

WHAT ARE THE
YOUNG MAN'S CHANCES?

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It is not my purpose to glorify the business of life insurance by extensive reference to the benign humanity underlying its conception; this have its founders done, and how well, the mighty results everywhere attained and open for inspection, indisputably attest. To dwell upon the accuracy, beauty and mathematical dimensions of its structure, would be to seriously encroach upon the domain of the erudite actuary, who to this business has given substance and enduring strength. All honor to these men whose work is never done, and who, from the heights of knowledge, peer into the widening ignorance, sighting from afar, the dangerous heresies that would menace the life insurance business. Nor have I time to narrate how consistently rapid has been the evolution of the life insurance idea; how full and lucid its interpretation of the Laws of Average. This is for the annalist—not the man of practical affairs.

Were I to do more than to express as my opinion that the imperishability of our established government may not find better and more accurate measurement than in the rise and fall of this one department of our industrial activity; that to encourage life insurance as a business, is but to give stability to our governmental institutions, and to guarantee their enjoyment—would be to unpardonably trespass upon the well cared for preserves of the sociologist, the political economist, and of him who would investigate the civic condition of his kind.

Clearly, a discussion of these questions is not for me, save that which is homeliest, life insurance as a business, clean-cut in character,—yielding no precedence.

A business demanding level-headedness and hard common sense; commercial instinct and practical wisdom; honesty, not merely of purpose, but of acts, deeds and utterance; honesty of heart, of thought and of countenance; honesty in the things that are to give semblance to a well-rounded career, all impreguably backed by an invincible squareness, marking every transaction concerned in its progress; a business that dares demand of every man his best, and dares insist that this best be made the better; that would claim, as well, man's best of heart and soul; whose multiplying exactions mean a sleepless watchfulness, an unfaltering step, an ever cheerful, responsive alertness. And may the

dawn of that day never be when this creation shall witness the limitation of its own improvement, for "why stay we on the earth unless to grow?"

One needs trace but indifferently the development of life insurance in the United States, alone, to be convinced that no institution common to our people carries with it larger and more imposing trusts, more correctly typifies our national thrift, and to understand why no vocation open to the energetic youth may the more effectually engender into his heart the honest pride of representation.

Here is a business, that in this country irrespective of the outer world, and through the instrumentality of a single company, has encouraged and fostered the savings of one thousand millions of dollars (\$1,000,000,000) earnings that bespeak the frugality and self-sacrifice of



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quite three hundred thousand provident men and women, yet the regular life companies of the United States are in number in excess of forty-five (45), as set forth in the Illinois Life Insurance Report for the year 1900. Contrasting in their entirety, the balance sheets of these companies, with the totality of our nation's wealth, (approximately one hundred billions), the mind is set aglow with emotions of homage and respect for the monumental success of life underwriting in America.

No one mind can fully grasp the immensity of opportunity, which today this vital department of human effort holds out to our young men for the asking. Where better than here, may I quote the homely words of an advertisement of one of our great Industrial life companies, inviting the attention of every enterprising youth? "Any honest, capable and industrious man, who is willing to begin at the bottom and acquire a complete knowledge of the details of the business by diligent study

and practical experience, can, by demonstrating his capacity, establish his claim to the highest position in the field. It is within his certain reach."

Naturally, my thought turns to the time when to this honorable calling, modestly, yet hopefully, I carried the first tangible ambition of my early manhood, there to gather profoundest respect for the men who conceived its creation, who builded its structure, who nurtured its growth and encouraged its every progressive step—the strong characters whom to know was to venerate—the able men who now are watching over its healthful maturity.

Assuredly, mine should be no hard task, this privilege laid before me by THE CONSERVATIVE, of pointing out to the young men of our common country, restless for some worthy chance of showing that in their clay there is no yellow streak, the vastness of opportunity to be found here.

Was it not a youthful energy that made the insurance companies what today, they are, and must it not be this same youthful aggressiveness that shall stand by these companies in the future, fight their battles, work out their missions, crown their existence with such a glory of achievement as shall illumine along the horizon of the ages, the names and careers of their founders? Truly, here, it seems to me, is a business that may be just so large, just so productive of opportunity, as is the ability of the mind of man to conceive its magnitude and to appreciate its responsibilities—

"For we grow like the things our souls believe,

And rise or sink as we aim high or low."

Emphatically, no sluggards are wanted in this calling, where the current of business activity is swift and powerful; no tinselled youth may expect to find in this business the kind of gold of which he is made; only the unalloyed sort may triumph here, for this young giant of our industrial life, already entrusted with fully one-fiftieth part of our recognized wealth as a people, has naught but contempt for the vacillating idler, and demands for the furtherance of self-imposed gigantic tasks, the courageous devotion of the unborn giants of energy and intellect, who shall spring up out of the coming life, else, who shall guard this honorable business, shall make as adamant the memories, works and deeds of them who gave to it being, if not our worthy youths when to manhood grown? And what memorial more lasting than the successful careers of these same loyal youths who would earn the right of toiling in their stead, may the more fittingly perpetuate the names of them who, with a firmness marking no other department of manly effort the more, struck down the narrow prejudices that rose up against them in unfair and ceaseless claque.

I would not leave this honorable sub-