep the Machine in Order.

No wise engineer will hitch his engine to the train, or to the machinery of the hall, until he gets it repaired, oiled, and rubbed up ready for running. No wise plowman will attach his team to the plow, till his plow is put in running order. No good carpenter will begin his day's work until his tools are all gathered, sharpened, and ready for use. Think of a barber having to stop to heat his water and hone his razor every time a customer comes into his shop! Think of a miller having to fire up his engine, oil his machinery, mend his bands, and clean out his hoppers, every time a turn of corn comes to mill! No; all this preparation is made in the early morning, before the day's business is begun.

So every man should put his body in good trim before he leaves his room or his home. The body is a man's machine, and a full and comfortable day's work will largely depend upon his morning toilet. The body is an intricate piece of machinery. It was divinely planned. It is grown, not artificially constructed. It is self-repairing and self-lubricating. In many minor parts it is automatic in action. In its development from embric to full perfection, it is under the unerring law of its own divine architect. Hence, it is fearfully and wonderfully made. But for alien influence, it would always come to absolute perfection. The coral will always build a perfect reef of perfect coral, if its work is unaffected from without. A healthy hen will always lay a sound egg. So if proper care is taken to ward off deleterious, extraneous causes, a man's body will be developed into a perfect instrument, perfectly performing its every function. A man's body should be so sound, so healthy, so perfect, moving in obedience to every lawful requirement of the soul within, as not in the least to disturb the perfect comfort and smoothly flowing activities of that soul.

In order to attain such a desirable end, certain duties and responsibilities are imposed upon the owners and users of these bodies. Like the engine, the tool, the razor, which must be cleaned, oiled, and sharpened, the body must be attended to every day. All obstacles in the way of its performing its functions, all foreign elements that would cause friction, etc., must be removed. The body must be properly cleansed, fed, clothed, and exercised, to be kept healthy, and free from pain to the man within.

We should never forget that life is more than meat, and the body more than raiment. One of the first considerations in looking forward to a business life, or to success of any kind, is that the body should receive its due proportion of attention. Great souls reside in sound bodies.

No man can hope to reap great reward if he has a feeble, sickly, defective body. While this life is more than meat, and the body more than raiment, and while it is true also that life is more than body, yet the body is of no mean consideration. The Bible speaks of man being marvelously and wonderfully made, and this reference is to his body. Such an organ, if kept in proper trim, is capable of unlimited activity. If a man will take even reasonable care of his body, it will perform its functions with ease, and with pleasure to its owner. Every worker in life's vineyard needs, and has a right to, a good, smooth-working body. People that are sick or always bodily ailing, can not hope to accomplish much, and what they do accomplish is with pain to themselves, and engages the sympathy of those around them. Everyone should carry a sunshiny face into his business, a face like the morning, out of which beams always a happy, cheerful spirit, but this is impossible without a good body. A sound and healthy physique is normal; a sickly, emaciated body is abnormal.

A customer walks into a store, or a shop, or an office, and if a man with a good, strong physique, a sunny face, and a beaming, happy spirit meets him, he is more likely to do business with such a man, than with a proprietor with a distressful look upon his face, with a suffering body affecting his language and appearance in such a way as to forbid and repel. The means of maintaining a good physique are now so well understood and so easily applied, that a sound body and good health are an easy heritage of every man. The small matter of bathing, alone, is more than half the condition of perfect health. If you can not have access to enough water, you can take a friction bath. No one is so poor but that he can own a rough towel, and to rub your body from head to foot thoroughly and hard every morning, is a guarantee against taking cold, insures good feeling through the day, and is more valuable in maintaining good health than a whole drug store. If you are able to supply yourself with a rough hair strap and gloves, and will regularly and vigorously use them in taking a friction bath every morning, a water bath for the whole body two or three times a week will be quite sufficient.

Just come with me and I will show
The engines moving to and fro,
Their work would not effective be
To move the heavy trains you see,
If dirt and gum were left to clog
Their onward march through vale and bog.
Just watch her, when she gives a puff,
Now as she pulls such loads of stuff.
She could not climb up grade the hill
If all the parts with dirt should fill.
When Locomoter's kept in trim,
The work is done with might and vim.
So all machines that man has made
To serve the ends of life and trade,
Must be in order all the while,
And then it does the work in style;
Then to yourself this thought apply,
And if you fail, there is a why;
You can't in life have much success
If your machine is in distress.
Then keep the body in good plight,
That you may make a gallant fight.

BE BOLD.

"Courage in danger is half of the battle."
—*Plautus.*

"No great deed is done
By falterers who ask for certainty."
—*George Eliot.*

"Fortune befriends the bold"
—*Dryden.*

"Tender handed stroke a nettle,
And it stings you for your pains;
Grasp it like a man of mettle,
And it soft as silk remains."
—*Aaron Hill.*

"We make way for the man who boldly pushes past us."
—*Bovee.*

Be Strong. The most sure manifestation of true manhood is strength. Weakness and wickedness are twins, and they sound alike. When Joshua came to take Moses' place as leader of the Israelites, he was charged five times to *"be strong!"* Once by Moses before he died, three times by the Almighty himself and once by the people of whom he was to take the lead. This, also, was the advice given by David to Solomon, and by the rebuilders of the temple to the workmen. Much of Paul's noble soul goes out in his injunction to the Ephesians and to Timothy: "Be strong in the Lord and in the power of his might. Be strong in the grace that is in Christ Jesus." And again to the Corinthians, "Watch ye, stand fast in the faith, quit you like men, be strong."

Weakness is the inclined plane leading down to wickedness, loss of manhood, loss of hope, and to utter ruin.

A young man was invited to a style of living which his salary did not justify. He was too weak to refuse. Fast and high living soon found him financially behind. Too weak to stop, manhood failing, to keep up the means for fast living, he takes questionable liberty with his employer's means, which, in the course of business, passed through his hands. As is always the case, his petty thefts, undiscovered, led him to take larger liberty—disgrace followed disclosure—and now manhood and self-respect all gone, poor soul, he takes his place with the criminal multitude, and sends his fair young wife and helpless babe into the obscurity of the rear apartments of her old home to be mourners for life. O! for strength to say "No," when "No" ought to be said, and "Yes," when "Yes" ought to be said.

The eyes of all employers are searching for strong men, and they are the cynosure of society.

Strength of character is the result of conviction. Conviction is the result of a sober and careful survey of all the facts about a given matter and is the mature conclusion thus reached. All men have opinions, but few men have convictions. Luther had a conviction as to true Christianity; that conviction gave him strength to resist error, although in a strongly organized form. His conviction rendered him intrepid. Paul had a conviction which strengthened him to champion the cause of the gospel among the Gentiles, so that, in season and out of season, he preached from Jerusalem all round, even unto Illyricum. Daniel had a conviction, and with it, strength to resist the king's decree. All great men have been men with great convictions. A weak man has no convictions about anything and hence, his weakness. If, therefore, O reader, you would have strength, reach a thorough conviction that manhood is of more worth and more necessary in the warfare of life, than gold or family prestige.

