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This book is issued in memory of JOHN FAIRFIELD DRYDEN, Founder of The Prudential Insurance Company of America and for more than thirty years its President.

Mr. Dryden's death, on November 24, 1911, called forth from all classes so many beautiful tributes of sympathy and esteem that it was thought fitting to mark its first anniversary by publishing a few of them in this form. It is regrettable that it was found impracticable to print all of the great many received.

These tributes bear witness to Mr. Dryden's marvelous business ability, declare his nobility of character, his kindly nature and his broad humanity, and express a deep feeling of the loss his death has been to The Prudential and to his fellow man.



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IN·MEMORIAM

JOHN·FAIRFIELD

DRYDEN

1839 — 1911





John F. Dryden

John Fairfield Dryden

BORN AUGUST 7, 1839
DIED NOVEMBER 24, 1911

FOUNDER AND PRESIDENT
THE PRUDENTIAL
INSURANCE COMPANY OF AMERICA,
NEWARK, N. J.
PIONEER OF INDUSTRIAL INSURANCE IN AMERICA

UNITED STATES SENATOR

“HE HELPED THE MASSES TO
HELP THEMSELVES”

Issued by The Prudential Insurance Company of America on the First
Anniversary of the
Death of Its Founder and Late President

NEWARK ? 1912

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1912

JOHN FAIRFIELD DRYDEN



FOUNDER and President of The Prudential Insurance Company of America, died at the age of seventy-two, at his residence, Number 1020 Broad Street, Newark, New Jersey, on Friday, November twenty-four, nineteen hundred and eleven, after an illness of one week, from pneumonia, following a surgical operation.

Mr. Dryden's death came as a severe shock and his passing has been mourned by his family, his friends, his colleagues, by men in every walk of public and private life, by the city, the State, the Nation, and by the entire Prudential Staff.

The funeral, impressive, simple and dignified, was held in Newark, New Jersey, Monday, November twenty-seven, nineteen hundred and eleven, attended by thousands of business associates and friends, among them many of America's foremost citizens.

Beautiful and heartfelt tributes to President Dryden poured in on the family and The Prudential from all sides, and many are here gathered and published, together with some interesting facts of President Dryden's life, to show the esteem and affection of those who knew him.

They emphasize the wonderful man the world has lost in President Dryden, who builded so well and accomplished so much.

His life and his work are his monuments.

PRESIDENT DRYDEN'S LIFE—A RECORD OF ACCOMPLISHMENT



AMONG the foremost men of the life insurance world, past or present, stands John F. Dryden, pioneer of Industrial Insurance in America, founder of The Prudential Insurance Company of America, and United States Senator from 1902 to 1907. Mr. Dryden was born on a farm, at Temple Mills, near Farmington, Me., August 7, 1839, the son of John and Elizabeth B. Dryden, of old New England ancestry. He was studious in his youth and inclined to intellectual pursuits, taking every advantage of study and inquiry to prepare himself for entrance into Yale college, in 1861. Never robust in health, he broke down before graduation, but in honor of his subsequent achievements, the University conferred upon him the degree M. A., and his name was entered in the Tri-Centennial Catalogue as one of the graduates of the class of 1865.

After leaving college Mr. Dryden became interested in life insurance, in its particular application to the practical solution of the economic problems of the poor. Some ten years previous a great English company, The Prudential Assurance Company of London, had commenced the writing of Industrial insurance, or life insurance for wage-earners, on the weekly-payment plan, and the progress which had been achieved, in the face of serious difficulties, seemed most promising for the future. Considerable publicity had been given to Parliamentary and other discussions on this subject and the same had also been referred to by Mr. Elizur Wright, in the annual reports of the Massachusetts Insurance Department.

Devoting all his spare time to the study of the available information, Mr. Dryden decided, after mature consideration, to thenceforth devote all of his energy and ability to the establishment of a similar

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system of life insurance in the United States. Gradually perfecting his plan, he finally settled in Newark, N. J., in 1873, provided with letters of introduction to men of affairs and large employers of labor, who were in a position to extend to him the best practical assistance in the establishment of an institution similar to the British Prudential, but modified to meet the needs of the American people. The financial disturbances of the period, the panic and long continued business depression, including the failure of many banks and insurance companies, naturally proved a serious disadvantage at the outset. Undaunted, however, by the difficulties which confronted him, Mr. Dryden went ahead and successfully enlisted the hearty cooperation of a small group of able men, among these a young practicing physician, Dr. Leslie D. Ward, and Mr. Noah F. Blanchard, a leading leather manufacturer.

After obtaining a charter from the New Jersey Legislature, the beginning was made in the organization of "The Widows' and Orphans' Friendly Society," the name of which, in 1875, was changed to "The Prudential Friendly Society." The original intent was to establish a workingmen's benefit institution, comprehending in its scope all of the most important contingencies affecting wage-earners' lives, that is, financial aid in the event of sickness, accident, or death, and an annuity in old age. Subsequent experience proved that the time had not come for the practical realization of so ambitious an undertaking, and when, in 1878, the name of The Prudential Friendly Society was changed to "The Prudential Insurance Company of America," the institution limited itself to the granting of insurance of sums payable at death. From the beginning, however, the undertaking had been strictly limited to wage-earners' insurance, or Industrial insurance on the weekly-payment plan, with the premiums collected from the houses of the insured.

For reasons inherent in the life and condition of those who earn weekly salaries or wages, no other system of voluntary wage-earners' insurance had been successful, and it is doubtful whether a better plan could have been devised. The enormous success which has followed Mr. Dryden's efforts therefore challenges the admiration of

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mankind. The Prudential alone has nearly ten million Industrial policies in force, while the aggregate Industrial policies for all the American companies is nearly twenty-five million policies, insuring nearly three and one-half billion dollars of protection for the working man and his family.

While Mr. Dryden's original plan had been to establish an insurance institution for the benefit of wage-earners only, it soon became apparent that, with increasing insurance education and the persistent teaching of systematic savings habits, the field of life insurance would be very much broadened, and as early as 1886 The Prudential commenced the issue of Ordinary policies in amounts of \$1,000 and over, with premiums payable quarterly and at longer intervals. Out of this comparatively recent beginning a very large and rapidly growing Ordinary business has in course of time developed and on January 1, 1912, the Company had over three quarters of a billion dollars of this kind of business on its books. A large amount of this insurance is secured by Industrial agents and thus the benefits of every form of safe and sound life insurance are brought home to the mass of the people who are most in need thereof. By issuing the two forms of insurance through one great institution, Mr. Dryden secured for The Prudential a foremost position among the life insurance companies of the world, and to himself enduring fame as a master mind, produced by the business of insurance in the United States.

The Prudential now has ten million policies in force for two billion dollars of Ordinary and Industrial life insurance.

When The Prudential was first organized, Mr. Dryden was elected secretary, but as early as 1881, after the death of the President, Mr. Noah F. Blanchard, he was unanimously elected to the Presidency, which he continuously held until his death. While his business life was full of labor in behalf of the cause with which he became so intimately connected, Mr. Dryden was also active in the larger field of public life, performing many and varied responsible duties. In appreciation of his distinguished service he was elected a Presidential Elector in 1896 and 1900, and a United States Senator on January 29, 1902.

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Senator Dryden's term expired March 4, 1907. He was the choice of the voters, as a result of the primary, for re-election. His health breaking down during a deadlock made possible by a narrow Republican majority in the New Jersey Legislature, he yielded to the advice of his physicians and family and withdrew in favor of his successor.

During his career in the Senate, Mr. Dryden participated in many important matters.

As a member of the Panama Canal Committee, Senator Dryden was a potent factor, in co-operation with Mr. Taft, then Secretary of War, in bringing about the majority vote which finally resulted in the legislation making possible the construction of the international waterway linking the two great oceans of the world. The valuable service rendered by him through his speech, vote and influence, at the crucial moment, has made its impress on the country's history.

Mr. Dryden, in the midst of an extremely busy life, from time to time contributed strong and well-considered papers and addresses on life insurance and other subjects, reprinted under that title in book form to give permanency to his views on principles and measures vitally affecting the interests of the business of insurance. The volume of collected papers and addresses contains chapters on "The Inception and Early Problems of Industrial Insurance," "The First Quarter Century of Industrial Insurance in the United States," "The Social Economy of Industrial Insurance," "The Practice of Industrial Insurance," "Life Insurance as a Career," "The Taxation of Life Insurance," "The Regulation of Insurance by Congress," "The Commercial Aspects of Federal Regulation of Insurance," and finally, "The American Type of Isthmian Canal," and a brief address on Abraham Lincoln and Alexander Hamilton. The mere titles of these papers and addresses suggest the broad field of questions and problems with which Mr. Dryden concerned himself during the few leisure hours of an active life, and they will serve for all time as a most useful source of information, suggestion and advice to those who by their own efforts aim to advance the cause of sound life insurance in America.

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The private life of Mr. Dryden was a most happy one and of quiet, dignified simplicity. He was married in 1864, to Miss Cynthia Fairchild, and besides his widow, two children, Mr. Forrest F. Dryden, who succeeded his father as President of The Prudential, and Susie Dryden, who married Col. Anthony R. Kuser, of Trenton, N. J., survive him. President Forrest F. Dryden has three children, John F. Dryden, 2d, Dorothy Dryden, and Elizabeth Butterfield Dryden, and Mrs. Kuser has two children, John Dryden Kuser and an infant daughter, Cynthia Kuser. Mr. Dryden maintained a town house in Newark, N. J., and a beautiful summer residence at Bernardsville, N. J. His art collection in Newark ranked as one of the most carefully selected, including a number of very valuable paintings by the masters. Mr. Dryden was a member of many clubs, including the Union League Club, the New York Yacht Club, the Railroad Club, Automobile Club of America, Metropolitan Club of Washington, Essex Club, Essex County Country Club and Automobile and Motor Club of New Jersey.

Mr. Dryden was an officer in or director of the following corporations: The Prudential Insurance Company, President and director; Fidelity Trust Company, Newark, Vice President and director; Union National Bank, Newark, director; United States Steel Corporation, director; United States Casualty Company, New York, director; National Bank of Commerce, New York, director; Equitable Trust Company, New York, director; Public Service Corporation of New Jersey, director.

He was also a member of the American Economic Association.

In his book, Mr. Dryden told of the new system of life insurance successfully introduced by this Company about three years ago, by which the payment of life insurance money through the medium of monthly income checks is divided over the entire lifetime of the widow or other dependents, rather than paying it in one sum directly at the death of the insured. Mr. Dryden believed that this method of distributing life insurance is directly in line with the American ideal of the highest degree of economic independence in old age, and that this new plan of his and The Prudential's marked an epoch in life insurance.

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Of a life so full of worth and work, and one which was of so much of credit to the man who lived it, it is most fitting to quote the following beautiful tribute written in honor of the seventieth anniversary of the birth of Mr. Dryden, in *The Expositor*, a Newark publication:

“John F. Dryden, at seventy, is a remarkable illustration of greatness arising out of a long and arduous but always determined struggle for success in a new and venturesome field of human endeavor. He succeeded because he possessed traits and characteristics which have always been a prerequisite to greatness; above all, remarkable energy and conscientious application to the details of his daily life and absolute intellectual honesty. Those who have known him best through the many years of his active life will agree that to him may truly be applied the beautiful words of Marcus Aurelius, ‘If any man can convince me and bring home to me the fact that I do not think or act aright, gladly will I change; for I search after truth, by which man never yet was harmed.’

“More than this could be said in praise of no man, nor of his work and the aims and ideals behind the work, as the main purpose of a life. To have had faith in a new idea is not rare, for the world is full of day dreamers who hopelessly struggle against overwhelming odds. But to have had an abiding faith in an almost hopeless aim and effort and to have carried the idea, through the years, against all odds, to a successful termination, is given to few men, and of these few John F. Dryden ranks foremost as a truly great man of his time.”

Official Announcement of Mr. Dryden's Death.

To the Field and Home Office Force of
The Prudential Insurance Company of America:

With profound sorrow and regret it becomes my painful duty formally to announce the death of Honorable John F. Dryden, founder and President of The Prudential Insurance Company of America.

His death occurred at his residence, 1020 Broad street, this city, at six o'clock, Friday evening, November twenty-fourth, nineteen hundred and eleven.

On Saturday, November 18th, the President was compelled to undergo a severe surgical operation, from which he rallied in an encouraging way until Tuesday. Pneumonia then developed, however, and, in spite of the use of every agency known to medical science, progressed until he fell into a state of coma and passed away late Friday afternoon, November 24th.

In his last illness President Dryden fought a battle that was characteristic of his entire career. Every ounce of energy was brought into play and his indomitable will yielded only to the inevitable.

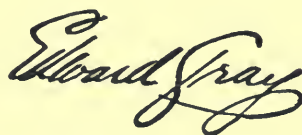
We are overwhelmed by the great calamity which has thus befallen us. In this hour of Prudential mourning it is difficult adequately to express our profound sense of sorrow and regret. The sad and distressing news falls upon us all with equal force.

The founder and leader in the development of Industrial insurance in this country for the benefit of the great masses, and conspicuous among the leading life insurance presidents of the world, and having rendered honorable and valuable service in public affairs, the loss is the nation's as well as ours. His life work, so well known and beneficial to mankind, is a noble monument in itself and will shine like a beacon through the mist of ages.

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We condole with you, as you will with us. In the memory of his deeds of greatness, his nobleness and loftiness of character, his affection for our loyal Prudential workers, and in our pursuit of the broad-minded and far-seeing policies, which he had so wisely outlined for the "Onward and Upward" future of The Prudential, we must, and will, find our solace and comfort.

The funeral will occur at three o'clock on Monday, the twenty-seventh instant, at the Third Presbyterian Church, this city. As a mark of respect to his memory the Home Office will be draped in mourning for thirty days and will close on the day of the funeral, excepting such departments as must be kept open for legal reasons. It is requested that the entire Field staff of The Prudential suspend business operations, excepting for the attention to matters legally necessary, from one until five p. m. (Eastern time), as a further evidence of respect to the memory of our beloved President.

A handwritten signature in cursive script, reading "Edward Gray". The signature is written in dark ink and is positioned to the right of the date.

Secretary.

November 25, 1911.

**By the Board of Directors, The Prudential Insurance
Company of America.**



ON the death of John F. Dryden, the founder of this Company and for thirty years its President, the Company has sustained a loss which no man can measure and no words express. He not only founded the Company, but guided its policies and led its activities from the hour of its birth until the day of his death. There were other calls upon his time, but The Prudential was always his first consideration and to it he gave the best there was in him. Whatever of success it has achieved or of good it has accomplished is due primarily to his clear vision, sound judgment and untiring zeal.