Friendliness.

"Come, I will show thee a friend; I will paint one worthy of thy trust: thine heart shall not be weary of him; thou shalt not secretly despise him. Thou art long in learning him, in unraveling all his worth; and he dazzleth not thine eyes at first, to be darkened in thy sight afterwards, but riseth from small beginnings and reacheth the height of thine esteem."

He that would have friends must show himself friendly. Friendliness is a grace with which one may easily adorn his character and life. Weed out all selfishness, and true friendliness will spring up in life of it's own accord.

"As frost to the bud, and blight to the blossom, even such is selfishness to friendship;

"For confidence (the ground of friendship) can not dwell where selfishness is porter at the door."

Friendliness is attractive in a dog, how much more in a man. Unfriendliness invites poverty and desertion, repels customers and is the forerunner of failure and bankruptcy.

These lines describe a *false* friendship:

"What is Friendship but a name,
A charm that lulls to sleep?
A shade that follows wealth and fame,
But leaves the wretch to weep."

But true friendship, while choice of her companions, is kind to all, generous to all, it speaks out of a full soul and owns to all the sympathies of manhood. Confidence opens the lips of friendship and it's heart pours out kindness. It stands not upon the top of the hill and beckons others to come up, but toils up with them, hand in hand, bearing their burdens.

Friendship shows itself in friendliness and scatters sunbeams around. True manhood requires us to show a friendly spirit to our enemies, to the cross and bearish, to the uncouth and to the unwashed. True friendship is the forerunner of success and victory.

Two neighbors had fallen out. Shortly afterwards they chanced to meet on the highway. Mr. A. thought to show himself friendly and said, "Good morning, neighbor." Mr. B. growled in reply, "I don't speak to a dog," whereupon Mr. A., with a friendly twinkle, said, "I do." Thus the spirit of friendliness always gains the victory. Without it there is no claim to manhood. Great and noble spirits are friendly. The sun pours forth it's light upon all the planets and moons, large and small, and these in return, reflect back his light or give forth verdure and beauty. So the great soul, full of kindness, manifesting forth the elements of noble manhood, will reap in return a host of true friends. And in itself is success.

Personal Purity. There are certain themes which are so frequently dwelt upon by that class known as the clergy, that we come to think of them as belonging exclusively to the pulpit and the church. This subject of personal purity is one of that class. It is, however, so important in society and in business, is so great and fundamental that even the wise skeptic has borrowed it from the preacher and made it prominent in his anti-Christian teaching. But for our present purpose, engaged as we are in the general building up of manhood, we need make no apology for presenting a chapter on the same subject. What we mean by "Personal Purity" is simply this; that a man should be inwardly as clean as a perfect gentleman seeks to be outwardly; that the feelings and the thoughts of men, the purposes and aims of men, should be pure. Paul tells Timothy to take a little wine for his stomach's sake and oft infirmities, but in doing so he must see that he keep himself pure. This is our exhortation. The great Psalmist of Israel asked this question: "Wherewithal shall a young man cleanse his way so as to keep it clean according to the Word?" Here the Psalmist is dealing with the same subject, and it is in answer to his question that we write.

In the first place one may ask the question: "Are we impure to begin with?" An affirmative answer to this is the only one which history, observation and experience can give. We find ourselves in this life corrupted from birth, and we are to go forth waging a constant warfare against the impurities born in us. One of the authorities quoted above has said: "We are born in iniquity, and in sin were we conceived and that consequently we go astray from the womb, speaking lies," hence the great aim in life is not only to correct our commercial mistakes, our educational mistakes, our social mistakes, but to eradicate, by availing ourselves of the proper means, all the evil there is in us.

It may also be asked, "Why is it necessary to be morally pure?" What has that to do with success in business? How does that affect the highest development of manhood? In reply it must be said, that all this lies at the very foundation of every effort to uplift mankind. One can not be a man truly, unless he can look his fellow man squarely in the face; but if morally impure this is impossible. Not only so, but a true man ought to be able to exchange glances on a level, with the purest man or woman found in society. To do this, is an unmistakable sign of manhood. But without personal purity this is utterly impossible. It takes a clean soul to live right, and to do business successfully, for men read us largely by our countenances, and if we are not able to maintain a good countenance in the presence of the purest and best, we are universally discounted. We must, therefore, have that in us which will enable us to hold up our heads; to look men in the face, and present, under all circumstances, a goodly countenance.

Whether we hear it said or not, yet still it is true, that such a man attracts everybody, wins everybody, and engages in his behalf that which will insure good success. Again it is just as true, that true development and eminent success depend upon a man's having in him those forces that make for righteousness, as it is, that he should gather about him favorable influences from without. But such influences as make for righteousness dwell not with impure souls, will not keep company with low motives, low thoughts and lecherous feelings. A man must make up his mind, therefore, either to cherish impurity and consequently have no elements of success in him, or to cherish purity and consequently be filled with those forces which make manhood and good success of easy attainment. While we are not advocating the doctrine of making a gain of Godliness, yet the highest authority declares that Godliness is profitable for the life that now is, as well as for that which is to come. Why should not we then avail ourselves of that equipment, whether it comes from earth or heaven, which will furnish us best for the fulfillment of our immediate life work?

There is another phase of this subject which we must not pass over. Strength is an absolute necessity in the warfare of this life, but impurity robs us of that strength while personal purity supplies it in the largest measure. Why should a man be, or do, that which robs him of God-given strength? Why should a man indulge a momentary gratification depriving him of eternal joy? Why should a man indulge impure desires and consequently go the remainder of his life shorn of strength, a poor drivelling soul incapable of any noble enterprise?

Receive, then, dear, reader, an exhortation to be pure, and consequently be filled with those forces that insure righteous success. Be pure and consequently maintain always and everywhere, that noble bearing and attractive countenance which will win all influences and forces around you to your aid. Thus go forth to be a Godlike man, and the result of life on earth will surely be crowned with both joy and success.

Following will be found some chapters that will appear in "Wanted—A Man" number 2:

Income and Expense.

Mr. Micawber was made to say by Dickens, some very good things, among them was this: "Income 1000 pounds, expense 1020 pounds, result misery; income 5 pounds and 6 pence, expense 5 pounds, result happiness."