In founding The Prudential Mr. Dryden's idea was to bring the benefit of life insurance to the homes of the working people. He had been greatly moved by observing the distressing condition which frequently obtained in those homes when the working member of the family was suddenly taken away by death. The plan had often been tried before, and in many different ways, but had never succeeded in this country. It was left for him to work out a practical scheme and to find the men and the money to carry it out. This he did; and upon the foundation he laid, the whole fabric of Industrial insurance in America rests to-day. His earlier efforts were attended with many difficulties and much discouragement. To a man less sure of himself and less resolute of purpose they would probably have been fatal. Capital was timid and friends lukewarm. But serving at the outset without salary and operating in humble quarters, his expenses were small, and in a few years the project became self-supporting. With its growth grew also Mr. Dryden's conception of the possibilities which his scheme involved. He started the Company as the "Widows and Orphans' Friendly Society." Then it became "The Prudential

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Friendly Society,” and finally “The Prudential Insurance Company of America.” Thus was evolved from small beginnings in the basement of a Broad Street bank the magnificent institution which to-day challenges the respect and admiration of the world. That so much could be accomplished in a single lifetime and by a single individual is truly marvelous and of itself stamps the author as one of the great men of his time.

In 1902 Mr. Dryden was chosen to represent the State of New Jersey in the Senate of the United States. In the discharge of his duties in that high office he displayed the same breadth of view and the same keenness of intellect which marked his administration of this Company’s affairs. In securing the enactment of legislation requisite for the speedy construction of the Panama canal he left a permanent imprint upon the country’s history. In his death the State and Nation have lost a citizen and public servant of the first order.

In his personal intercourse Mr. Dryden was the personification of gentlemanly courtesy. This he constantly exhibited toward the members of the Board and, in even a more marked degree, toward the employees of the Company. How the latter responded to it is shown by a record of devoted service rarely equaled and probably never excelled.

In his private life and family relations Mr. Dryden’s character shone with peculiar lustre. Kindness, gentleness and consideration for others were observable in everything he said and everything he did. His conversation was pure, his ideals high and his judgment just. No one could associate with him without being the better for it and no one having that privilege but feels a deep sense of personal loss.

Resolved, That the foregoing be spread upon the minutes of this Board as a permanent testimonial to the memory of Mr. Dryden; that a copy of the same be given to the press and another copy, suitably engrossed, be sent to his family.

Distinguished Men Paid Tribute at the Funeral of Former President Dryden



HE funeral took place on Monday, November 27th, at the Third Presbyterian Church, Newark, and while plain, simple and unostentatious, was deeply impressive and was attended by a vast number of citizens and a host of distinguished people, many of national and even international fame. Every phase of distinguished leadership in all branches of the world's activity was represented in the honorary pallbearers. Headed by J. Pierpont Morgan and Richard V. Lindabury, general counsel for The Prudential and the United States Steel Corporation, the column of pallbearers, marching two by two, numbered the following:

Chief Justice William S. Gummere, of the New Jersey Supreme Court; former Governor Franklin Murphy, former United States Senator James Smith, Jr., Judge Elbert H. Gary, head of the United States Steel Corporation; George W. Perkins, financier; Haley Fiske, Vice President of the Metropolitan Life Insurance Company; Wilbur S. Johnson, fourth vice-president and comptroller of the Prudential; Dr. Edward J. Ill, who was a long-time friend of Senator Dryden and attended him in his last illness; Uzal H. McCarter, president of the Fidelity Trust Company; Thomas N. McCarter, president of the Public Service Corporation; Edgar B. Ward, a former vice-president of the Prudential; John Dalzell, former member of Congress from Pennsylvania; Moses Taylor Pyne, head of the board of trustees of Princeton University; Dean Andrew S. West, head of the faculty of Princeton University; Commodore E. C. Benedict, who was a close friend and hunting and yachting companion of the late President Grover Cleveland, and who was associated with Mr. Dryden in the Cleveland memorial project, and is representative of large banking interests; Frederick Frelinghuysen, president of the Mutual Benefit Life Insurance Company; George B. Post, designer and architect-in-chief of the Prudential buildings; J. William Clark, of the Clark Thread Company; William Scheerer, president of the Union National Bank; Charles Bradley, of the Ballantine Brewing Company; William T. Carter, manufacturing jeweler and neighbor and friend of Senator Dryden, and Edward Kanouse, treasurer of the Prudential Company.

The floral tributes were most elaborate, covering the entire front of the church, and thousands paid tribute to his memory.

Tribute Paid to Mr. Dryden by Rev. John T. Reeve, Officiating Clergyman at the Funeral.

"John F. Dryden was a man whose character was built on solid foundations. Whatever he did he did well. Whether it was the development of a great business or the improvement of his place or the building of a wall, he did it thoroughly.

"And so it was in the development of his character. He did it well. His was a life well lived. One could easily tell by the slightest contact with him, by the look of his eye, by the shake of his hand, that he was a man who was careful what he thought, what he said and what he did.

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“He was a man of unimpeachable character. It would be difficult to find any flaw in him. He was singularly free from the common faults of men. Of course, he must have had his weaknesses and faults, as all men have, but they were few and hard to find.

“Just as in his remarkable business career one can easily see the marks of accuracy, thoroughness, industry, and a definite purpose, so in his own personal life there stand out plainly certain great elemental principles. For example, there was his unusual devotion to his home and loved ones. Most men love their families, but here was a man whose devotion, while unostentatious, one could almost feel as well as see.

“Then there was his simplicity. He was a man of the most simple tastes and habits. Though the head of vast financial interests and the possessor of beautiful homes, you could not help but feel in his presence that he was a simple man. It was the simplicity of greatness.

“He was a sympathetic man. He felt for his fellow men. He entered deeply and earnestly into the consideration of any matter that was laid before him. If he knew of a case of suffering and real need he was not only ready to assist, but it caused him pain. It touched his heart to think that in a beautiful country like that in which he lived there were those who lacked care or who suffered for the necessities of daily life.

“But chief of all he was a man of remarkable courtesy. His was not the courtesy only of a well-mannered man, a man of the world, but more that of a Christian gentleman. It was not that of a man whose mind was absorbed in the cares of a great business. It was not cold or perfunctory. It was warm and kindly and earnest.

“In the passing of John F. Dryden we lose a great character, a noble man.”

Tribute by the President of the United States.

President Taft was deeply shocked when he learned of Mr. Dryden's death. In speaking of his relationship with the late head of the Prudential Insurance Company the President said:

"Senator Dryden was a friend of mine. I knew him closely in connection with the Panama Canal administration, when I was Secretary of War and he was a member of the Panama Canal Committee of the Senate.

"I have never met a more conscientious, earnest and hard-working legislator than he was in a work of that kind, and which, with his large experience, he so thoroughly understood. I am very sorry to hear of his death."

Tributes to President Dryden from City, State and Nation.

"I am deeply grieved by news of the death. Mrs. Sherman joins me in offering sincere and tender sympathy."—*J. S. Sherman, Vice President of the United States.*

"I beg to express my deepest sympathy for the family on the death of Senator Dryden. I had great respect and affectionate regard for him."

—*E. H. Gary, U. S. Steel Corporation.*

"Mrs. Cortelyou joins me in deep sympathy with you in your great sorrow."

—*George B. Cortelyou, ex-Secretary U. S. Treasury.*

"Please accept our deep sympathy in your great grief."

—*Theodore and Mrs. Edith Roosevelt.*

"Mrs. Fairbanks joins me in sending you profound sympathy in the great sorrow which has come to you. Senator Dryden was a friend we greatly esteemed."

—*Charles W. Fairbanks, former Vice President United States.*

"The class of Yale '65 tenders its sincere sympathy for yourself and family in the loss of their beloved classmate."—*W. C. Duyckinck, Class Secretary.*

"Accept my sincere sympathy in your great sorrow; the world loses a noble example and I a much cherished friend."—*E. C. Benedict.*

"I send my heartfelt sympathy in this hour of your bereavement. New Jersey has lost a good and great man."—*E. C. Stokes, ex-Governor of New Jersey.*

"He was a great man and one of Nature's noblemen."

—*J. Franklin Fort, ex-Governor of New Jersey.*

"A pillar of the State has fallen; a really great man has passed away. Such men as he are the geniuses of States and nations. They are creators and benefactors. We cannot too highly honor the memory of this remarkable man, who so signally honored his city, State and country."

—*Former U. S. Senator James Smith, New Jersey.*

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“No man in the history of the State has done more for its material advancement than he who has been taken away.”

—*Wm. S. Gummere, Chief Justice, Supreme Court, New Jersey.*

“Senator Dryden was the greatest man Newark ever had.”

—*Jacob Haussling, Mayor, Newark, N. J.*

Telegrams and letters of regret for the death of Mr. Dryden were received from United States Senator Frank O. Briggs, of New Jersey; Senator Wetmore, of Rhode Island; Congressman Ira Wood, of New Jersey; Postmaster-General Hitchcock, State Banking and Insurance Commissioner Vivian M. Lewis, General William C. Heppenheimer, former United States Senator John Kean, S. D. Warfield, of Baltimore; Mrs. Russell Alger, George W. Perkins, Miss Boardman, of Washington, head of the Red Cross Society; Colonel and Mrs. MacAuley, of Washington; and Major-General and Mrs. Gillespie, of Washington.



PRESIDENT DRYDEN AT HIS DESK AT THE HOME OFFICE, PREPARING CHRISTMAS GREETINGS TO THE PRUDENTIAL STAFF, 1909

Resolutions.



THE Board of Directors of

Fidelity Trust Company

especially convened to take action upon the death of Honorable John Fairfield Dryden, in his lifetime a member thereof, records the following minute:

The sad announcement of the death of our revered friend and associate, Honorable John Fairfield Dryden, awakens emotions which we cannot express by words.

During all the years of our official connection with this institution he has been in our councils the senior whose words of wisdom have been potent factors in the settlement of the important matters confided to our discretion.

He was richly endowed by nature with an intellect of wonderful power and keenly analytical. His untiring application to great problems so developed the natural power of his mind and quickened his penetration that he was able to solve the involved questions of financial policy with splendid success.

Comprehensively grasping all phases of every complicated situation, distinguishing their relative importance, assigning to each its proper place and utilizing it to its best advantage, his mind reached with confidence conclusions whose wisdom was proven by the results of their adoption.

He addressed his consummate powers not alone to difficulties presented, but to the creation of policies of construction which, avoiding difficulty, should rear systems enduring to the benefit of mankind.

The noble qualities of his intellect, his courtly dignity, the manner of a master mind, the grace and strength of his diction in expression of his well-considered views made his participation a dominating influence in any deliberative body.

While conscious of his powers, he was withal so unassuming and cordial, so helpful and sympathetic, so fond of his friends, that his personality possessed a charm which was as impressive as it was delightful.

We lay our tribute of reverend affection upon his bier, profoundly impressed with the sad consciousness of appalling loss, not only to us, his friends and associates, but to our city, enriched by that great institution which will stand an enduring monument to his genius; our State, of which he was a most conspicuous and distinguished citizen; our nation, in whose highest council he took so honored part and whose citizens have participated and throughout all generations will participate in the benefits of his noble work.

Resolved, That this minute be spread at length upon the minute book of the company; that it be published in two newspapers printed in the city of Newark, and that an engrossed copy be sent to his family, to whom we express our sincerest sympathy.

Union National Bank.

At a special meeting of the board of directors of Union National Bank, held on the twenty-eighth day of November, nineteen hundred and eleven, the following resolutions were adopted:

In Memoriam—John Fairfield Dryden

The members of the Board of Directors have learned with deepest and most profound sorrow of the sudden death of Honorable John Fairfield Dryden, who has been an active and very highly esteemed director since the organization of the bank, to which his very valuable services have always been freely given.

Most fortunate for the city of Newark was the day when he chose to make it his home and the centre of his life work. Influenced by the expansion of his great plans, the city has become a strong financial centre, and the future results to be produced from the foundations that he has laid will be difficult to compute.

From the first he showed his great faith in the future of Newark, and with unremitting zeal led in extending the name and fame of this city throughout the land.

In the many large and important institutions with which he was connected in this and other cities, his consummate ability, ripe business judgment, and financial genius made his name a tower of strength.

From a modest beginning, with a new and untried enterprise, after surmounting serious obstacles, he has with signal ability, unflinching energy and sublime courage conducted his institution to a magnificent success which, while carrying blessings to thousands of homes, has been placed among the great and permanent organizations of the world for the good of humanity.

His wonderfully constructive mind, forceful ability and devoted patriotism accomplished most important results for his country at the national Capital, influencing, among other questions, vital decisions regarding the Panama Canal.

Mr. Dryden's power of great leadership was shown also in his warm friendship for and sympathetic interest with the many thousands of his staff of workers, who were greatly attached to him and rendered loyal and devoted service.

The love and devotion that he showed in his home were reflected in his dealings with all with whom he came in contact, and his charming courtesy, loyal friendship, unaffected dignity, and rare wisdom proclaimed him as one of Nature's noblemen, and those who knew him best loved him most.

The city has been bereft of its foremost citizen and a leader in civic and national movements.

The State and nation of a gifted and patriotic supporter, and a host of his devoted friends have suffered an almost irreparable loss.

We wish to extend our most sincere sympathy to his bereaved family.

Resolved, That these resolutions be recorded in our minutes, and published in the daily press, and that an engrossed copy be sent to his family.

The Board of Directors of the

Public Service Corporation of New Jersey,

assembled in special meeting this twenty-eighth day of November, nineteen hundred and eleven, to take action upon the death of their associate, John F. Dryden, direct the following minute to be spread upon the records of the corporation, and a copy thereof published in the newspapers of the city of Newark, and an engrossed copy thereof sent to his family:

Mr. Dryden, whose active mind was ever alert for the development of his city and State, was one of the original organizers of this corporation. He clearly foresaw the development of the State which would follow the concentration of the major portion of its public utilities in one organization, having proper financial backing.

In Memoriam—John Fairfield Dryden

He believed that no such results could be realized from their continued operation as separate entities, many of them without the necessary resources for their proper development. From this position he never swerved.

He had been a director and large stockholder of the corporation from the date of its organization to the day of his death. He was regular in his attendance at the meetings of the board, and gave freely of his time to conferences with the officers of the corporation, apart from board meetings. His courtesy was unailing; his judgment was ripe and conservative; his advice was the best that New Jersey could afford. His death is the tenth among those who have, at one time or another, been directors of the corporation since its formation eight and one-half years ago.

May those who are left to carry on the work profit by his experience and example.

At a regular meeting of the Board of Directors of the
National Bank of Commerce in New York,

held on Wednesday, the sixth day of December, nineteen hundred and eleven, the President announced the death on November twenty-fourth, nineteen hundred and eleven, of the Honorable JOHN F. DRYDEN.

Whereupon the following resolutions were adopted:

Resolved, That in the death of our esteemed friend and Director, the Honorable JOHN F. DRYDEN, we recognize the loss of a wise counselor, an unwavering advocate and supporter of the best interests of this Bank, a courteous gentleman with whom it was a pleasure to be associated, who was always loyal and devoted to the interests under his care, and who brought to their support an exalted character and a judgment ripened by experience.

Resolved, That we shall cherish with sincere and lasting appreciation the good record which he has left and that we tender to his bereaved family a sympathy born of our high estimation of his honorable character and great worth.

Resolved, That the foregoing resolutions be entered upon the minutes of this Bank and that a copy be forwarded to Senator's Dryden's family, duly attested by the officers of this Bank.