I have in mind, just now, a striking illustration of this truth. Mr. C., when a boy of sixteen, was employed by his brother-in-law in a store, at wages of $12.50 per month, and had to board himself. He saved $100 that year. You boys who smoke, drink, wear fine clothes, and pay big livery bills think of this. Be a *man*. You say you have no show. Do you think so? If you get $25 per month, or $300 a year, have you no show? No, of course you have no show. Your expenses are $400. You are short $100. You are discouraged, you owe your employer, and, although you are no account, you are retained because your employer wants to get even with you. Your *self-respect* is gone, you are a piece of fungus, no individuality, no manhood, no qualities that a *man* should have. When you live beyond your income you are very liable to become a thief. You don't want your account to show up so ugly. You are tempted to take out ten cents, then a quarter, then a dollar. You like to be regarded as one of the "bloods;" fill your pockets with cigars. You think you will charge them at first, but your memory gets bad, and you manage to forget it. You are no part of a *man*. When you use money you have not earned, you are blighting your chances of a successful life. If you are not guilty, these words are not for you. If you are guilty, shake off these habits that lead you to the Devil. This same Mr. C. of whom I spoke, was scrupulously, I might say religiously, honest. While yet a young man. he owned a large store of his own, and prospered all along life's journey. He never made *big money*, by speculation, but always lived within his income. He left an estate of $300,000. Among other legacies he left $20,000 for the benefit of the *deserving poor* of his native town, making it an endowment, three fourths of the interest was to be given each year to the poor, one fourth was to be added to the principal; thus making a growing fund, which will in all the years to come, perpetuate his memory, making glad the hearts of the poor and needy, when it brings them fire, food, and clothing.

Would this benign legacy ever have been known had this boy started out living beyond his income?

I knew two boys who commenced together clerking in a store. They were both bright. The quicker, wittier, livelier of the two got very smart, dressed fine, lived high, played cards, and later drank whiskey; often he would express pity for his comrade, *John*, whom he felt was old-fashioned. Dick was a "high roller." Although many thought he would make a grand record, his expense bills exceed his wages. At the end of the second year he was out of employment and $150 in debt. He was too fast, like a horse in the race, got to be "knee sprung," ankles enlarged, and weak all over. To-day he takes any kind of a job he can get; is married, but his wife is bowed with sorrow and discouragement; his children are ragged, they have a bloated, cruel father. She has a "drunken sot" for a husband. When he started he lived beyond his income.

John has a substantial business, a good home, a happy wife, and bright, cheerful, intelligent children, because he started out to live, and *did* live within his income. Which one are you? Dick, or John? Throw away your manhood, spend more than you earn, and if you don't land in the poorhouse you are no better off. It were better you had never been born.

My boy, now live within your means,
Do learn it well, while in your teens,
And if by work, you earn a dime,
You save a nickle every time.
If you succeed in any art,
Out of the whole just save a part,
And when you get to be a man
You'll know you've struck the wisest plan,
To help yourself and others, too,
Then try it Boy, yes try it, do.
You life is better on the earth,
It helps, and makes you more of worth,
And then again if you would go
Into that home where blessings flow,
Keep Income than Expenses, more,
O, be a *man*, I do implore.

Opposing Forces.

In all nature we see two opposing forces, each struggling to overcome the other's influence. When these forces are properly adjusted we have order, when not, we have confusion. In the rotary motion of the earth we have the law of gravitation sufficiently strong to hold the component parts together, otherwise the centrifugal forces would cause it to break asunder and fly into limitless space. We have heat as opposed to cold. Withdraw the heat and as we are now constituted we would all perish. Increase it greatly and we would be burned to ashes. Light is opposed to darkness. Increase the power of the light, it could be made so great that every eye on earth would be struck blind. Introduce total darkness and every eye would be useless. We have the law of cohesion and repulsion. Break the cohesive properties of iron and we could have none of the many useful articles now made of that substance. In all things one of these opposing laws must predominate.

So it is in the moral world, we have opposing forces, each counteracting the other. Truth over opposing Falsehood; where Falsehood predominates, doubt and uncertainty is the sure result; where Truth prevails, confidence is felt. The laws of temperance properly observed promote long life and happiness. The opposite conduces to early disintegration, followed by trouble and death. Good and Evil are counter-forces operating in every man, woman and child. Good is from, and of God; Evil is from, and of the Prince of Darkness. If the good spirit rules, virtue and happiness follow; if the evil spirit reigns, hate, anger and misery is a sure consequence.

There is in almost every man a conviction in early life as to the line of labor or vocation he should follow. To him it is principle of law. If he follows that law, his life work is successful; if he does not, he fails. This conviction is the centripetal force that, if obeyed, concentrates all his faculties to the accomplishment of an end that assures success. When he disobeys this law of his nature, these divinely implanted impressions, he is governed by the forces of the centrifugal nature, and all work undertaken, results in blasted hopes and utter failure.

I knew a man who had a conviction that he should engage in the life-work of a minister. He felt impressed that his life's labor should be to instruct and lift up mankind to the observance of God's law. He fought against this conviction and tried first the saloon business. Instead of using his life to save, he undertook to render hopeless. Did he prosper? No, he failed not only morally, but financially. Then he tried merchandising—in that he failed. He continued to fight against the law calling him to better work, tried farming and stock-raising; no harvest of success still. He then surrendered to the great law of his conviction, gave up all hope of finding success in anything but the work impressed upon him. He knew if he was to succeed even in this, a preparation was necessary. He walked twenty-five miles to the train, on his way to school. He knew he had to get his course not by smooth, even sailing, but by dint of hard study in study-hours, and actual labor and toil with hand and head during vacation and holidays. But obeying the law of his conviction, he was able to leave college after eight years of arduous work, with a well developed manhood. He served as pastor some years, and continuous success crowned his efforts. He was soon appointed dean of the principal school of his denomination, and now ranks with the best in every element entering the character of a higher, nobler manhood.

Are you obeying the law of your nature? If not, seek it out and obtain work in line with your bent.

A boy was once constructing, what to others seemed a machine useless for any purpose. His father thought so, as it consumed time and caused neglect of other duties.

So, vexed and in a spirit of anger, he marched up and kicked the machine to pieces, picked up the fragments and placed them on the fire. The boy was overwhelmed with grief; he sobbed and wept bitterly till late at night, Being worn out, he fell asleep. For some days he seemed a hopeless, cheerless boy. Yet he had the constructive forces so strongly marked, he later resumed work on the machine. That invention revolutionized a great industry. The *boy*, after he became a man, supported his father, in his declining years, from the proceeds of his great invention.

The boy was following his conviction, observing the law that Nature's God implanted.

The father broke a law that should govern a wise parent.

I make no comment. Let every one study and think, and ever be as "Wise as a serpent, and harmless as a dove." When you see counter-forces impelling you, this way, and that, be careful to obey that law which will conduce to the betterment of your manhood, and prepare you to more successfully fight in the great battle of life.

A law of darkness and of light,
The one brings day, the other night.
A law of cold, a law of heat,
The one gives rain, the other sleet.
A law that binds the atoms close;
And one that brings repellant force;
Each law is good when in its place,
And proper time to suit the case.
Now if the law of darkness reign,
We'd search for beauty, all in vain.
And yet we would not wish for day,
If day with us should always stay.
Should Winter come with icy hand,
And hold in frost our goodly land;
We'd perish for the want of food,
We'd long for Summer, warm and good.
From each, in time, great blessings flow,
If either stays, there's naught but woe.

To now apply this thought to Man,
He must be governed in his plan
By what will bring to him success,
He must adopt the laws that bless.
He has before him wrong and right,
The one brings weal, the other blight.
For such a law then he should search
That will not all his manhood smirch.

Pluck and Grit.

Of all elements entering human character, no two are more important than those expressed in these two words "pluck" and "grit." "Pluck" brings a man to the front to face the enemy in battle. "Grit" keeps him in line and endows him with endurance to stand unflinching till victory is won. These qualities are required in every vocation. The farmer, blacksmith, salesman, merchant, doctor, lawyer, preacher, in fact everybody.

If the farmer has not *pluck* to go out to his daily toil, and *grit* enough to stay with it, his harvests will be scant, his reward will be small. Picture to yourself a man who obtains his daily bread, his clothing and other comforts of life, by labor, lying abed in the morning waiting for something to "turn up." Nothing "turns up" in the battle of life, unless there is a moving power behind it to make it turn. Charles Sumner said, "Three things are necessary; 1st, backbone, 2d, backbone, 3d, backbone." Backbone without brains is worth more than brains without backbone.

In digging in the dust and ashes of the buried city of Pompeii, at the sentry-box, the workmen found the skeleton of a Roman soldier who was on duty at the command of his government, at the time the ashes, debris and melted lava belched forth from Vesuvius, burying forever the great city. This mass carried desolation, horror, and death before it. While others were fleeing for their lives through the sentry gate, to places of safety, this soldier stood unmoved at his post, and refused to join the multitude of refugees fleeing from the city. See him there, his face beaming with resolution and a heart filled with true grit. Total darkness, changed for a moment by the flash of flame, and the lightning glare flashed on his livid face and polished helmet, yet his stern features remained composed. Erect and motionless he allowed himself to be buried there where he stood on duty.

Pluck ever commands admiration. Grit commands admiration mingled with reverence.

Pluck and grit are strongly illustrated in the history of journalism as follows: Many years ago in a great city was published a small paper. Its subscribers were few and its columns were filled with local and commonplace matter. The son of the proprietor was plucky and full of true grit. The paper had been steadily losing money. This son begged the father to let him have full control. Consent was reluctantly given. The young journalist began remodeling the establishment and introducing new ideas. Before this the paper had no part in moulding public opinion, and possessed no individuality or character of its own. Wrong, peculation, and unjust contracts in the public printing, were alike condemned in strong terms. The result was, that the little public patronage it had was withdrawn. The father stood in utter dismay, the son would soon ruin both the paper and himself, but no remonstrance could swerve the son from his purpose to give the world a great journal, which should have weight, character, individuality, and independence. The public soon saw that a new power was concentrating its force, and used behind the paper. Its articles were full of interest, new thought, new ideas, new blood was injected into the insignificant sheet. A man with pluck, brains and tenacity of purpose was at the helm. A man with *grit,* who could *make* a way when he could not find one. He had great opposition from other papers, and also the government; but he was there to push, to move, and he did *move.* The paper grew, till in that early day he could not supply the demand, and had many printers setting up the paper in duplicate and triplicate. He gave a new impetus to journalism and soon ranked first in the world. This was in about 1810. This paper was "*The London Times.*" The man was John Walter, Jr., and it is to-day, a paper probably the greatest printed on earth. A striking, forcible illustration of the great power felt in the world by the "pluck and grit" of one young man.

If you expect to make your mark,
And would not wander in the dark,
You never can get in the light
Without these weapons in the fight.
These two you must have buckled on,
With them full half the battle's won.
Hold steady now the sword of Pluck,
And don't rely on one called Luck.
And when you're in the hottest fray,
Old Bonaparte you must obey.
And when the battle rages hot,
Don't flinch, but stay right on the spot.
Present the gun we call old Grit,
It scares the foe clear out of wit.
Then when from war you've found release,
And in your age sit down in peace,
These trusty weapons put away,
Yes, "Pluck" and "Grit" that won the day.

Keeping Books. A thorough business education is probably not within the reach of every man. Nor is it even contemplated that every one should have a thorough knowledge and training in scientific and technical bookkeeping, but the systematic keeping of accounts, in every relation of life, is a necessity to the maintaining of manhood and the attaining of success.

There is no certain way of keeping one's expenditures within his income except by keeping books. It is a little tedious at first, but the habit of being systematic, the practice of economy, and the exact knowledge of one's financial condition, which it begets, repay for the pains many times over. One should keep books with his employer. Every amount received on salary should be written down with dates, places, and other circumstances. All amounts of money passing through the employee's hands in the absence of the employer, should be put to record on these private books, so that the exact records can be produced if necessary. Character and reputation are both involved.

Keep books for yourself and family. All the income of an individual or family and all the expenditures should be made a matter of record. And this not merely for the sake of economy, though that is sufficient, but for the formation of character, for business training, for the sake of living a regular, systematic life. A man who has a soul full of integrity and is determined to live an honest life, will want to know what the necessaries of life are costing him, and in what luxuries he may indulge, and still keep within his income. A faithful keeping of accounts is the only safe way. In the case of a family, one member should be bookkeeper, and all incomes and expenditures reported daily, with items sufficient to make an intelligent record.

Keep account of your charity and offerings; this is the most important of all. Friendly reader, here is dropped for you a real secret, the sure way to success in temporal affairs. "Honor the Lord with thy substance and with the first fruits of all thine increase, so shall thy barns be filled with plenty, and thy vats shall burst out with new wine."

Every soul is required to honor God with a proportion of his income, not his net income, not his gross income, but the latter less the outlay, the real income. He may give a tenth, or a greater or less proportion, but let it be a grateful proportion, and then keep books to see that you give the tenth, or proportion whatever it may be. Perfect, unswerving integrity in this, is the secret of temporal prosperity. Losses and reverses, failures and assignments, are not the experience of the tithe-payers. You must keep books, set aside, or lay by in store, a certain proportion, and that with scrupulous exactness, to be given in some appropriate way for the promotion of God's glory.

This book could be filled with unquestionable testimonials of the truth of the above teaching. But I will give one, and that from the highest source, "Bring ye all, tithes into the Lord's treasury, that there may be means for His cause, and prove Him therewith and see if He will not open to you the windows of heaven, and pour you out prosperity more than you shall be able to appropriate."—Mal. 3:10.

The writer was personally acquainted with the following history: A boy living in K. hired out during the cropping season for $90. At the end of the season he returned home with his hire. A preacher came to spend the night at his father's house, and presented in the course of the evening the Bible doctrine of tithing. The boy drank in this teaching and resolved to practice it through life. He kept his good resolution, the promised prosperity came and the writer is witness to the fact that his income reached $30,000 per month.

We take pleasure in calling the attention of our readers to the advertisements found elsewhere in this book, of Messrs. Seay, Terry & Bird, real estate agents. We cheerfully commend this firm to any of our readers, or friends, who may have any business in their line to transact. These gentlemen have done some business for us, and we find they are gentlemen and thoroughly reliable in every respect.

The firm of Harris, Etheridge & Knight, whose card appears in this issue of the little book, "Wanted, A Man," we take pleasure in commending to our readers who have any legal business in Texas. We find them to be thoroughly posted, untiring workers, and well equipped for any legal work entrusted to them.