At a meeting of the Board of Trustees of
The Equitable Trust Company of New York,

held December twentieth, one thousand nine hundred and eleven, the following resolutions were unanimously adopted:

Resolved, That the Board of Trustees of The Equitable Trust Company of New York record with deep sorrow the death of JOHN FAIRFIELD DRYDEN, for nine years a trustee of this Company. In his death this Company has lost an intelligent and conscientious adviser and the members of this Board a loyal friend and valued associate.

Resolved, That this tribute to the memory of our late associate be inscribed upon the minutes of the Company and that an engrossed copy be transmitted to his family, to whom the members of the Board tender an expression of their sincere sympathy.

In Memoriam—John Fairfield Dryden

By unanimous vote of the Board of Directors of the

United States Steel Corporation

at a regular meeting held January 30, 1912, the following minute was adopted and ordered spread upon the records:

Whereas, for a number of years before his death the Honorable JOHN F. DRYDEN was a member of this Board and took an active part in its deliberations; and

Whereas, in said service he uniformly exhibited sound business judgment, keen perception and unwavering devotion to the interests of the corporation, accompanied with such courtesy, gentleness of manner and consideration for the opinions of others as made service with him a constant pleasure; and

Whereas, the same characteristics which he exhibited in his service on this Board were shown by Mr. Dryden in all his business relations and in the public service and resulted in accomplishments so notable, lasting and beneficial to the business interests of the country as to entitle his name to a place among the constructive men of his time; therefore, be it

Resolved, That a minute be made in the permanent records of this Board in testimony of our appreciation of the life and character of Mr. Dryden and of his services to this Company while a member of its Board of Directors.

Resolutions adopted at a regular meeting of the Board of Trustees of the

United States Casualty Company,

held on Thursday, January 18, 1912:

Whereas, JOHN F. DRYDEN, whose lamented death occurred on the 24th day of November, 1911, was an insurance underwriter of great originality, distinction and success, had served with ability, fidelity and credit in the United States Senate, and was an honored member of the Board of Trustees of the United States Casualty Company from its foundation; and

Whereas, we, his fellow members of the Board, have had for many years the benefit of his wide experience and timely counsels in matters vitally relating to the interests of this Company, and have always found him to be a courteous gentleman, a faithful friend and a wise and devoted counselor;

Now be it unanimously

Resolved, That we hereby express the deep sense of loss which this Company, its Board of Trustees, and we as individuals have suffered by his death. And be it further

Resolved, That these resolutions be spread in full upon the minutes and that a copy thereof be furnished to the press.

At this first meeting of the Board of Trustees of

The Cleveland Monument Association

since the passing away on November 24th, last, of our distinguished president and associate John F. Dryden it is fitting that we should record a minute expressing our appreciation of the work he did for this Association and our sorrow at his loss.

In Memoriam—John Fairfield Dryden

To Mr. Dryden more than to any other man the public are under obligations for the successful fruition of the project of raising a fund for the erection of a suitable monument to commemorate the life and deeds of Grover Cleveland.

Although a distinguished and active member of the political party opposed to that to which Mr. Cleveland belonged, Mr. Dryden recognized that Mr. Cleveland's public services were of great and lasting benefit to his country and that his simple and rugged character was a fit example to coming generations. Inspired by this view, with patriotic fervor, Mr. Dryden accepted the leadership of the movement looking to the erection of the Cleveland Memorial and through his wise generalship and characteristic business acumen the work of raising the necessary funds was consummated in a remarkably short time and reached results beyond what was originally contemplated or expected.

In memory of this, one of the last of the many distinguished and successful undertakings of Mr. Dryden, and in testimony of our high esteem for him as a man, our affection for him as an associate and friend and our sorrow at his departure, we record this minute in our permanent records and direct that an engrossed copy thereof be deposited in the archives of the Cleveland Memorial Tower and that another copy be sent to the members of his family.

At the fifth annual meeting of the

Association of Life Insurance Presidents,

held at the Hotel Astor, New York, December 13, 1911, the following eulogy of the late President Dryden was made by Richard V. Lindabury:

[The Chairman] Gentlemen: The tribute to our departed comrade, John F. Dryden, will be paid by one than whom none could be more eminently fitted. For many years he enjoyed Mr. Dryden's fullest confidence—in his capacity as counsel for The Prudential, as his personal adviser and as one of the directors of that notable company.

Standing at the head of the New Jersey Bar, and one of the most eminent jurists of our country, a keen student of men and of affairs, he is especially well equipped to appraise the life and work, the character and career, of The Prudential's late President.

Gentlemen, permit me to introduce to you Mr. Richard V. Lindabury, of New Jersey.

Mr. Lindabury spoke as follows:

Mr. Chairman, gentlemen, I wish I were as well qualified to do justice to the memory of John F. Dryden as your Chairman has declared. I am not for various reasons. His death was so recent that his friends, of whom I am glad to be counted one, yet feel the stunning effect of their sudden bereavement. And besides that, with my limited capacity and utter absence of time for preparation, I feel that I can not, at least now, do justice to this subject.

I could not, however, having regard to my affection for the man and respect for the urgent request of your president, refrain from coming here to-day and before his friends and mine saying a word at least in appreciation of his life and work.

I saw the personal side of Mr. Dryden during the last few years of his life quite closely. Many of you also saw it more or less. To me, to you, it was a lovely

In Memoriam—John Fairfield Dryden

spectacle. I never saw more of grace, more of dignity, more of kindly courtesy and consideration for others than Mr. Dryden uniformly exhibited. In his own family, in his company, among his directors, when meeting his employees, everywhere and always, there was that same dignity and beautiful exhibition of manhood and kindly disposition.

Of Mr. Dryden's achievements you know pretty nearly as much as I. He had many interests, to all of which he gave the attention that his undertaking of them required of him. He was most methodical in his habits and conserved his time in such way that he always found time to do the thing at hand, whatsoever it was, faithfully and well. Not only into the affairs of The Prudential, but into those of various other large associations, Mr. Dryden entered with keen foresight and sound judgment, and made a mark that will be remembered by those who were interested with him.

In the Senate of the United States all of us know, but none so well as those who were there associated with him, the excellent work that Mr. Dryden did; the faithfulness with which, privately as well as in public, he put himself to the task that he had undertaken, and did the work that was intrusted to him. His service on the committee having the interests of the Panama Canal in charge will link his name for all time with that great enterprise. And I am told by those who worked with him there that no more honest, intelligent, faithful or useful member of that body had served in it during their time.

But, of course, Mr. Dryden's great work was in the founding and upbuilding of The Prudential Insurance Company of America. He started that with no specially favoring circumstances. He never was a man of robust health, and, as you know, he was unable to complete his college course because of a sickness from which he did not recover in time to enable him to do so. That weakness was constitutional and it attended him throughout life, but yet by conserving the strength that he did have and husbanding the physical resources that were left to him he was able to the end to do a man's work and perform a man's task in such work; and that fact is worth something to all of us, worth remembering by those of us who have strength and those of us who have not, but who are undertaking to do our part of the world's work.

Mr. Dryden was without friends who could aid him or capital which could support his scheme, but nevertheless, with a resolute purpose, and after that close study and severe thought which was characteristic of him, in 1875 he launched his enterprise in the basement of a bank on Broad street in the City of Newark, and baptized it "The Widows' and Orphans' Friendly Society." The enterprise was an unpromising one. The discouragements that attended its opening years would have been fatal to a man less sure of himself or less resolute of purpose than John F. Dryden. But he had thought the thing through before he began it. He did not start off in a hurry when the conception first took possession of him, but by years of close study he anticipated all that was involved in his plan and thought out the way to meet and overcome the difficulties that were likely to be encountered; and therefore it was that discouragements which might have overcome other men did not affect him. He started in an inexpensive way, and without any salary for himself, and so weathered the bad days in the beginning, and it was only for a few years that the concern was not self-supporting. It became so about 1878 or 1879, and presently the name was changed to The Prudential Friendly Society.

In Memoriam—John Fairfield Dryden

By that time its growth and promise were apparent, and Mr. Dryden's original idea grew along with it, and finally it became The Prudential Insurance Company of America under his direction, in the development of his idea, and through his consummate guidance and leadership. From that small beginning, in that quiet and obscure cellar, has developed the great institution which you know to-day and which is known all over the world.

That development as well as that conception is the work of the man whose memory just now is receiving our thought and tribute. It was the work of a thoughtful man. It was the work not of a strong man physically, not of a man with pecuniary resources, not of a man with supporting friends, but of a man without any of these things, who nevertheless was possessed of what was of more account than any of them—a clear judgment, a resolute purpose and an unconquerable disposition to go on when he knew he was right, and after he had seen he was right until the goal was reached. It was also the work of a man who had cultivated the science of business and, what is necessarily included therein, the management of men.

I never knew any one who excelled Mr. Dryden in the latter quality. His fine conception, his indomitable will, would have gone for nothing if he had not been able to command and lead the services of others.

I do not need to say to this audience how utterly futile it would be to attempt to establish a large insurance business if you did not know how to organize and lead a force of agents in the field; and there Mr. Dryden showed his consummate ability. He managed and led the great force of The Prudential by kind and gentle ways, by showing to them that they could always trust to what he told them; by creating in their minds a feeling that he would never deceive them; by correcting their faults, disciplining their failings, but privately and not publicly, gently but not harshly, with a result that the disciplined servants became the loyal friends and hardest workers of the force.

That was the way that John F. Dryden created an organization which, for loyalty and efficiency, probably has never been exceeded. I think it was a beautiful thing when without his knowledge that great agency force, in order to please and honor him, by concerted action, produced a larger amount of business in the week that marked his 70th birthday than I believe had ever before been produced by an agency force in the same length of time. Be that as it may, it was a marvelous tribute of affection and respect which by silent action and common effort they thus paid their leader, and it touched him deeply.

Such was John F. Dryden, so far as I am now able, or time permits, to speak of his life, his work or his character. His accomplishments were great. Those in the field of life insurance were notable and lasting. The business which he founded was new in this country and marked his constructive genius. It was soon taken up by the Metropolitan and has been carried along with equal or greater success by that company, but the two have gone on hand in hand, along similar lines and with similar results, and to the efforts, to the honesty and the high standards maintained by the management of both of these companies is due the high respect in which industrial insurance is held in this country to-day, and to their efforts and their great success is owing the relief, the comfort and the happiness which is felt in millions of families where but for them, and as formerly, pain, distress and blank despair would have been their only portion.

In Memoriam—John Fairfield Dryden

At the regular meeting of the

Board of Trade of Newark, N. J.,

held on the evening of December 13, 1911, the following was adopted by a rising vote and ordered made a part of the records of the Board:

At this first meeting since his death, we wish to put on the records of the Board of Trade of Newark a minute expressing our deep feeling at the loss that this city and this State have sustained in the death of Mr. John F. Dryden.

Coming to this city an entire stranger when it was a comparatively small place, and coming from the New England States, he chose here to make the start on a career that was to make his name known all over the civilized world. His was the monument that he left in the center of Newark and to him more than to any of his associates is due the growth of this large corporation. He needs no other monument.

Those of us who had the privilege of his acquaintance and who felt honored as being counted among his friends were also admirers of the great ability which he possessed and his steady and successful effort to build up the institution with which his name was connected as president. Those who knew him intimately as a man of small affairs and watched him as he grew to be a man of national fame saw no difference in this kindly, quiet man. He was always the same to his friends, and his genial manner and quiet, scholarly disposition will remain with us always as a pleasing memory.

We wish to extend to his family our heartfelt sympathy in their great affliction.

At a special meeting of the EXECUTIVE COMMITTEE OF THE

Association of Life Insurance Presidents

in New York City the following memorial on the late John F. Dryden was adopted:

It is with deep sorrow that we record the death of Honorable John F. Dryden, a member of this association and of its executive committee. In his death the business of industrial life insurance in America has lost its founder, the State of New Jersey a distinguished leader and the Nation a citizen who has done much for its upbuilding.

He possessed in remarkable degree those qualities which lead to success and to which, as friends and associates, we now point with pride and satisfaction. Ability, courage, integrity, energy and will-power were the things which distinguished him among his fellow-men and enabled him to rear a business institution that will ever stand as a monument to his memory and cause his name to be written on the pages of history with other pioneers in America's progress and development.

With his strength of mind and character there were coupled a kindly spirit and charm of manner seldom to be found in men of his type. These characteristics make his loss harder to bear, but afford the blessing of enabling us to cherish his memory with love and admiration, to think of him as a friend who helped to make the world a better place for us to live in than if we had not known him.

The following committee was appointed to represent the association at the funeral of Mr. Dryden: William A. Day, John R. Hegeman, Charles A. Peabody, George E. Ide, Cornelius Doremus, Dr. John P. Munn and Robert Lynn Cox.

In Memoriam—John Fairfield Dryden

Resolutions expressing the deep sorrow of the

Essex County, N. J., Republican Committee

at the death of former United States Senator John F. Dryden were adopted by a rising silent vote at the meeting of the committee November 24, 1911:

Whereas, the members of the Republican County Committee have just learned with the deepest sorrow of the death of former United States Senator John F. Dryden, and

Whereas, by his death the people of the whole Nation have suffered an irreparable loss, the State of New Jersey has lost one of her most illustrious sons and the members of this committee a loyal friend, therefore, be it

Resolved, That the sympathy of this committee be extended to the bereaved family and that these resolutions be spread in full upon the minutes of the committee, and that a copy of the same, suitably engrossed, be forwarded to the family of the deceased.

The Life Underwriters' Association of New York

held a meeting on November 28th.

Donald G. C. Sinclair on behalf of the association proposed impressively a resolution as a tribute to President John F. Dryden. He said: "Death, that kind old nurse, has rocked one of our valued friends to sleep."

The tribute:

John F. Dryden, founder of The Prudential Insurance Company of America, died at Newark, N. J., on November 24, 1911, in the fruition of his years and service as a creator, conservator and citizen.

In addition to the relations by which we best knew him, as president of the great company he founded, his interest and influence in matters of life insurance generally are attested by the service he rendered in his official connection with the Association of Life Insurance Presidents.

He represented the State of New Jersey faithfully and with distinction in the higher branch of the national legislature. Neither success nor honors unfitted him for those human relations which endeared him to his associates in the agency work of his own company.

In his death the institution of life insurance suffers a sentimental as well as a real loss, for, with the passing away of John Fairfield Dryden, there is removed from the environment of earthly affairs one of the last of those men of genius who created the very idea of life insurance for the industrial classes. Therefore, by this body of men who knew his worth and revere his memory be it

Resolved, That the life Underwriters' Association of New York, in testimony of the life and character of John Fairfield Dryden, extend to the field representatives of The Prudential in all sections, and to the officers associated with him in executive duties, and to all the members of his family, this expression of our profound sympathy, our deep sorrow and our heartfelt appreciation of the man who lived his day, did his work, and died in the fulness of achievement in benefiting his fellow-men.

John F. Dryden—A Pastor's Tribute.