Knowledge is the Greatest power on Earth when skill-fully used with Industry

The Merchants' Life Association ...of the United States...

General Offices: St. Louis, Mo.

TO THE PUBLIC:

We desire to explain to you the IMPORTANCE and ADVANTAGE of becoming a member of our Association. The DISTINCTIVE feature of the Association's policies is that they DEFINITELY state the PORTION of the PREMIUM that is to be used for the REDEMPTION of the policy, and as the amount so stated is SUFFICIENT, ACCORDING TO PAST EXPERIENCE, to redeem the policy, and the same is PLACED IN TRUST TO BE HELD WITH INTEREST EARNINGS for the SOLE PURPOSE of redemption, you can see that the Association's ABILITY to meet its contracts can not be QUESTIONED. Under the present defective insurance laws ALL FUNDS that are AVAILABLE for the payment of death claims can be used by the management for ANY purpose; therefore no policy-holder is protected in the ACCUMULATION OF FUNDS for the protection of his policy unless the PURPOSE for which the premiums are to be used, AS IN OUR POLICIES, is stated in the policy, as in this case the POLICY-HOLDER can ENFORCE THE CONDITIONS of the contract as to the DISPOSITION of the funds. Trusting that in the interest of a much needed reform in Life Insurance you may be induced to join us, we are,

Yours truly,

GEO. D. BARNARD, Pres. Geo. D. Barnard & Co.
HON. RICHARD BARTHOLDT, Member of Congress.
CHAS. W. BARSTOW, Paints, Oils and Naval Stores.
A. C. BERNAYS, Physician and Surgeon.
F. W. BIEBINGER, Pres. Fourth National Bank.
JAS. L. BLAIR, Counsel Union Trust Co.
C. R. BLAKE, Pres. Sligo Iron Store Co.
CHAS. W. BULLEN, Pres. National Bank of the Republic.
GEO. W. CALE, Freight Traffic Manager St. L. & S. F. R'y Co.
MURRAY CARLETON, Vice-Pres. Wear & Boogher D. G. Co.
J. B. CASE, Pres. Lincoln Trust Co.
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RICHARD HOSPES, Cashier German Savings Institution.
W. E. JONES, Gen'l Claim Agt. Mo. Pac. R'y.
J. B. C. LUCAS, Pres. Citizens Bank.
OTTO L. MERSMAN, of Nelson & Mersman, Real Estate.
T. A. MEYSENBERG, Pres. Tudor Iron Works.
THEO. F. MEYER, Vice-Pres. Meyer Bros Drug Co.
CHAS. F. ORTHWEIN, of Orthwein Bros.
GAIUS PADDOCK, Pres. Paddock-Hawley Iron Co.
HON. LEO RASSIEUR, Judge Probate Court, St. Louis.
JONATHAN RICE, of Rice, Stix & Co.
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WM. SOMERVILLE, Pres. Missouri Glass Co.
A. C. STEWART, Counsel St. Louis Trust Co.
CHAS. H. TURNER. Capitalist and Real Estate.
HON. CYRUS P. WALBRIDGE, Mayor of St. Louis.
CHAS. F. WENNEKER, Pres. Wennecker-Morris Candy Co.
J. J. WERTHEIMER, Pres. Wertheimer-Swarts Shoe Co.
THOS. H. WEST, Pres. St. Louis Trust Co.
J. C. WILKINSON, of Hargadine-McKittrick D. G. Co.

BOARD OF DIRECTORS.

J. W. JOHNSTON, Manager Texas Department,
Office 412 to 414, Trust Building, Dallas, Texas.

The Merchants' Life Association
...of the United States...

General Offices, Union Trust Building, St. Louis.

BOARD OF DIRECTORS.

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A. C. BERNAYS, Medical Director.

J. W. JOHNSTON, Manager Texas Department,
Office 412 to 414 Trust Building, Dallas, Texas.

The Merchants' Life Association of the United States.

was organized for the purpose of furnishing pure and reliable Insurance upon an honest, common-sense, business-like basis to the business men of the United States of good standing, and to those recommended by them.

ITS NATURAL LEVEL PREMIUM SYSTEM

meets the wants of the insuring public in this respect, as it provides a Mortuary Fund based upon Statistical Average Cost from which death claims are paid, thereby creating a natural surplus when the death is abnormally low, just sufficient to meet the death cost when abnormally high. It also provides an Emergency Reserve Fund for extreme safety, which, as a part of the surplus, is returned at the end of average life as a benefit for advanced age.

THE OTHER SYSTEMS.

are known as the Old Line and Assessment systems. Under the Old Line system the premium and interest income is practically divided into two parts; one part styled Legal Reserve, and the other part Surplus. The Reserve, which on an average amounts to three fourths of the Company's assets, is the legal test of the Company's solvency, although it can not be used to meet its liabilities except in the hands of a Receiver. The Assessment system, pure and simple, fails to provide for the actual cost of insurance during ordinary life, unless increased assessments are made from time to time to cover deficiencies of the current cost, occurring when current mortality is below the normal or actual cost.

THE ONLY TRUE BASIS FOR LIFE INSURANCE

is the Statistical Average Cost, as the average is the only natural level and the only true basis of measurement, any other theory, in the light of past experience, being only a pretext for excessive rates, which the proposition to return in extended and paid up insurance, dividends, accumulations, or cash values plainly shows.

HOW OUR PREMIUM RATES ARE CONSTRUCTED.

Under our system of insurance, the statistical average annual cost is the Mortuary portion of our ordinary life annual premiums, which, with the Emergency Reserve portion, graded according to the expectancy of the age at entry, and Expense portion of the premiums, constitute the entire annual premiums, as shown by our ordinary life premium rates on the last page. Our limited payment premium rates, as shown in colums three, four and five on the last page, are constructed in the same manner, except that the Mortuary portion of the premium is such that the amount paid during ordinary life under our ordinary life policies is paid in ten, fifteen, and twenty annual payments. The examination fee of $3.00 is not included in our premium rates; therefore, the applicant must pay the same to the Medical Examiner and have it receipted for in the blank space of the application.

OUR POLICY CONTRACTS

definitely state in the Insurance plan indorsed thereon the premium to be paid, how it is to be used, the provision for making good the impairment of the Emergency Reserve Fund, if any should occur, and provide for its return as a part of the surplus for the benefit of advanced age. They are short, easily understood, entirely free from conditions, except as stated, and are in no way subject to any change or amendment of the By-Laws.

THE MANAGEMENT.

The members of the Association at their annual meeting elect a Board of Directors, consisting of fifty members, who elect the officers and Executive Committee, to take immediate charge of the Association's affairs, appoint an Investment Committee to invest the surplus funds of the Association, subject to the written approval of five members of the Executive Committee, and select an Auditing Committee to monthly audit the accounts and bills of the Association.

DISPOSITION OF FUNDS.