Perhaps the first reference by the clergy of Newark to the death of Mr. Dryden was made during the services in the Church of the Redeemer Sunday, November 26. In the opening prayer Mr. Dryden was impersonally spoken of by the Rev. Henry R. Rose, who said, among other things:

"I cannot let this hour close without paying a word of tribute to the memory of a noble soul, who now lies sleeping his last sleep in our midst. John F. Dryden was one of earth's noblemen and a true benefactor of the human race. He came to the city of Newark a poor young man, but rich with a great idea. He dreamed of industrial insurance by which the workingmen and workingwomen could provide for their future and when they passed away be buried in a self-respecting manner. One who preserves the independence of his fellow-men confers on them a great and lasting benefit.

"But this man was a genius and by his tireless industry and foresight he built up The Prudential Insurance Company so that to-day in our city alone it gives honorable employment to 3,000 men and women, at good wages, under good conditions, and with comparatively short hours. It pays out some \$2,000,000 every year in salaries. This means that the business this man established blesses our city every day by making happier homes and contented workers. A man who gives a great business to a city is a real benefactor, for the truest philanthropy is helping men to help themselves.

"I would like to see the people of Newark subscribe for a monument in memory of John F. Dryden, that future generations might take courage and rejoice in the industrial ideal; not a monument of bronze or stone, but an institute where the intellectual moral life of this community could be moulded on the broadest lines, that this great man, though dead, might continue to speak.

"Truly a great man and a prince of Israel has fallen. But in passing our way he has left us nobler and made us have greater faith in human nature."

At a special meeting of the

Division Managers' Association

of The Prudential Insurance Company of America, held on Saturday, November twenty-fifth, nineteen hundred and eleven, the following minute was adopted:

It has pleased Almighty God to remove from among us Hon. JOHN F. DRYDEN, President of The Prudential Insurance Company of America. Through his death there is lost to the Nation a man whose wisdom and courage first established the beneficence of Industrial Insurance in America, and to us a leader whose foresight, breadth of intellect and steadfastness of purpose created, guided and brought to its present magnitude our Company, with which his name shall ever be associated.

United with these powers of mind was a heart intensely human, so manifesting itself through sympathy and grave courtesy that those associated with him in his life work, both policyholders and employees, mourn the passing of a friend.

Our admiration for his character, respect for his achievements, and sympathy for his loved ones are such that these words express only too inadequately our sense of overwhelming loss.

In Memoriam—John Fairfield Dryden

“So live that when thy summons comes to join
The innumerable caravan which moves
To that mysterious realm where each shall take
His chamber in the silent halls of death,
Thou go not like the quarry slave at night,
Scourged to his dungeon, but sustained and soothed
By an unfaltering trust, approach thy grave
Like one who wraps the drapery of his couch
About him and lies down to pleasant dreams.”

Tribute from the Ordinary Agencies and the Ordinary Division Managers.

No greater tribute could be paid to the memory of JOHN FAIRFIELD DRYDEN than this, that without conscious effort he commanded the love, respect and devotion of everyone whose rare good fortune it was to be brought in touch with him.

Of unbending rectitude in all matters underlying the constructive side of life insurance, and believing that The Prudential could advance without making comparisons of any sort with other life insurance companies, he built more firmly than he knew.

His creative ability, coupled with his desire to give policyholders and field representatives that which he believed was due them, is a tribute to which hundreds of thousands of people will subscribe.

His charm of manner and innate courtesy to all, however lowly their position, compelled the most profound admiration. Devoted to the purest ideals and eager to implant in the minds of his associates the highest standard of purity in all dealings, he passes to the beyond, yet not without leaving a precious inheritance to those who have wisely followed his teachings. In the closing of his life we have lost a personal friend, an invaluable counselor and guide, a model of gracious manliness and unusual executive ability.

November 27, 1911.

Tribute from the Medical Staff of The Prudential.

Whereas, our Heavenly Father, in His All-Wise Providence, again entered our ranks, on November 24, 1911, to claim his own, a prince among men, our beloved President, JOHN FAIRFIELD DRYDEN,

Therefore be it resolved, That the undersigned, the MEDICAL STAFF of the Home Office, hereby extend to the directors of The Prudential Insurance Company of America our earnest sympathy in their loss of one so original and progressive in life insurance, so safe and sane in finance and business, whose charm of manner and genius attracted the admiration and compelled the esteem of everyone associated with him.

Resolutions by Home Office Employees.

Whereas, in the providence and wisdom of the Infinite Creator, JOHN FAIRFIELD DRYDEN, President of The Prudential Insurance Company of America, has been removed from us and his earthly ministrations closed; and,

In Memoriam—John Fairfield Dryden

Whereas, in view of the cordial relations existing for many years between him and us as members of the Home Office staff, it is fitting that we record our appreciation of him; therefore be it

Resolved, That we are profoundly impressed by our sense of loss in his death, and that his wisdom, ability and counsel which have so well guided us in our work will ever be held in grateful remembrance.

Resolved further, That we express to his family our deep sympathy in a great affliction.

The individual tributes received from members of the Prudential field staff were very numerous and indicated the great love held for President Dryden by the field workers of the Company.

This esteem is summed up in resolutions of the Superintendents' Associations from the various sections of the United States and Canada and in the tribute from the Ordinary Agencies, published herein, the individual staff tributes being omitted for lack of space.

The following resolution respecting the death of John F. Dryden was adopted at a meeting of the directors of

The Metropolitan Life Insurance Company

on November 28th:

Resolved, That in view of the cordial relations which, for more than thirty years, have existed between the Metropolitan and The Prudential Insurance Company of America, the directors of this company—in view of his lamented death—desire to place upon record an expression of their estimate of the character and achievements of the Honorable JOHN F. DRYDEN, and to convey to The Prudential—its executive officers, directors and field staff—the assurances of their sorrow and sympathy.

The two companies inaugurated the business of Industrial insurance but a brief time apart; for thirty years they have co-operated in important measures affecting the progress and protection of their common work; and though the efforts of each have been marked by keen competition, the rivalry has been friendly and the respect of each for the other has remained inviolate.

In the great development of life insurance in this country, and especially in its Industrial phase, Mr. Dryden was a commanding figure. He was a combination of the aggressive and the conservative. Of restless energy, he inspired those about him with like zeal. Cool and courageous, he taught the lesson of self-reliance. An excellent judge of character, his lieutenants were able coadjutors. He wrought with diligence and with integrity. He built up a great company—of rare distinction to the business and of high honor to the country.

We trust that the Metropolitan and The Prudential may ever retain unimpaired their old relation of mutual co-operation and confidence.

In Memoriam—John Fairfield Dryden

John Fairfield Dryden, President of The Prudential Insurance Company of America, often called "the Father of Industrial Insurance," died on Friday, November 24th.

Mr. Dryden was 72 years old. He had a remarkable business career, beginning at the bottom, and under many discouragements had risen to a commanding place in the business and financial world, was prominent in public affairs, one of the foremost American citizens in civic spirit, easily the leading man in the city where he lived, a prominent figure in national politics, and of such sound judgment, integrity and insight that his advice was eagerly sought by many who have a controlling voice in the larger business affairs of the Nation.

It was as President of The Prudential Insurance Company of America that his name will be best remembered in the business world. He started that Company and nursed it through its early struggles. To its success he devoted his best energies during almost two score years, and his monument in the world of affairs will be as imposing and as lasting as that Company itself.

About 1865 he obtained a report on the subject of Industrial insurance submitted to the Massachusetts Legislature by Professor Elizur Wright, the State Insurance Commissioner, concerning the methods of the Prudential Insurance Company of London, England. He at once became interested in this branch of insurance, procured all the reports available of the company, analyzed them and studied the foundation principles, the practical details and the results, both from the standpoint of the company and the policyholder, and from this evolved the idea of formulating an Industrial insurance system in the United States.

President Dryden had a warm friendship for the Metropolitan and its officers, and there have been cordial relations between the two companies from a period early in their career.

—From "*The Intelligencer*" (agency paper of *The Metropolitan Life Insurance Company*), December 9, 1911.

Interesting Facts Concerning President Dryden.

The story of Mr. Dryden is really the story of The Prudential Insurance Company, so closely was his own personality linked with the affairs of the Company. By his careful management The Prudential became a great organization, employing over three thousand clerks, managers, inspectors, medical examiners at the Home Office and over 28,000 persons in all branches of the Company's work. It can thus be seen that Mr. Dryden was at the head of a vast army of industrial workers. In Newark, New Jersey, the Company owns and occupies four large office buildings which are considered one of the finest groups of office buildings in the world.

* * * * *

In politics Mr. Dryden was a Republican all his life and took an active interest in party affairs. In addition to other national measures which he had a voice in framing and bringing to a successful issue, Senator Dryden was most active in securing for New Jersey appropriations aggregating \$5,000,000. His amendment to the Railroad Rate Bill fixing the time for divorcing the control of mining properties from the railroads proved a wise and important enactment. As a member of the Committee on Libraries and the Committee on Public Buildings and Grounds he secured action upon a number of important measures for the improvement of the National Capital. Senator Dryden was also particularly attentive to the cases of old soldiers and their widows, as was shown by the large number of bills and claims before the pension office which he had brought to a successful issue. He gave personal attention to every case showing extreme want and successfully fathered a number of other private relief measures of praiseworthy character.

* * * * *

In the 1907 panic Mr. Dryden proved himself a veritable financial Gibraltar and through his efforts many men in New Jersey were able to stave off a financial crisis. On his seventieth birthday, in August, 1909, the field force of The Prudential handed in as a compliment nearly 85,000 policies, the largest volume of life insurance ever written by the agency force of any company in the world in one week.

* * * * *

Senator Dryden was well informed on an unusual number of important subjects, which gave him a largeness of mental scope and judicial and executive force. He was a great student of literature and the fine arts.

* * * * *

Senator Dryden, who by reason of his life work in establishing and conducting The Prudential Insurance Company, was familiar with the ways and wants and conditions of the wage earning millions; a man who, owing to his extended experience, was recognized by his great staff of 28,000 men as one of the greatest life insurance minds America has produced. He was known by all insurance men as the "Father of Industrial Insurance," and enjoyed the distinction of being the only American underwriter of the present day personally to have founded one of the two great branches of American life insurance. He constantly devoted his energy and ability to broadening and liberalizing the policies and methods of The Prudential, and his letters to Agents and his addresses on life insurance before Yale University, civic associations and gatherings of life insurance men won for him a reputation as a clear and logical writer and speaker and a strong executive.

Tributes From Friends.

I have been intimately associated in business with Senator Dryden for twenty years. In my judgment he was the most forceful personality that has appeared in New Jersey during my time.

His work, in my judgment, will not again be duplicated.

He was calm, well poised, dignified, with an extraordinary command of the English language, and, above all, possessed a ripe and wise judgment. He was not a natural politician, but reached a prominent position in the United States Senate. When he retired from that body he had the respect and regard of his colleagues.

—*Thomas N. McCarter, President of Public Service Corporation of New Jersey.*

Senator Dryden had the combined qualities of greatness and goodness. His life work is his monument, which will command the admiration and respect of generations yet to come.—*Hon. Thomas J. Hillery, Boonton, N. J.*

I have long prized the personal friendship of Senator John F. Dryden, and honored the great qualities of heart and mind which he so unsparingly gave to his life work in behalf of humanity. His able and loyal services to the State and Nation make up a noble record that fittingly crowns his well-spent life.

—*J. Walter Thompson, New York, N. Y.*

A gifted and distinguished man and a noble and loyal friend. We must find consolation in the thought that he was permitted to do a great work and to leave a splendid memory, a memory of kindness of heart, breadth of mind and integrity of soul.—*Laura Sedgwick Collins, New York, N. Y.*

I always found him very clear and sound in his judgment and at the same time kindly and considerate in his judgment of others. He will be much missed.

—*Hamilton F. Kean, New York, N. Y.*

We notice with deep regret the announcement of Senator Dryden's death. This company extends to The Prudential and its officers our sincere sympathy in the loss they have suffered.

—*A. N. Edwards, President, Commonwealth Trust Co., St. Louis, Mo.*

President Dryden, a man whom we have all learned to appreciate very highly.

—*Davis-Wellcome Mortgage Company, Topeka, Kans.*

Mr. Dryden was my classmate at Yale, in the same division and for four years sitting with me in the same classroom for recitations. I was frequently in his room and passed many pleasant hours with him, for I esteemed him very highly and have taken great interest and pleasure in his successful career.

—*O. P. Chapman, Northfield, Conn.*

It has been my pleasure to know him quite well for some 15 years, and to know of him and his wonderful work much longer. He has been one of the great upbuilders of perhaps the most beneficent business known to modern times, and his work will be a monument to him for many years to come. In many other ways he has been a pillar of strength and a great public benefactor. The State of New Jersey can ill afford to spare such a man.—*Gate E. Tarbell, New York, N. Y.*

In Memoriam—John Fairfield Dryden

You have reason to be proud of his achievements, and most of all for the character, reputation and distinguished name he has left to his children, the kind vouchsafed to the third and fourth generation.—*Col. Thomas S. Chambers, Trenton, N. J.*

We presume there are more men living to-day claiming the possession of his friendship than almost any public and successful man of this day and generation. To the man who tried to do right and needed assistance or friendship he did not have to appeal in vain. His heart was larger than his somewhat frail body. He has made smooth and easier the paths of thousands of men since he first began his life work, and we rejoice that he was allowed to continue until he completed one of the greatest institutions of this or any other century.

—*G. F. Hadley, Syracuse, N. Y.*

He was one of the most kindly men it was my pleasure to know—a true, genuine man—one who really loved his fellows and delighted to be doing something for them. His monument is all about us. He has done more for Newark and this State than any other citizen in half a century. What Newark is to-day, financially, is largely his work. It was a simple delight to be with him. His life has been one of benefaction to others. He may have accumulated a great fortune. I hope he did, but he has helped thousands of others to a home and comfort and by his example has inspired the best of us with greater zeal for all good things.

—*Ex-Governor J. Franklin Fort, New Jersey.*

The Prudential has lost the greatest man it can ever have and your State as well as the country at large has lost a man of high opinion, broad-minded, conservative and one who was able to guide his State as well as the Nation to a straightforward policy.—*C. N. Williams, Indianapolis, Ind.*

He did me a very great favor some years ago, unasked, and I learned of it only through a mutual friend. What he did for me I know he must have done for many others.—*Frederick F. Guild, Former President of Board of Education, Newark, N. J.*

He occupied a large place in this community, which living men will be long in fully possessing, if, indeed, it ever can be wholly filled.

—*John R. Hardin, Attorney, Newark, N. J.*

I hope that your grief may be somewhat softened by the thought of his high character, his great achievements, and his Nation-wide beneficence.

—*John O. H. Pitney, Attorney, Newark, N. J.*

His name and his work are a noble inheritance.

—*Edward Q. Keasbey, Newark, N. J.*

The world is better that he lived.—*Frank M. Schulz, Newark, N. J.*

The days I spent in his society at Lake Laura remain fresh and fair, lightened and sweet by his genial, friendly courtesy, kindly words and deeds.