The Mortuary and Reserve Funds are invested with the approval of the Executive Committee, and the securities therefor and the interest earnings of all funds are deposited in trust, to be withdrawn only for the redemption of policy contracts, subject to an agreement with the Trust Companies that said securities shall not be delivered except on a written order signed by a majority of the members of the Executive Committee.

NO PERSONAL LIABILITY.

As it was decided that under our system of insurance there could be no personal liability of the members of the Association, the following was allowed to be inserted in the charter:

Article 7. "The private property of the members of the corporation shall not be liablo for the debts and liabilities of the corporation."

APPORTIONMENT OF OUR ORDINARY LIFE PREMIUMS COMPARED WITH THAT OF THE OLD LINE COMPANIES.

OLD LINE APPORTIONMENT.

Age.	Portion for Death Claims.	Portion for Reserve.	Portion for Expense.	Total Annual Premium.
25	$ 7.71	$ 6.50	$ 5.68	$19.89
35	8.51	10.33	7.54	26.38
45	10.55	16.57	10.85	37.97
55	17.38	25.41	17.12	59.91

OUR APPORTIONMENT.

Age.	Portion for Death Claims.	Portion for Reserve.	Portion for Expense.	Total Annual Premium.
25	$ 7.72	$ 0.93	$ 4.00	$12.65
35	8.56	1.14	4.00	13.70
45	10.68	1.67	4.00	16.35
55	17.77	3.44	4.00	25.21

As the Legal Reserve of the Old Line Companies can not be used, they have only $8.51 to pay their death claims at the age of 35, out of a total annual premium of $26.38, while under our system we have annually for the same age $8.56, plus the Emergency Reserve of $1.14, making a total of $9.70 out of a total premium of $13.70. This shows that we are able to give safer insurance for less than the one half the premiums rates of the Old Line Companies, as we set aside out of our premiums—which are less than one half the Old Line premiums—a larger amount for the redemption of our policy contracts; with the additional guaranty to the policy holder that the same will be held in trust together with interest earnings of all funds for the sole purpose of redemption of policies, while the Mortuary portion of the Old Line premium can be used, together with the expense portion of the premium, for any purpose.

OUR ANNUITY TRUST DEPOSIT POLICY

which is issued at the same premium rate as our Ordinary Life Policy, has been extensively called for by those who desire that at the maturity of the policy the amount shall be *deposited in trust* and invested by the Association, and paid to the beneficiary in installments, together with the *interest earnings*, thus avoiding the *expense* of a Guardian or Administrator, and enabling the insured to direct the payment of the insurance in such a manner as to *provide a definite annuity* covering such period of time as will absorb both the insured amount and the interest earnings. The advantage of this policy over similar ones issued by the Old Line Companies is that *the entire interest earnings* of the Annuity Fund *will be paid* to the beneficiary *in addition to the insured amount*, and in the policy containing the same Surrender Clause for advanced age, as is contained in our Ordinary Life policy, besides the *safeguard* of having the Annuity Funds invested, and the securities therefor *deposited in trust* for safe keeping, to be withdrawn *only* for the purpose of meeting the payments required under the policy.

OUR LIMITED PAYMENT POLICIES

were issued to meet a demand from those who desire to *pay up* their policies during the *productive period* of life. They contain the same provision for *advanced* age as do our other policies, and if desired can be *paid in installments* to the beneficiary, the same as our Annuity Trust Deposit policy. As the annual expense loading of the premium extends only to the end of the limited payment period, they are proportionately cheaper than any ordinary life policy.

LIMITATION.

Insurance for $1,000 to $10,000, inclusive, will be granted under all policies at and between the ages of twenty and fifty years, and under Limited Payment policies $1,000 to $5,000, inclusive, will be granted at and between the ages of fifty and fifty-five years.

For further information apply to our resident agency or to the General Office. WM. A. ELLIS,
Gen'l Manager.

J. W. JOHNSTON, Manager Texas Department.
Office 412 to 414 Trust Building, Dallas, Texas.

ANNUAL PREMIUM RATES FOR EACH $1,000 INSURANCE.

Which, after the First Annual Premium, may be paid Semiannually or Quarterly, as stated in the Policy.

1	2	3	4	5	6	7
AGE.	Ordinary Life.	20 Payment Life.	15 Payment Life.	10 Payment Life.	Age at which policy may be surrendered for surplus.	Ordinary Life Premium of the Old Line Companies.
20	$12 31	$16 04	$20 05	$28 00	62	$17 30
21	12 40	16 24	20 32	28 48	63	17 80
22	12 46	16 43	20 55	28 86	63	18 30
23	12 53	16 64	20 85	29 28	63	18 70
24	12 59	16 86	21 15	29 73	63	19 30
25	12 65	17 09	21 45	30 19	64	19 89
26	12 73	17 34	21 77	30 67	64	20 40
27	12 80	17 58	22 10	31 18	64	20 93
28	12 89	17 85	22 46	31 70	65	21 48
29	12 99	18 11	22 81	32 23	65	22 07
30	13 08	18 40	23 18	32 80	65	22 70
31	13 18	18 68	23 58	33 37	66	23 35
32	13 30	18 99	23 97	33 98	66	24 05
33	13 43	19 30	24 40	34 61	66	24 78
34	13 56	19 63	24 84	35 27	67	25 56
35	13 70	19 98	25 29	35 96	67	26 35
36	13 88	20 33	25 78	36 68	67	27 25
37	14 05	20 72	26 28	37 44	67	28 17
38	14 25	21 17	26 88	38 31	68	29 15
39	14 46	21 58	27 44	39 16	68	30 19
40	14 71	22 02	28 02	40 04	68	31 30
41	14 98	22 48	28 63	40 96	68	32 47
42	15 26	23 03	29 36	42 07	68	33 72
43	15 58	23 54	30 05	43 09	69	35 05
44	15 95	24 08	30 77	44 17	69	36 46
45	16 35	24 74	31 64	45 49	70	37 97
46	16 83	25 35	32 45	46 71	70	39 58
47	17 35	26 00	33 32	48 00	70	41 30
48	17 96	26 68	34 25	49 37	70	43 13
49	18 68	27 53	35 30	51 06	71	45 09
50	19 49	28 31	36 40	52 63	71	47 18
51		29 15	37 53	54 32	71	49 40
52		30 06	38 74	56 13	71	51 78
53		31 04	40 03	58 06	72	54 31
54		32 07	41 42	60 15	72	57 02
55		33 21	42 93	62 42	72	59 91

In addition to the First Annual Premium, an Agent's Commission of $5 for the first Thousand and $2 for each additional Thousand will be charged and collected by the agent.

ILLUSTRATING

The sufficiency of premium rates for 1,000 persons insuring in the Merchants' Life Association at age 37, Ordinary Life, annual premium $14.05; also showing the net surplus each year until sufficiently large to redeem all policies in force. The lapse and mortality assumed in compiling chart is the *actual* average lapse and the *actual* mortality experience each year of the Mutual Life of New York.