—*A. F. Jamieson, Lawrenceville School, N. J.*

In Memoriam—John Fairfield Dryden

A strong, sweet, kindly nature is resting. The farsighted vision, the untiring zeal, the resistless power and the wonderful life work have made their mark on the world's history, and while the body rests the name and the spirit will live for all time.—*J. H. Bacheller, President, Ironbound Trust Co., Newark, N. J.*

In these strenuous, busy times such a life shines as an example of what a splendid life can be lived, so full of business ability, without sacrificing any of the finest traits of home life and of a perfect gentleman. I feel privileged to have known him.
—*A. Wright Post, 753 Fifth Avenue, New York, N. Y.*

Some of President Dryden's Work and Writings

Senator Dryden was one of the committee to raise a fund for the memorial to President McKinley at Canton, Ohio, and chairman of the Cleveland Memorial Association which raised nearly \$110,000 through popular subscription for a memorial tower to President Grover Cleveland at Princeton, New Jersey. Mr. Dryden had large and valuable libraries in his Newark residence and at his Bernardsville home, where his summer vacations were spent. He was a Presbyterian and a steady contributor to religious and charitable objects. Early in 1911 he purchased 7,000 acres in the Blue Mountain range in Sussex County, N. J. Mr. Dryden, together with his son-in-law, Colonel Kuser, who owns two thousand acres adjoining, began the establishment of a game preserve on his property, as Mr. Dryden had become deeply interested in the development of forestry.

* * * * *

The twenty-five million policies, representing three and one-half billion dollars of life insurance on the Industrial plan, which are in force in America to-day bear witness to the faith and confidence of the public in Mr. Dryden's plan of weekly payment life insurance. The Prudential alone has paid to policyholders and holds to their credit, mostly as reserves, since Mr. Dryden organized the Company, over \$466,000,000, which is further evidence of the constantly increasing thrift of the working classes and the endorsement of Mr. Dryden's plan for the amelioration of the condition of working men's families at the time of death.

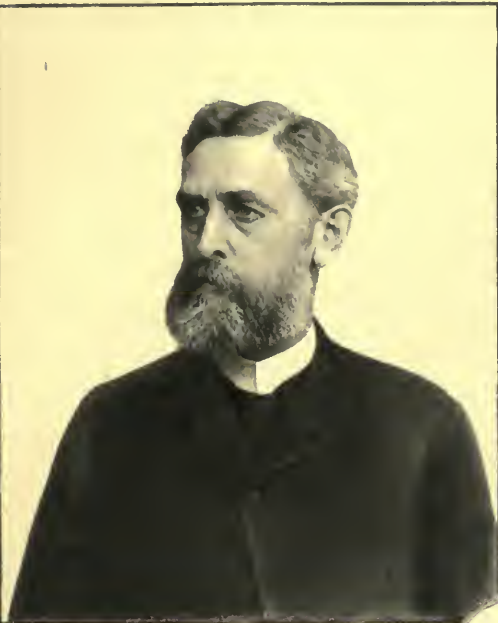
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In September, 1901, President Dryden wrote a widely quoted article on longevity. His conclusions, based upon the experience of The Prudential, were that the American people are advancing toward physical supremacy and distinctly longer lives. In other writings Mr. Dryden pointed out the opportunities of life insurance as a career. He also stated that only one-fifth of the population carry legal reserve life insurance. He took up the question of taxation of life insurance in the United States and the regulation of insurance by Congress, both very important subjects in life insurance ethics, and argued strongly for a reduction in the tax upon life insurance by the various States and also for the placing of life insurance under national supervision, in order to bring about uniform laws for the conduct of the business.

* * * * *

Mr. Dryden ascertained that Alexander Hamilton was the first to believe that the regulation of insurance comes within the meaning of the commerce clause of the Constitution. Mr. Dryden stated that his own course in public and business life was largely influenced by the fundamental principles of party responsibility and the high ideals in political, business and social life of Abraham Lincoln and Alexander Hamilton. Mr. Dryden's book, "Addresses and Papers on Life Insurance and Other Subjects," is recognized as a reference book on life insurance, and particularly Industrial life insurance.

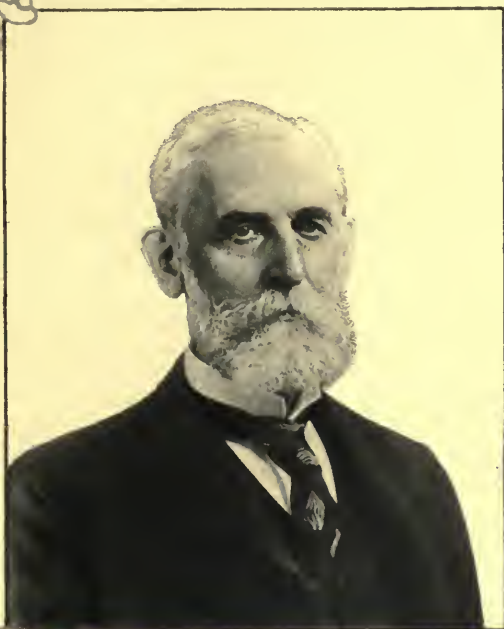
PORTRAITS of PRESIDENT DRYDEN at DIFFERENT PERIODS of HIS LIFE



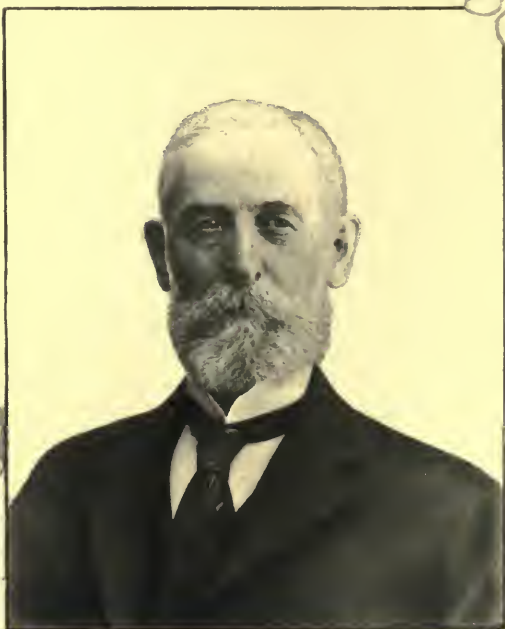
About the time *The Prudential*
was organized.



When the success of Industrial Insurance
in America was definitely established



During his terms United States Senator



One of his latest pictures

Tributes from Life Insurance Company Executives and Others



IT was my privilege to know Mr. Dryden from about the time The Prudential Insurance Company was formed. To know the man, on the practical and business side, one has simply to point to that notable company. While he had, in the late Dr. Ward and other able coadjutors, clever associates, the inspiring mind sat in the president's chair—a mind that dominated without domineering. He was alert, industrious, confident, courageous. He began in obscurity, but fought his way by sheer pluck to a commanding position among his fellow-men. In laying the foundations of his company many a dark day confronted him; impediments there were that seemed insurmountable; situations arose that tried his very soul; but he converted obstacles into stepping-stones and patiently forced his way to triumph. Outside the realm of business he found time to be helpful and encouraging to varied interests that made for the higher welfare of the community, and in the sanctuary of his home he was ever the burning coal and the fragrant incense. His name will go down to posterity as long as Industrial insurance shall endure, and the noblest monument to his business memory will be the towering edifice and the beneficent work of the great company born of his brain and pushed by his skill and influence to an exalted place among the great corporations of the world.

—*John R. Hegeman, President, Metropolitan Life Ins. Co.*

John F. Dryden belonged to that small group of men who have made the world smaller by making men larger. In creating the institution of which he was the head he showed the immeasurable strength of men standing together, the potency of soundly organized human effort, the economic power of the poor.

The Prudential is sociologically a Brooklyn Bridge. The support of the Brooklyn Bridge is made up of an almost infinite number of small steel wires, which, acting separately, would snap under slight pressure, but, bound together under a masterful plan of co-operation, they hold a great structure in place, and not only safely carry the traffic of a huge city, but forward the economic development of the State.

The company which Mr. Dryden and his associates built is economically a similar structure. It has assembled the severally insignificant and otherwise unrelated earnings of the poor and has, by the force of a power which was almost a creation, evolved the colossal structure which remains as his monument. This structure is more than a storehouse of money saved, more than a mere institution. Every dollar in its vaults and every dollar yet to be collected is impressed with a social potency which does not belong to mere savings as such.

Mr. Dryden was a creator. He suffered from calumny, as all creators must, but his life was greatly useful, and his work will endure.

—*Darwin P. Kingsley, President, New York Life Ins. Co.*

With the death of Mr. John F. Dryden passes one of the brilliant figures in the life insurance world. It was he who, with the conviction that Industrial insurance would find a wide field in America, introduced the scheme in the early '70s, and the

In Memoriam—John Fairfield Dryden

fact that the company which he founded, and over which he presided, had at the end of last year (1910) over \$1,100,000,000 of Industrial insurance in force, as well as over \$700,000,000 of Ordinary insurance, shows the truth of this conviction and the energy and skill with which Mr. Dryden pursued it.

He will always be remembered as the founder of Industrial insurance in America. To what limits this branch of insurance may grow it is impossible to state, but when we consider that at the end of last year (1910) there were about 21,500,000 policies in force in the four companies doing Industrial business and that the population of America, according to the census of 1910, was about 92,000,000, we see that there is an Industrial policy in existence to-day for nearly one in every four of the population of the country.

This great branch of human industry, which has been developed in less than forty years, was started by the enterprise of Mr. Dryden, whose energy was one of the chief elements in its development, and his works speak for him better than words of tribute.—*Charles A. Peabody, President, Mutual Life Ins. Co. of New York.*

In the death of Senator Dryden the country has lost a notable citizen, who was distinguished in the public service and an eminent builder in progressive insurance work. His labors in behalf of sound Industrial insurance have been of the highest order and will prove an enduring monument to his genius.

—*W. A. Day, President, Equitable Life Assurance Society of the United States.*

In the death of John F. Dryden, the pioneer of Industrial insurance in America, honored in public and in private life, there passes away the second of the three great minds primarily responsible for the sound establishment of that form of insurance which is undoubtedly of the greatest benefit to the whole people ever devised. His loss will be keenly felt by all of the insurance world.

—*Roland O. Lamb, President, John Hancock Mutual Life Ins. Co.*

A wonderful personality has gone out of the world.

—*Haley Fiske, Vice President, Metropolitan Life Insurance Company, New York.*

To write Mr. Dryden's biography is to write the history of The Prudential Insurance Company from the date of its beginning down to the time of his death. His was the master, the guiding, hand in its creation, development and upbuilding. His was the power of its organization, growth and expansion. He met discouragements with equanimity, reverses with courage, and defeats with fortitude, and overcame them by an indomitable determination of purpose. The honors that came to him rested lightly upon him, and he bore them with modest dignity. He was easily approachable; was a stanch friend, once his friendship was won. The great company of to-day that he reared will be his enduring monument.

—*George H. Gaston, 2d Vice President, Metropolitan Life Ins. Co.*

I consider the work of Mr. John F. Dryden in the field of insurance to be of first importance to this country. He was one of the real pioneers. He saw a great opportunity to establish Industrial insurance in this country. He had the courage to undertake it, the intelligence to know how to proceed, and the grit and determination to stay with it through a multitude of most discouraging experiences. The foundations he laid are of the kind that endure. Whatever changes may be

In Memoriam—John Fairfield Dryden

made from time to time in the superstructure of this great institution, to meet the changing needs and conditions of civilization, will be made on the foundations laid by such men as John F. Dryden.—*George W. Perkins, Financier.*

The death of John F. Dryden removes from the world of insurance a towering figure, which for more than a generation has commanded the respect and admiration not only of the large number of men directly connected with the great enterprise of which he was the head, but of insurance and business men throughout the nation.

—*E. J. Heppenheimer, President, Colonial Life Ins. Co. of America.*

When a man has done great things their importance is rarely appreciated until long after his death, and it may thus be too early to make a just and complete estimate of the achievements and public services of Mr. John F. Dryden. As the founder of Industrial life insurance in this country, however, he has surely left a lasting memorial of his enterprise and ability.

My acquaintance with him began thirty-two years ago—in 1879—when Mr. Henry C. Kelsey, then Secretary of State, and acting insurance commissioner, requested me to make an examination of what he referred to as “a peculiar little company, which was doing a novel kind of life insurance business.” In its then small office I found the secretary—Mr. Dryden—a quiet, modest-mannered man, whose evident vigor and ability gave the only presage of the wonderful subsequent history of The Prudential Insurance Company. Despite his remarkable success, it is pleasant to remember that the modesty and courtesy noticed at our first meeting characterized all my many experiences with him during the remainder of his life.

—*David Parks Fackler, Consulting Actuary.*

I have always sincerely shared in the admiration and esteem in which Mr. Dryden was held, not only by the insurance fraternity but by all by whom his work was known.—*S. C. Dunham, President Travelers Ins. Company.*

I knew Mr. Dryden well in the early '80s, and have admired him greatly ever since. A few years prior to that time he had organized The Prudential, and the Metropolitan had come under the control of Mr. John R. Hegeman. The Germania had an idea then of adding Industrial insurance to our regular business, and did make an attempt to do so. Mr. Dryden, Mr. Hegeman, the Germania's then president, Mr. Hugo Wesendonck, and myself held a meeting once every week at our office, to discuss each new phase of the business as it presented itself.

At these meetings Mr. Dryden won the admiration and affection of all of us with his gentleness of character and his dignified, quiet manner, and in all questions that came up he showed that keen insight and sound judgment which has manifested itself in his every act and through the whole history of the marvelous growth of The Prudential.—*C. Doremus, President, Germania Life Ins. Co.*

Justice to the memory of John F. Dryden may not be attempted in a paragraph; but it may be permitted to say his was an overwhelming personal force in life insurance almost without a rival, literally without a peer on the lines which he laid for himself and which he consistently followed to a fruition which appalls by its immensity and grandeur, evoking unstinted praise from all who really know.

—*George K. Johnson, President, Penn Mutual Life Ins. Co.*

In Memoriam—John Fairfield Dryden

I was personally acquainted with the Hon. John F. Dryden for nearly a generation. His creative and constructive mind, the depth and breadth of his business activity, made him a conspicuous character in the world's work.

—*L. G. Fouse, President Fidelity Mutual Life Ins. Co.*

It is difficult for us to realize at this time that the life of John F. Dryden, just ended, covered the entire period during which Industrial life insurance in America has achieved its wonderful growth and development. We have been accustomed to admire the magnitude and importance of this great economic force, and now may well take occasion to pay homage to the man of foresight, courage and tenacity of purpose who was largely responsible for its establishment and upbuilding.

We can congratulate those who receive the blessings of this business that during the days of darkness and discouragement its defense was left to a man of such ability and of such will power as that possessed in a remarkable degree by Mr. Dryden—characteristics which enabled him to press onward to success when others would have given up the fight. He was a pioneer in an important part of our commercial life, and as such he must ever be named with the pioneers in other lines of activity, who have largely made our nation what it is to-day. Let our words on this occasion be of appreciation and commendation, in order that we may give to this great man the historical position of eminence to which he is entitled and with which he must ever be credited in the years to come.