Insurance year.	No. Living and Paying premiums.	Terminated by Lapse.	Terminated by Death.	Total Premiums received at $14.05 per $1,000.00.	Total Premium income less Annual Expense Portion of $4.00 per $1,000.00	Net Premium Income each year with Interest at 5 per cent.	Death Claims paid each year.	Net Surplus or Reserve at the end of each year.
1	1000	120	0	$14,050 00	$10,050 00	$10,552 50	$0,000 00	$10,552 50
2	880	105	7	12,364 00	8,844 00	20,366 32	7,000 00	13,366 32
3	768	92	3	10,790 40	7,718 40	22,138 95	3,000 00	19,138 95
4	673	80	7	9,455 65	6,763 65	27,197 73	7,000 00	20,197 73
5	586	70	5	8,233 30	5,889 30	27,391 38	5,000 00	22,391 38
6	511	61	4	7,179 55	5,135 55	28,903 27	4,000 00	24,903 27
7	446	53	6	6,266 30	4,482 30	30,851 34	6,000 00	24,851 84
8	387	48	4	5,437 35	3,889 35	30,181 39	4,000 00	26,181 39
9	335	40	3	4,706 75	3,366 75	31,025 51	3,000 00	28,025 51
10	293	35	3	4,102 60	2,931 60	32,508 15	3,000 00	29,508 15
11	251	30	3	3,568 70	2,552 70	33,663 89	3,000 00	30,663 89
12	221	26	3	3,105 05	2,221 05	31,529 18	3,000 00	31,529 18
13	192	22	2	2,697 60	1,929 60	35,137 31	2,000 00	33,131 71
14	168	20	2	2,360 40	1,688 40	36,561 11	2,000 00	34,561 11
15	146	17	2	2,051 30	1,467 30	37,829 83	2,000 00	35,829 83
16	127	15	1	1,784 35	1,276 35	38,961 48	1,000 00	37,961 48
17	111	13	1	1,559 55	1,115 55	40,930 88	1,000 00	39,930 88
18	97	11	1	1,362 85	974 85	42,951 01	1,000 00	41,951 01
19	85	10	1	1,194 25	854 25	44,915 52	1,000 00	43,915 52
20	74	9	1	1,039 70	743 70	46,923 68	1,000 00	45,923 68
21	64	7	1	899 20	643 20	48,895 22	1,000 00	47,895 22
22	56	7	1	786 80	562 80	50,880 92	1,000 00	49,880 92
23	48	6	1	674 40	482 40	52,881 48	1,000 00	51,881 48

As the premium rates for all ages and under all policies are the equitable and mathematical equivalent of each other, and as the entire premium and interest income, less the expense portion, is held in trust for the sole purpose of redeeming policies, the chart conclusively demonstrates:

1st—That the payment of every policy issued by the Association is guaranteed beyond question.

2d—That the interest income alone, after the fifteenth year, is sufficient to pay all policy claims.

3d—That the surplus or surrender value of policies for the benefit of advanced age, after the twenty-third year, will be equal to the face of the policy.

(Compiled and Copyrighted, 1896, by Wm. A. Ellis.)

If you will read this through to the end you will find

Facts that will interest you.

Facts that may surprise you.

Facts that every man ought to know.

Facts that many do not know, and

Facts that thousands of men who are now old and poor,

Wish they had known in early manhood or middle age.

The largest and most successful Company in Missouri and among the Strongest in the United States......

The Merchants' Life Association of the United States offers advantages and inducements which NO OTHER COMPANY IN THE UNITED STATES PRESENTS.

It is purely mutual. All profits from lapses, interest, and all other sources accrue to policy holders.

The Association having been formed in good faith to furnish pure Life Insurance at actual average cost, with the lowest possible expense of doing business, the Board of Directors and principle officers, while taking an active, personal interest in its affairs, serve without compensation, and the sum total of Salaries paid, amounts to only $3,350.00 per annum. IT WAS NOT FOUNDED AND IS NOT MAINTAINED TO GIVE ITS OFFICERS, OR ANYONE ELSE, BIG SALARIES OR EMOLUMENTS.

A Savings Bank with Life Insurance Attachment...

OLD AGE PROVIDED FOR.

Our policy holders have the privilege, on reaching old age, of surrendering their policies for their share of the profits and accumulations in cash, which, according to past experience will be the insured amount, thus enabling them, after providing for dependents through life, to possibly receive back, as an old age benefit, the full amount of the policy.

We have more insurance in force than all other Missouri Companies combined (including both Old Line and New Line), showing that our methods have so commended themselves to the public that we have been enabled to build up in six years a larger business than they have in their forty years of legal reserve existence.

Its Funds Safe.
Its Premiums Low...

Its surplus fund is deposited with the Union Trust Co., the St. Louis Trust Co., and the Insurance Department, and can be withdrawn ONLY TO PAY LOSSES, thus guarding against extravagance or bad management in the future. ITS FUNDS ARE SAFE BEYOND ALL PER-ADVENTURE.

There is not another Company or Association or Fraternal Order in the United States that can show both as low an average death rate, and as large a ratio of assets to Liabilities as this Association.

Average death loss per $1,000 Insurance in force for past five years:

All Fraternal Orders - - - - -	$10 75
All Old Line Life Companies - - -	11 38
MERCHANTS' LIFE ASSOCIATION - -	5 30

It is true our death losses will iecrease, but in the meantime, as we collect the full average (not current cost), we are accumulating a surplus to meet the expected increase.

Assets to each $1,000 Insurance in force.

Bay State Beneficiary - - - - -	$ 4 45
National Life Association, Hartford - -	4 61
N.-W. Masonic Aid Association - -	- 6 66
Hartford Life and Annuity - – - -	7 02
Covenant Mutual Life, Galesburg - -	10 60
N.-W. Life Association - - - -	11 49
Mutual Reserve Fund – – - -	11 60
MERCHANTS' LIFE ASSOCIATION - -	24 10

Comparisons with Fraternal Orders.

Our premiums are as low as any of the best of these when dues and other expenses are considered, and remain uniform, not increasing with advancing age.

We have a reserve fund of about $25.00 to each $1,000 in force (which they have not) constituting a guaranty against increase in premiums, and, having charged the full average cost of insurance from the beginning (which they have not), we have no deficiency from the past to be made up by new members, and no burden created by old members which must be borne by the young.

Most Important of all, while our premiums are no larger than theirs, we return in cash, all surplus accumulations estimated to be equal to the insured amount, as a benefit for old age, while they return nothing except at death. With us you *do not have to die to win*, but can reap the benefits of thrift during life, as all payments really constitute a *savings fund payable at old age.*

If You Have Money to Squander Take an Old Line Policy, and Donate Your Surplus to the Millionaires...

If you are disposed to be economical, take the best goods for the least money, and let your funds stay where they will do the most good.