—*Robert Lynn Cox, Manager, Association of Life Insurance Presidents.*

Death in taking President John F. Dryden from the very forefront of life insurance at the same time claims for its future memory another of its greatest men and most successful executives. He combined fine character with vast natural ability, and this, in turn, with its scientific application to business, the result being that his services to mankind became so important and so far-reaching many years ago as to make him forever an enduring captain of peace.

—*Joseph A. DeBoer, President, National Life Insurance Co.*

John F. Dryden was a member of the board of directors of the United States Casualty Company from the date of its incorporation until his death.

While he had pronounced views on nearly every question which came before the board, he was the most tolerant of men. He persuaded rather than coerced. Not once did I ever hear him give expression to a thought which called attention to his own magnificent success. His manner was always forbearing, considerate and genuinely sympathetic.

He constantly advised liberality toward claimants and stamped his own broad mind on the conduct accorded claim matters by this company.

—*Edson S. Lott, President, United States Casualty Co.*

John F. Dryden was a great man, judged by the best standards of greatness, a man who combined the powers of a capable executive, a competent underwriter and a judge of human nature. Above all, he was a most lovable and just man.

—*S. H. Wolfe, Consulting Actuary.*

He always impressed me as a man of great ability and one who had thoroughly investigated and mastered the subject he was presenting.

The value of his executive and financial ability is abundantly shown in the

In Memoriam—John Fairfield Dryden

building up of one of the great insurance companies of the country, and is sufficient evidence, if any were needed, to place him among the ablest insurance men of the world.—*Geo. C. Markham, President, Northwestern Mutual Life Ins. Co.*

We shall all greatly miss his friendship and wise counsel.

—*G. E. Ide, President Home Life Insurance Company, New York.*

Mr. Dryden certainly occupied a foremost position in the insurance world of America, and his death is a loss to the Company with which he has been so long identified.

—*Wm. W. McClench, President, Massachusetts Mutual Life Insurance Company, Springfield, Mass.*

Those who knew John F. Dryden in his later years, after the great company which he founded had made a success which even he had not anticipated, and after he had become an influential factor in national politics and in many enterprises, appreciated his loyalty as a friend, his value as a counselor, his worth as a man who strove faithfully and conscientiously to perform his public and private duties; but I think that those who knew him in the early days of The Prudential, while the struggle was being made to establish that Company on a firm foundation, gained the clearest insight into his character, his undaunted courage, his sympathetic nature and the wide range of his abilities.

John F. Dryden was an insurance man in the broadest sense of that term. He understood the technical side of the business as few actuaries do, and was constantly studying the experience of The Prudential. As fast as safety permitted additional benefits to the Industrial policyholders were granted. The growth of The Prudential is marked by one concession after another of this kind, and the company's payments, over and above policy guarantees, amount to many millions of dollars. He was a splendid organizer and manager of men. His own early experience in the field had taught him to be sympathetic with the trials of agents, and he was constantly endeavoring to better their condition and find ways of making their work easier and more successful. An independent and original thinker, he encouraged the same qualities in others—craving confidence in himself, he freely gave his trust. Strong, able, patient and fair, it was his influence that held the Company together in those early and trying days and had more to do with its ultimate success than any other factor.

—*John B. Lunger, Vice President of the Equitable Life Assurance Society of the United States, who was associated with The Prudential for many years as Actuary and in other capacities.*

Expressions of Sympathy from Foreign Insurance Companies

With profound sympathy from all here for irreparable loss you have sustained by the death of your president.—*The Prudential, London, England.*

The committee of management of this society learn with much regret of the death of the Hon. John F. Dryden, the founder of your company and for more than thirty years its president.—*Royal Liver Friendly Society, Liverpool, England.*

We assure you we profoundly participate in the loss that your company has undergone.—*Levensverzekering-Maatschappij "Dordrecht," Dordrecht, Holland.*

We hasten to express to you our sense of sorrow and regret at the loss that has befallen you. By so doing we are also executing the order of one of our members of the Supervisors' Board, His Excellency, Marschall von Bieberstein, Privy Government Council, who, together with our confidential clerk, Mr. Borgwardt, enjoyed the privilege of being received by President Dryden in the most amiable manner during their stay in America in the year 1908, and where we also gained some insight into the gigantic institution founded by him, and which he conducted during so many years with such extraordinary success.

—*Preussische-Lebens-Versicherungs Aktien Gesellschaft, Berlin, Germany.*

We have with regret received your announcement that the founder and president of your honored company is dead. By these presents we therefore beg to express our sympathy on occasion of the heavy loss which the company has suffered.

—*Det Norske Folkeforsikringselskab, Fram A-S, Christiania, Norway.*

It is with sorrow that we learn of the Hon. John F. Dryden's death, and we beg you to make yourself the interpreter, before your company's board, of our feelings of deep regret and sympathy.

—*La Fondiaria Compagnia Italiana di Assicurazioni Sulla Vita, Florence, Italy.*

With sincere regret I received the sorry tidings that your president, the Hon. John F. Dryden, has died. I remember the very time I had the opportunity to get an interview with the president. It lasted only a few minutes, but I am sure it will last in my memory for all my lifetime, and I am proud of having met the father of Industrial insurance in the United States.

—*Ossian Lowenmark, c-o Kaleva Life Insurance Co., Helsingfors, Finland.*

We beg you and your colleagues to accept our sincerest condolences and sympathies on the sad loss which you have sustained.

—*Rossia Insurance Company, St. Petersburg, Russia.*

Accept, dear sirs, on this occasion the expression of our sincerest sympathy, and I beg to assure you, dear sirs, of our highest consideration.

—*Le Phenix, Paris, France.*

With sincerest participation in your company's and your own feelings of sorrow I have received the announcement of Hon. John F. Dryden's death. I fully realize what the loss of your president must signify to your company as a whole and to each of the officers personally. I have deep impressions of Mr. Dryden's kindness to me and shall keep his memory in good and thankful remembrance.

—*Sven Palms, Director, Lifforsakrings-Aktiebolaget Thule, Stockholm, Sweden.*

President Dryden and Sir Henry Harben

Before the insurance fraternity had really been able to realize that Senator John F. Dryden, The Prudential's president and the originator of Industrial insurance in America, had passed away, word came from England that Sir Henry Harben, president of the great Prudential Assurance Company of London and founder of Industrial insurance in Great Britain, had died. Sir Henry was eighty-eight years old.

Senator Dryden and Sir Henry Harben met first in the early days, when the Senator was establishing Industrial insurance here, and when news of Sir Henry's death reached The Prudential of America, Vice President Forrest F. Dryden, the acting head of the Company, sent the following cablegram to the British company:

"We learn with deepest regret of the death of Sir Henry Harben, your honored president, and founder of Industrial insurance in the United Kingdom.

"He was a man of remarkable genius and organizing ability, possessing also those attributes of character which make men beloved by their fellows.

"Our late president frequently referred to the courtesy with which Sir Henry received him at the time he was founding The Prudential of America, and his willingness to impart information about the work. *We shall never forget this.*

"Please express to the officers of your company and to the family of Sir Henry our sympathy in their great loss."

—*From the Eastern Underwriter, Dec. 7, 1911.*

* * * * *

Mr. Dryden was not only a great originating and constructive force in the creation of life insurance adapted to the conditions of the wage-earning masses of this country, but a man of whom it could be truthfully said that the qualities of his heart well matched the brilliant powers of his intellect.—*The John Hancock Field.*

The sympathy of the Mutual Benefit is extended to The Prudential in the loss of their great leader, John Fairfield Dryden, who was called to lay down his great life work on November twenty-fourth.

—*The Pelican, Mutual Benefit Life Ins. Co. Paper.*

* * * * *

"Trygg" has good cause to uphold the memory of President Dryden. The working methods through which our organization has won so many victories and which it first introduced in Sweden are mostly taken from The Prudential.

John F. Dryden found his best reward in the knowledge that his life had been of use to mankind, as the greatest love towards man is to help him to help himself.—*Translated from the weekly publication of the "Trygg," a Swedish Industrial Ins. Co.*

* * * * *

The message of Dryden's departure has awakened feelings of sorrow mingled with a deep sense of gratitude toward him among many far beyond the borders of America.

—*From Gjallarhornet Insurance Publication, Stockholm, Sweden.*

Extracts from Resolutions by Prudential Field Superintendents' Associations

DIVISION A

NEW YORK CITY, LONG ISLAND, NEW JERSEY AND NEW YORK STATE

In the death of our beloved president we are most deeply afflicted, for he was indeed our friend, our guide and inspiration. His life was one of splendid example as a citizen and a man. His wonderful grasp of all that pertained to our business, his always readily expressed appreciation of our efforts, were among the many qualities that endeared him to his great army of workers, who were ever proud to follow the lead of the greatest mind life insurance has ever known.

Those of us who have met the difficulties of the work in the field, the prejudice against the general proposition of life insurance, the doubt in the minds of those afar from the Home Office—the tribulations attendant upon the organization of a successful corps of workers, remember with reverence and affection his counsel, his magnetic handshake, which was so often the master-key to the recesses of our unknown reserve force and latent power, and we shall ever recall these experiences with gratitude for the great uplift his words of encouragement gave us.

In the loss of our beloved president the world has lost one of its greatest influences for good, one of its greatest economical teachers, one of the greatest models for the emulation of young and old.

DIVISION B

NEW YORK CITY AND BROOKLYN

As men who go to the field of battle and by carnage and strife bring peace to the country are gratefully recognized and remembered by the nation, surely in a pre-eminent sense Mr. Dryden's superhuman wisdom, courage and energy in bringing peace and comfort to so many millions in the time of their direst need shall not only be conceded but glorified, for, no matter by what name the company through whose instrumentality an Industrial policy of insurance has or shall be issued in the western world, the beneficence of its mission is to be attributed to Mr. Dryden, and no honest man will question Mr. Dryden's right to be recognized as the father of Industrial insurance on this continent. It is true that The Prudential Insurance Company is a business corporation and that Mr. Dryden devoted the whole of his mature life to its creation and development, but it is equally true that Mr. Dryden's life was marked throughout by charitable works of the most valuable character, and he exemplified the truth of the words of a writer who said, "Truest charity is that which teaches the poor to help themselves." To us whose directed labor has been in the Field, Mr. Dryden and The Prudential Insurance Company were synonymous. Nevertheless, though in the providence of God Mr. Dryden has gone hence, his work abides and we realize the truth of the ancient word which says, "He being dead, yet speaketh."

DIVISION C

MAINE, NEW HAMPSHIRE, VERMONT, MASSACHUSETTS, RHODE ISLAND AND CONNECTICUT

Resolved, That the life of this great man shall be as a book, open for our appreciation and emulation, working as he did with unrelenting persistence, unfaltering

In Memoriam—John Fairfield Dryden

courage, and an inspired far-sightedness towards the accomplishment of the end in view, till verily he reached the mountain top and viewed the consummation of his efforts; from pole to pole, from occident to orient, the abiding strength of the fortress rock personifies to old and young the strength and security of our Company, and this is Mr. Dryden's monument for the ages, this wonderful rock, standing for all time at the meeting of the waters of the blue Mediterranean and the great Atlantic. No greater monument in all the world can a man have to hold his memory in the hearts of men.

DIVISION D

PHILADELPHIA AND VICINITY

We knew him for his broad-gauge fellowship, his uncompromising honesty, his open-hearted, big-souled generosity, and the height and purity of his thoughts. The inspiration and confidence he gave his employees by his fairness and courtesy contributed largely to the upbuilding of this Company.

Mr. Dryden was the father of Industrial insurance in America, the master mind of The Prudential Insurance Company. In his death the community has sustained a great loss, and we, the Superintendents, our best friend.

DIVISION E

PENNSYLVANIA

Our Company has lost the master mind which gave it birth; which foresaw its future, and which planned its progress; the firm hand which guided it through its steady climb upward and onward, and the noble heart which inspired its achievements and gloried in the benefactions which it has been permitted to confer upon mankind.

DIVISION F

OHIO, PENNSYLVANIA AND WEST VIRGINIA

He was our ideal of an able, high-minded and honorable executive officer, ever keenly alert to the best interests of the Company's employees and policyholders alike, his life, great talents and untiring energies being dedicated to the upbuilding of this institution on which he has left the uneradicable impress of his splendid personality.

DIVISION G

MICHIGAN, INDIANA AND KENTUCKY

His loyalty, his courage, his patience, his integrity and persistency were guiding stars to us and made us better men and better citizens.

While Mr. Dryden attained the high pinnacles of fame during his busy life, he left for the generation to come a richer heritage in the great institution he founded and fostered and which makes him one of the greatest benefactors of the age.

DIVISION H

NEW YORK STATE

While death comes as a shock, we would not be so selfish as to indulge ourselves in self-pity—rather would we rejoice that John F. Dryden lived and thereby blessed and benefited mankind; so we would consecrate ourselves to our work and carry forward the great enterprise founded by our beloved dead. It is well that the world has passed forever from feeling a sorrow for the dead. He was the founder

In Memoriam—John Fairfield Dryden

of Industrial life insurance. Through his ministrations millions of people have been upheld, supported, strengthened, benefited. Mr. Dryden believed in his work. He was consecrated to it, and no life insurance company in the world but that is a little different, a little better, on account of the fact that John F. Dryden lived and worked, loved and suffered, endured and achieved.

DIVISION J

CITY OF CHICAGO, STATES OF ILLINOIS, INDIANA AND WISCONSIN

From most humble beginnings in his chosen life work he rose, through courage, integrity, energy and will power, to the highest pinnacle of success. These virtues, by precept and example, were transmitted by him to the thousands of Prudential employees and have resulted in making them the most loyal and enthusiastic body of life insurance workers in the world.

His greatness is best exemplified in the fact that

HE LOVED HIS FELLOW-MEN.

DIVISION K

MARYLAND, DELAWARE, WEST VIRGINIA, PENNSYLVANIA AND DISTRICT OF COLUMBIA

In contemplating his noble character, the picture presents itself to us of a genius in executive ability, an expert in gigantic matters financial, and a statesman whose name and fame will live in the pages of history forever; it was he, and he alone, who foresaw the possibilities of Industrial insurance in America, and by his indomitable will and energy he erected a lasting monument whose name is "Prudential."

DIVISION L

ILLINOIS, KANSAS, MISSOURI AND KENTUCKY

His intelligent grasp of all that pertained to our business and his appreciation of our work are among the many qualities that have endeared him to the great army of Prudential workers. Every hamlet and city throughout our vast country has felt the stimulus of his influence and the benefit of his work. His ability as an organizer was ever a source of admiration to us, as the loyalty of his staff was a source of pride to him. Deep in our hearts we shall always treasure this loyalty in honor of his memory and shall try to perpetuate the same ennobling spirit and high ideals which have characterized his work as our leader.

DIVISION M

NEW JERSEY AND STATEN ISLAND

The passing away of our president affects not only us but the entire nation. No one can feel it more deeply than we who have known him and learned to admire and love him. Therefore we resolve to continue giving our loyal support to our great Company, thereby perpetuating the life work of its founder.