The following shows the total amounts paid in by a member 37 years old, during average life, and the estimated amount he will receive back for old age on each $1,000 insurance, by surrendering his Policy. his family having in the meantime had protection to the extent of $1,000:

	TOTAL PAID IN.	AMOUNT PAID BACK AT OLD AGE.
10 Payment Policy -	$374 40.	$1,000 00
15 Payment Policy -	- 391 20.	1,000 00
20 Payment Policy -	414 40.	1,000 00
Ordinary Life Policy	- 421 50.	1,000 00

As compared with Old Line Companies, our premiums are about one half, and the security greater, as can be proved.

Our rates, while sufficient, are *the lowest made by any good, sound, well-managed company which has money* to back its contracts, our ability to make lower rates than others being due to the fact that, unlike them, we never have furnished insurance below cost, and have no deficits to saddle on to new members.

Points.

Don't say "I can't afford to protect my family" when less than 20 cents per day will carry $5,000 insurance, and also protect yourself in old age.

The fraternal orders have been of inestimable value, and the good they have done can not be overestimated; but evolution is the law, and better and safer methods are the result of the experience they have afforded.

It is charitable, but it is not "business," for the young man to bear the burden of older lives as he has to do in all orders and associations where only the current cost is collected.

Our board is composed of fifty prominent, successful business men, who have studied and approved the plan of the company, and know it to be correct, equitable, and safe.

CAUSE OF THE INCREASED ASSESSMENTS RECENTLY MADE

By Prominent Assessment Associations, and the Remedy Therefor.

To the Public:

As several prominent Assessment Associations have recently been compelled to increase their assessments, I desire in the interest of sound, practical Insurance to state the cause thereof and to give a remedy therefor, so that those desiring insurance may be properly guided in selecting the same, or so that those interested in any Association below the required standard may be properly guided in placing it on a *Natural Level Premium basis.*

Until a few years ago the law governing Assessment nsurance in all the states except the state of Missouri and few others, only authorized assessments pure and simple meet death losses as the deaths occurred. Therefore nly the temporary cost of insurance from one death loss to another during this time could be legally collected or provided for, hence there was no provision for the increased age of the member when the *current* cost so collected was below the *normal* or *average cost* of insurance during *average life.* For instance, the Statistical Average Cost of Life Insurance during average life, as shown by the sworn reports of the prominent American Life Companies has yearly averaged about $10.00 per thousand net, while the current cost for the first ten years, on account of the benefit of medical selection, has yearly averaged about $6.00 per thousand net, being a deficiency of the current cost for each year during this time, without interest earnings, of $4.00 per thousand net for the mean insurance in force.

There has been an endless amount of discussion between the advocates of the Old Line system and Old Assessment system as to the increased cost from year to year to meet the increased risk on account of the increased age of the member, which has confused the public instead of having enlightened it, as the Old Line advocates have a theory for its computation which is *at variance with past experience*, and the Old Assessment a theory that *new blood* would supply the deficiency. It is needless to say that the new blood theory when measured by the Statistical Average Cost, which is the only true basis of measurement, *is insufficient.* It is this deficiency that has caused the failure of the Old Assessment organizations in the past, and it is this deficiency that will have to be met by these Associations and all life Companies or Associations, whether Old Line or Assessment, that have not provided a sufficient *redemption fund* based upon the Statistical Average cost to redeem their policy contracts.

A Reserve Fund having no connection with a Redemption Fund and only available for so-called dividends, as under the Old Line system, or subject to the By-Laws or option of the management, as in many of the Assessment Associations, does not protect the policy-holder against this deficiency. All Companies or Associations whose Funds (available for the payment of death claims) are below an average annual standard of $12.00 flat without interest for each $1,000 insurance should be brought up to this standard, and this amount collected annually thereafter for mortuary purposes according to the expectancy of the age at entry for each $1,000 insurance.

To place any Assessment Association upon this basis its Reserve Fund less the statutory provision for one death assessment should be transferred to a Mortuary Fund, and the deficit in that fund brought up to the required average standard, which could be computed in the following manner: assuming the desired average cost to be $12.00 per thousand and the number of years of the Association's existence to be 14, and the mean number of $1,000 policies to be 200,000 or the mean amount in force $200,000,000, death claims all paid $15,000,000 and the present Reserve Fund less one death assessment $4,000,000, then multiply the product of the assumed average for the number of existing years by 200,000 and deduct $19,000,000, the amount of assumed death claims and Reserve Fund, and you will have $14,600,000 or about $7.00 per thousand for the mean amount in force to be raised for the Mortuary Fund in order to place the Association on a *Natural Level Premium basis*, where statistics show that an assessment in excess of the annual average of $12.00 per thousand for the Mortuary Fund would never be needed.

To illustrate the evil of the *indiscriminate power* given to the management for the disbursement of the funds, I call your attention to the sworn report of the Mutual Life of New York for the year ending December 31, 1891, which shows that their disbursement for the year amounted to $30,878,891.26, leaving a surplus to meet death claims and investment contracts of only $21,381,317.66, about two thirds of the previous year's disbursements, out of an annual average gross premium collected of $30.00 per thousand, proving conclusively that it makes no difference upon what principle you collect funds for the payment of death claims or for the redemption of policy contracts unless the same principle is recognized in the *disbursement as in the collection of the funds*, or in other words it makes no difference what amount is collected if the amount is not used or kept for use for the purpose for which it is collected.

The present Legal Standard System, both for Old Line and Assessment Corporations is *a fraud* upon the public, as the Old Line has the stamp of approval if its reserve is intact, though it may not have one dollar to pay its death claims, except the reserve on the maturing policy, which will only average about one tenth of its face value, while the Assessment Corporation is allowed to sail under suspicion with one death assessment in advance, so long as current losses are paid.

Every applicant for insurance should see that the *amount of the premium* to be paid is stated in the policy and that a sufficient amount is set aside for the *purpose* of redeeming the policy, as no policy-holder is protected in the accumulation of funds for the protection of his policy unless the *purpose for which the premiums are to be used* is *plainly stated* in the *policy*, as in this case the *policy-holder* can enforce the *conditions* of the *contract* as to the *disposition of the funds.* Yours truly,

WM. A. ELLIS, General Manager.

THE MERCHANTS' LIFE ASSOCIATION OF THE U. S.
Union Trust Building, St. Louis, Mo.

J. W. JOHNSTON, Manager Texas Department,
Office, 412 to 414, Trust Building,
Dallas, Texas.

CHANGE IN ADDRESS.

The following letter was received too late for the printer to make the changes desired by the publisher:

The Merchants' Life Association
of the United States.

J. W. JOHNSTON,
MANAGER TEXAS DEPARTMENT.
Office, "Wanted-A-Man Building,"
Corner of Elm, Ervay and Live Oak Streets,
Dallas, Texas.

MR. E. W. STEPHENS,
Columbia, Mo.

Dear Sir:—Since giving you my address, the Publishing Company have bought the Junction Building, and we wish our address changed, and instead of 412, 413 and 414 Trust Building, we want all addresses to read "Wanted-A-Man Building," Corner of Elm, Ervay and Live Oak Streets, Dallas, Texas.

Respectfully yours,
J. W. JOHNSTON,
Manager Texas Department.