In Memoriam—John Fairfield Dryden

DIVISION N

NEW JERSEY, NEW YORK AND PENNSYLVANIA

Through the death of our beloved president the field force has lost a kind, wise leader and counselor and the policyholders of the Company a stalwart champion and friend possessing the sterling qualities of integrity and honor.

We, the members of this association, give testimony of our grief, because of our great loss, and extend to the bereaved family our great sympathy in the irreparable loss they have suffered.

DIVISION P

IOWA, KANSAS, MICHIGAN, MINNESOTA, NEBRASKA, OKLAHOMA AND WISCONSIN

His life was as an open book that he who ran might read. We ever appreciated his uplifting leadership and mourn with sorrow his passing. From the Atlantic to the Pacific his name is known in millions of homes. The benefit of his life work is best shown by the fact that nearly one quarter of the population of the country carry Industrial insurance to-day. In the hearts of millions the name John F. Dryden will be enshrined for years to come, because he has helped to bring comfort and financial aid to millions at a time when aid is often most needed.

DIVISION Q

CALIFORNIA, COLORADO, OREGON, UTAH, WASHINGTON AND BRITISH COLUMBIA

John F. Dryden was a teacher of thrift and life insurance self-help. In this way he helped the masses to help themselves. His work in the early days of Industrial insurance in America showed signally successful pioneering. Men like Mr. Dryden, who teach others to help themselves, are the best that human nature provides, and the name *Dryden* will be enshrined in the history of life insurance for all time, because of his bringing life insurance within the reach of the workingman and his family. Mr. Dryden had a vision of life insurance for the masses on their own life conditions, and that he built soundly and wisely is shown by the wonderful institution of Industrial insurance which carries its blessings into thousands of homes every day.

CANADIAN DIVISION

ALBERTA, MANITOBA, NEW BRUNSWICK, NOVA SCOTIA, ONTARIO AND QUEBEC

Confidence in our Company's methods on the part of the general public and the spirit of loyalty among its representatives were engendered and fostered by the guiding influence of our departed chief. To these is attributable much of the success which has attended our efforts in this latest territory to be developed by The Prudential.

Conscious that a man's work lives after him, we dedicate ourselves to follow to the best of our ability the course laid down by him.

To those who had the privilege of being intimately associated with him in the family life we offer our deepest sympathy in their bereavement.

"Write me as one that loves his fellow-men."

The Great Value of Mr. Dryden's Life Work as Expressed by the Insurance Journals of the United States and Canada

His work as a public benefactor of the American people bulks large, for through his efforts death has been robbed of its terrors to the working classes, pauperism has been reduced, and habits of thrift inculcated in thousands of homes. Mr. Dryden's monument will be his bringing of life insurance within the reach of the masses.

—*The Spectator, New York.*

Mr. Dryden, in 1875, organized the corporation now so well known the world over as The Prudential Insurance Company of America.

From time to time the Company increased the amount of its insurance as its mortality experience showed a higher profit on the business than the management deemed necessary, and it has, in the course of its career, voluntarily returned to its policyholders, in the form of remitted premiums, many millions of dollars. It has during all that time proven itself to be one of the most potent organizations in the amelioration of human sorrow and one of the greatest helpers in the social uplift that this or any other country has ever known.

—*United States Review, Philadelphia, Pa.*

It is given to but few men to have accomplished as much for mankind.

—*Southwestern Underwriter, Atlanta, Ga.*

He was of those who see all things steadily and see them whole. For the sake of rightness—and he strove unceasingly to avoid error—his courage was of the kind that takes counsel of caution—that first seeks to know and then unflinchingly pushes forward. His career in business is singularly clear of mistakes of judgment.

—*Assurance, New York.*

Mr. Dryden possessed many characteristics which entitle him to be accepted as a standard of manhood. The story of his life presents to the present-day young man a worthy example which can be safely followed.

—*American Exchange and Review, Philadelphia, Pa.*

The Prudential Insurance Company has been a reflex of John F. Dryden—a personal thing, almost a part of the man. He founded it and with it the present humane and marvelous system of Industrial life insurance, the boon of the working classes. His place in the affairs of life as a teacher of thrift and a protector of the home is unique and his name will be honored as long as memory lasts.

—*Insurance Report, Denver, Colo.*

President Dryden was remarkably successful in developing within his Company some of the best underwriting talent in the country. President Dryden has been called the "Father of Industrial Insurance in America," and he might well be designated the progenitor of Industrial life insurance experts.—*The Argus, Chicago, Ill.*

John F. Dryden possessed a singular breadth of mind. With a remarkable mental grasp he saw things in their larger aspects and at the same time he was a master of detail. He belonged to the class of men who build, the class that has made this nation by their genius and energy.—*Insurance World, Pittsburgh, Pa.*

In Memoriam—John Fairfield Dryden

As a work of beneficence of wonderful proportions attained during the lifetime of its founder, The Prudential will stand as a most enduring monument to the memory of its first president, John F. Dryden.—*Rough Notes, Indianapolis, Ind.*

The name of The Prudential Insurance Company will link the name of John F. Dryden with the lives of millions of people who will in future years depend upon and look to this Company for protection. This monument which he erected is more enduring than brass, more imperishable than marble. It will stand as long as humankind are human and dependent upon the co-operation of each other for mutual protection.—*Insurance Herald, Atlanta, Ga.*

We doubt if even a small percentage of the people of this country appreciate what President John F. Dryden of The Prudential has done for the working people. The growth, development and history of The Prudential speak in tribute to John F. Dryden. No eulogy penned by man could approach this silent and yet all-powerful panegyric. The millions paid to policyholders and claimants, the comfort its protection gives to the living, all tell of the wisdom, judgment and ability of its distinguished founder.—*Western Underwriter, Chicago, Ill.*

Master figure in the great world of business though he was—beset and weighted down with problems that so easily might have crushed one whit a weaker man—no pomp or show of circumstance did he permit there being hedged about him, and ever did he hold himself accessible to every friend. He held that even of the humblest man the wisest might learn something—often much. It was not diplomacy that led Mr. Dryden to find time to see those who sought him on business or otherwise, and ask, in that sincere way of his, what he could do for them. It was something more effective, more dependable, than even the finest of diplomacy. It was heart interest, sincere good nature, pure love of fellow-man. Those who really knew the man appreciated that no illustration could so well befit his towering ruggedness of character and general power as the very one that he himself conceived to advertise the great insurance Company whose head he was—the rock of Gibraltar! In this connection be it noticed that advertising experts the world over have freely conceded that President Dryden's selection of a picture of that famous stronghold, to typify the exceeding strength of his Company, The Prudential, was by far the greatest hit ever made in all the history of advertising.

—*Insurance Leader, St. Louis, Mo.*

The man who led the way has gone. The blazed path has become a mighty highway. The man who pointed it out will long be remembered. President Dryden in many ways was a remarkable man.—*Insurance Monitor, New York.*

He was a kind man—a man who viewed life and people from a broad, liberal and humane standpoint. There was nothing narrow in his makeup. He was built on large lines. His vision of life was as wide as it was keen and introspective. He was the kind of man that makes the leader. He could command others and win their respect and friendship because he knew how to command himself. He was a perfect master of his own nature. And thus it was that he towered high above ordinary men in whatever field he saw fit to labor.

—*National Economist, Des Moines, Iowa.*

Mr. Dryden was the pathfinder for Industrial insurance in America, and his whole long life its guide, philosopher and friend, prophet, champion and zealous defender. He wrote upon the winter's field the promise of seedtime and harvest;

In Memoriam—John Fairfield Dryden

he gave to age the fire of youth, the oil of joy for mourning; the sun stood full upon the work of his hands to be seen of all men. He gave to life insurance a wider influence and a broader field. He divided the Jordan of life insurance, and led his people through it into a fair and goodly land. He struck the life insurance rock and Industrial insurance gushed forth and followed his people wherever they went. The most triumphant death is that of the martyr; the most awful, that of the martyred patriot; the most splendid, that of the hero in the hour of victory; the most glorious, that of the man who has found his work and who has done it—fearing no man or thing. John F. Dryden found his work and did it. Sweet be his sleep.

—*Insurance Index, New York.*

There are millions of people who will bless his name for having taught them thrift and made a provision not only for themselves but for their families as well.

—*Insurance and Financial Review, Toronto, Can.*

How much poorer America would have been had John F. Dryden not planned and worked and achieved, none can tell. He conceived a great and beneficent work and carried it to a wonderful fruition. He ranks among the few whose work lives after them, and of whom it may truthfully be said that the world would have been poorer had they never been born.—*The Record, New York.*

His name will also ever appear in capital letters in any future history of American life insurance.—*Views, Washington, D. C.*

There is not a life insurance man in the country who is devoted to his business who will not feel that a great power, a great intelligence, has been lost to life insurance; that a light has gone out. Senator Dryden's career, wonderfully successful in many diverse directions, and his achievement in life insurance, which has no parallel—these things make his passing glorious.—*Eastern Underwriter, New York.*

After the falling of night of November 24th, when the message of death had become common property and a confirmation came in the lightless dome of the Prudential building, it was realized that one had gone whose life had been given to humankind and who, while he had reaped personal success, had given to the world out of mind and heart a largess which inured more material beneficence than any yet given by one man, or by any aggregation of men, in the story of the world.

—*The Expositor, Newark, N. J.*

He was always strong enough to stand bareheaded before the world and state his views of things. His simplicity of manner bespoke his strength of character. He was truly immovable because he ever stood upon a basis of right in everything The Prudential was concerned in. He had a lot of praise in his day and took it all calmly. The life insurance business is proud of having upon its history record such a man as John F. Dryden.—*The Surveyor, New York.*

He was one of the most remarkable men of his country, particularly in the line of life insurance. Seldom has there been seen a man more constant in his endeavors, more liberal in his views, prompter to grasp the details of business, or one endowed with greater executive ability.—*Le Moniteur du Commerce, Montreal, Can.*

The evidences of greatness were all about him, but he remained until the end the same sort of a man that he was at the start.—*Insurance Times, New York.*

Among the giants of American life insurance none is more widely known than

In Memoriam—John Fairfield Dryden

the Hon. John Fairfield Dryden. Throughout Canada, which field was entered in 1909, as well as in the United States the name of The Prudential has become a household word.—*The Chronicle, Montreal, Can.*

In thirty-five years, out of nothing, Mr. Dryden has created insurance protection amounting to two billion dollars, on ten million policies. This he has done and more besides, for he was the father of Industrial insurance in this country, the pioneer who laid the axe to the virgin forests of ignorance, prejudice and inexperience, and tilled the ground and sowed the seed, which has resulted in other billions of protection for other tens of millions of people. *The world is much better for his having lived in it.*—*Insurance Observer, New York.*

Something told him that he could put a life insurance policy into a poor man's cabin, or into a tenement house, and he started out to do it. It was slow work. He climbed a hill for years. But he would not stop. His ideal was dear to him, and he won. The poor man got his policy of insurance. That was the victory. We all know what came after that. You look at the Prudential buildings and they help you to understand something about the vaster building they suggest—life insurance brought to the door of the humblest family in the land.

—*Insurance, New York.*

In public meetings, where the question of Industrial insurance was discussed, he knew the subject well, and always made a profound impression. In the financial world he became as potent a factor as he was as insurance president. In making investments insurance officials must use great discretion, and in that respect Mr. Dryden was one of the best in the business of life insurance.

—*Baltimore Underwriter, Baltimore, Md.*

It was a fitting commentary on the worth of its late president that all the Prudential offices should have been closed during the day of the funeral. The deceased president was a friend to the whole Prudential staff.—*Office and Field, Toronto, Can.*

Mr. Dryden stood high not only in the realms of insurance, but was, as well, a leader in politics and finance.—*Life Insurance Courant, Oak Park, Ill.*

The fame of Mr. Dryden will grow with the years. The work he initiated and perfected affects to-day the immediate welfare and promotes the social independence of probably twenty million persons, and the number is steadily growing at the rate of several millions a year. Industrial life insurance carries its blessings to thousands of humble homes every day, and it may be said only to have started upon the path it is destined to follow in promoting individual and national thrift. Mr. Dryden's contribution to the social economies of the masses of people in the United States has been worth billions to the country and will be worth much more in the future. The pioneer laborer was well worthy of his hire.—*Insurance Field, Louisville, Ky.*

He saw a great work grandly done and needs no other monument.

—*Underwriter's Review, Des Moines, Iowa.*

His career may be summed up in one short sentence of Lowell's—"A noble purpose to a noble end."—*Money and Risks, Toronto, Can.*

His life is an illustration of what confidence in one's self coupled with ambitious enterprise may accomplish.—*Mutual Underwriter, Rochester, N. Y.*

Not alone because he was the president of a life insurance company, but because

In Memoriam—John Fairfield Dryden

of the many things he did, because of his many efforts to leave the world better than he found it, we pay tribute to John F. Dryden.—*The Adjuster, San Francisco, Calif.*

John Fairfield Dryden was a creator, a pathfinder, a leader—a man who has left an enduring mark on the history of the people and a monument to his belief in small things, in diligence, in persistency.—*The Life Insurance Educator, Louisville, Ky.*

His efforts have meant help and hope to millions of people who have been afforded the means to care for their loved ones in a way not possible with the ordinary opportunities given the average man.—*Insurance Vindicator, New Orleans, La.*

Rarely has the death of a man called forth so many expressions of sorrow and so many words of admiration and affection as the passing of John Fairfield Dryden, founder of The Prudential Insurance Company of America. In all of the utterances the note of genuineness has been heard. Whether the President of the United States spoke, or the humblest citizen, the words rang true.

Mr. Dryden was a quiet man. He did not seek the limelight. He employed no brass bands. Yet how far-reaching was his influence, how almost unbounded his success. Probably he suspected less than anybody else how unanimous would be the favorable judgment of his contemporaries regarding his character and his works.

A nation, a State, a city, a great business, the pulpit, hundreds of business associates, thousands of fellow-citizens have paused to pay respect to his memory. As an organizer, an executive, an employer, a statesman, a citizen, a student, a poor man, a capitalist, a husband, a father, a friend, a philanthropist, a financier, an underwriter, he is spoken of in praise, and the testimony comes from the heart as well as the head.

In the community of which he was the chief citizen, men and women and children lined the streets and bared their heads when his body was borne to its last resting place.

In the business in which he was a commanding figure his contemporaries acknowledged his leadership and his vast, creative work, not in halting nor perfunctory phrases, but in the manner which means honest respect for extraordinary worth and strength. Everywhere the testimony is that he was an exceptional man, one of the few who are born in a century.

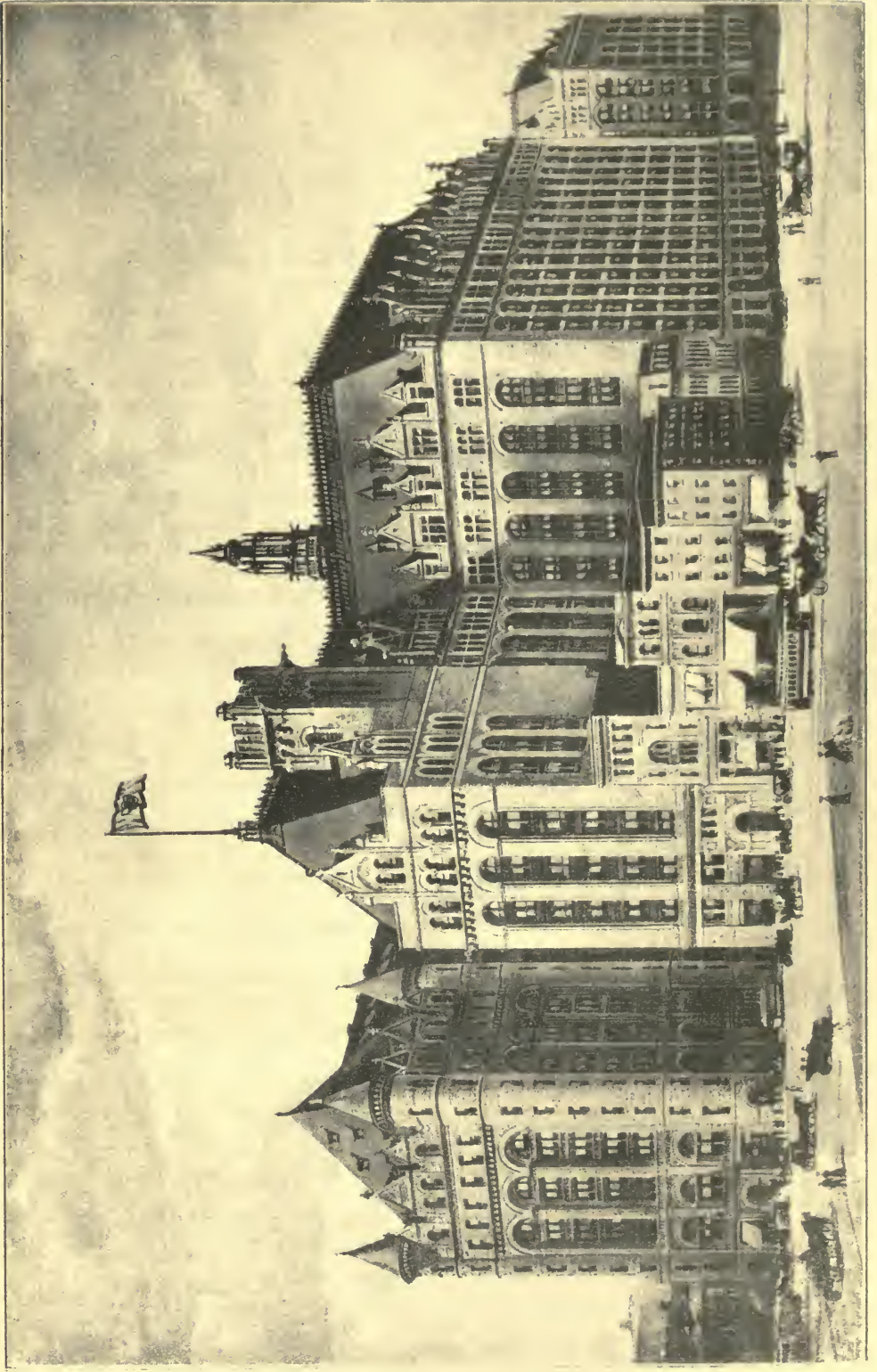
To be a man among men, to be respected during life, to be a living presence after death, requires qualities which, though not unusual in themselves, are rarely combined, in adequate measures, in one man. Mr. Dryden was endowed richly with the elements of greatness.

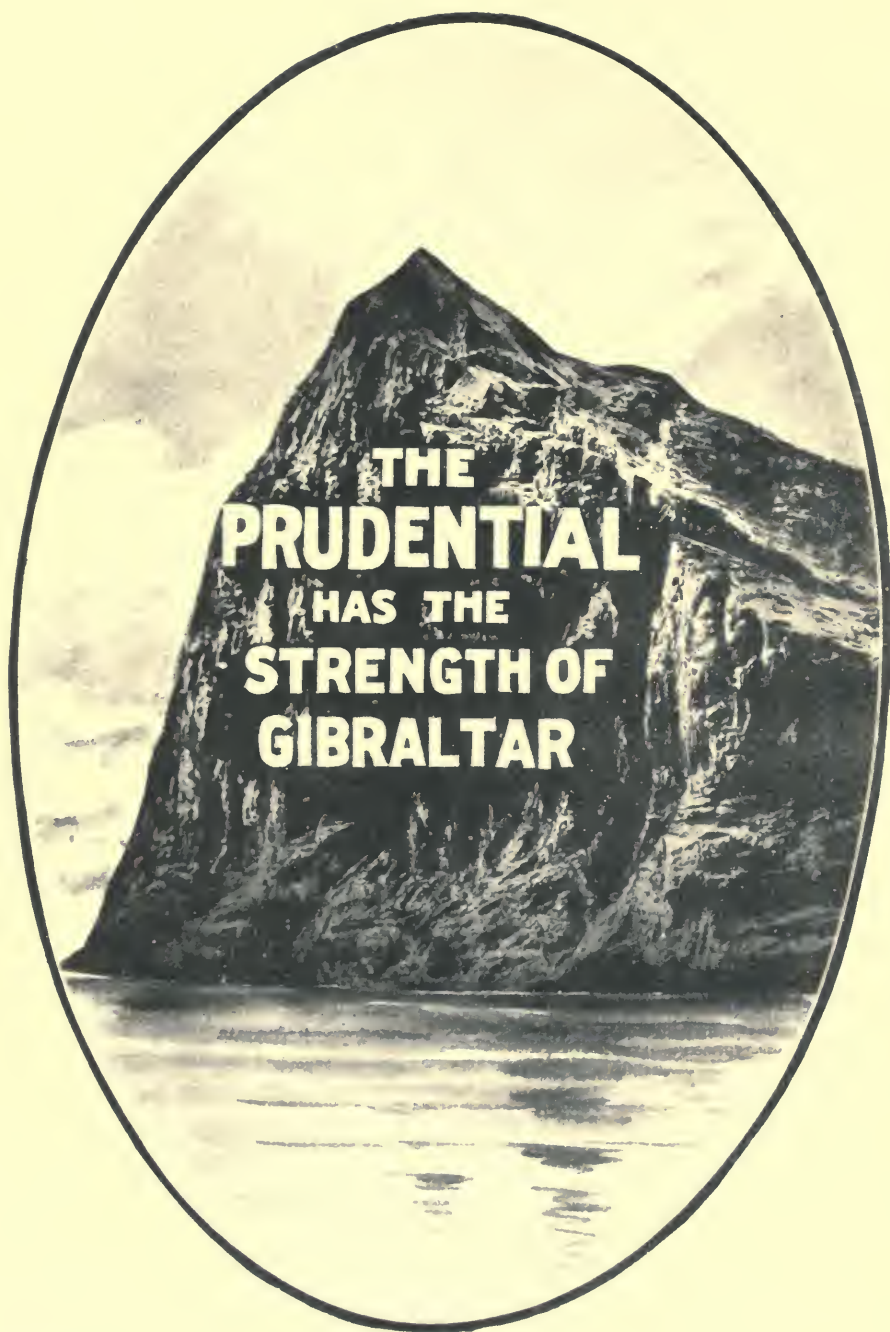
What are the qualities that make a man successful and respected? To repeat the words of others:

Mr. Dryden was calm, clear-thinking, tenacious, persevering, gentle, pure of speech, pure of thought, well-poised, stanch in friendship, shrewd, kind, hopeful, of large ideas, far-seeing, courageous, constructive, honest, able, energetic, of personal charm, magnetic, alert, industrious, confident, commanding, patient, helpful, skillful, determined, earnest, gracious, untiring.

Because he was that stamp of man, every day in the year, he achieved a remarkable success. Enduring fame is his as the founder and the great executive of The Prudential Insurance Company of America. But a greater possession even than that is the good opinion of his associates and fellow-citizens. Few men have enjoyed that distinction in a greater degree.—*Insurance Press, New York.*

HOME OFFICE BUILDINGS OF THE PRUDENTIAL INSURANCE COMPANY OF AMERICA, NEWARK, N. J.





**THE
PRUDENTIAL
HAS THE
STRENGTH OF
GIBRALTAR**

Above is one of the Greatest Symbols of Business Strength, Stability and Impregnability the world has ever known.

It is due to President Dryden's Wisdom, Foresight and Continuous Application of the Rock of Gibraltar Trade Mark that the Name and Fame of The Prudential are known the world over.

What the Newspapers Said of Mr. Dryden's Career

John F. Dryden is dead, but in his long and busy and highly useful life he built a magnificent monument in the great institution of which he was the creator and head, a monument, more imposing than sculptured stone, that links him with the lives of millions of people and will make his name endure as long as the principle upon which he labored so long and with such splendid ability and devotion shall survive.

This work was a benefaction as well to the public as to multitudes of people, mostly of the poorer class, for it stripped the homes of the poor of their worst hardship when death knocked at the door. It is due to John F. Dryden that thousands of people in Newark as well as many thousands elsewhere in the country have been given remunerative employment and that their work was made so agreeable that it is eagerly sought for by wage-earners.

New Jersey never had a more conscientious, faithful and painstaking Senator, nor one whose intellectual powers did more credit to it. John F. Dryden possessed a singular breadth of mind. With a remarkable mental grasp he saw things in their larger aspects, and at the same time he was a master of detail. He belonged to the class of men who build—the class that has made this nation by their genius and energy.—*Newark (N. J.) Morning Star.*

The mind that conceived and the brain that worked out the plans by which The Prudential has been developed from practically nothing to its present position in the insurance world was of no common mold. When others were skeptical Mr. Dryden saw the great possibilities in Industrial insurance, and his zeal and energy never flagged in putting his ideas into practical accomplishment. He created an institution which will long remain a monument to his prescience, his perseverance and his wisdom. It was as an insurance man that Mr. Dryden was at his greatest. The continued prosperity and growth of the great company of which he was the head was to him a labor of love, and to this he gave the best efforts of his life. His genius and conception of the social service that underlaid his view of his business are uppermost in his authoritative writings on insurance. Other business enterprises in which he was interested were merely side issues. The Prudential was first with him always.—*Newark (N. J.) News.*

The magnitude of his own task will appear even greater when future generations stand amazed at the vastness of its results. It is difficult to realize it all. A man near middle age, without power or influence, with desk room in the back of a real estate office, conceives an idea, and presents it, with all the accidents and weaknesses of any other crude conception, to a disbelieving world. And from this it grows to an amplitude almost inconceivable, an institution greater than was the Government of the United States for more years after its creation than the company of which Mr. Dryden was originator has now existed. It is almost incredible that a man who dies within the limit which so many men still consider the period of activity should have witnessed such development of his own handiwork.

—*Newark (N. J.) Sunday Call.*

No citizen ever went to his grave more highly honored for his character and life work than John F. Dryden.—*Newark (N. J.) Evening Star.*

In Memoriam—John Fairfield Dryden

John F. Dryden of New Jersey, who died yesterday, will be remembered as a constructive and creative business man who gave to the American people a new and useful form of insurance. His death will recall a story he himself was fond of telling, of how the secretary of the company, Mr. Dryden, and its chief physician, Dr. Ward, sat up all night to save the life of a woman, whose taking off would have bankrupted the infant society.—*The Telegraph, Philadelphia, Pa.*

His interest in military matters was great, and the prize that he offered for excellence in marksmanship in both the military and naval service of the State or of the nation is something that the marksmen will hold in high esteem for years to come.—*The Observer, Utica, N. Y.*

In the death of Senator Dryden, in New Jersey recently, the country has lost one of the greatest of life insurance men. The esteem in which he was held is shown by the uniformly high tributes paid him by the people and press everywhere.
—*The Tribune, Salt Lake City, Utah.*

He achieved a place in that group of Maine's sons who have made their mark in the world.—*The Express, Portland, Me.*

Studious in his nature, he chose Yale for the completion of his education. What might have been had not his over-zealousness in study broken his health and compelled him to leave here with his course incomplete we can not tell. It is apparent that the interruption in his studies changed the current of his life materially. Perhaps his glimpse of the frailty of health set him to thinking about life insurance. That, evidently, was his work. His contribution to the American insurance structure was a considerable one. The country owes him much, and for especial reasons will long remember him.—*The Register, New Haven, Conn.*

To this little town away up among the foothills of Mt. Blue belongs the honor of producing some of the most eminent and noted men. One of these was the late John Fairfield Dryden, whose recent death has called out sketches of his life and remarkably successful career from the newspapers all over the country. Mr. Dryden was certainly a man of wonderful business capacity.
—*The Chronicle, Farmington, Me.*

His eminence was attained in the business world by his ability as the organizer and head of one of the greatest financial institutions of the world. Mr. Dryden was a man of great business sagacity and of almost unerring business judgment. He was a publicist, but not a politician or a statesman. Mr. Dryden is sincerely mourned by hosts of friends and admirers in private and public life.
—*Orange (N. J.) Chronicle.*

He was the typification of the best that America claims for its peerless citizenship.—*Paterson (N. J.) Evening News.*

A few years ago when the searchlight of publicity was thrown upon the great life insurance companies in this country, Mr. Dryden and The Prudential stood the test without the revelation of a single discreditable act or condition.
—*Trenton (N. J.) State Gazette.*

In Memoriam—John Fairfield Dryden

Mr. Dryden was an insurance expert. His knowledge of the business was grounded on close and persistent study of the economic principles of insurance.

—*Camden (N. J.) Post-Telegram.*

In all the panegyrics and encomiums delivered by eminent preachers and those high in business and professional circles, who had been associated with him or were familiar with the reputation of this remarkable man, there was not a scintilla of exaggeration or attempt at fulsomeness.—*Newark (N. J.) Town Talk.*

He has shown what a young man of humble but honest birth can accomplish and the kind of a heritage he can leave for the benefit of humanity.

—*Plainfield (N. J.) Courier-News.*

John Fairfield Dryden, who died yesterday, was one of the country's greatest constructive business men. His great life work was the placing of life insurance within the reach of the poor as well as the rich.

—*New Brunswick (N. J.) Home News.*

His business success was marvelous, and his name and company are known all over the world. At home Mr. Dryden was an ideal citizen, with means and inclinations which caused him to be liberal in charity and all uplift work.

—*Jersey City (N. J.) Journal.*

His writings on insurance, we believe, are among the classics of that business.

—*Montclair (N. J.) Times.*

A great man is dead! John F. Dryden was a remarkable man in every respect. It is said that some are born great, others have greatness thrust upon them, still others achieve greatness. Senator Dryden was of the latter class. He was not born of the aristocracy, neither did he have influential associations. What he accomplished was achieved, and in that sense he was truly great.

—*Bridgeton (N. J.) Evening News.*

His life should ever be an incentive to young men, as it is an object lesson of the power of concentration and hard work to overcome difficulties.

—*Morristown (N. J.) Jerseyman.*

Tributes from Officers and Home Office Department Heads of The Prudential Insurance Company

The master mind which devised, fostered and extended the beneficent results of Industrial insurance, which has brought so much comfort through material aid to the poor in their time of greatest need, can ill be spared, and the man who has stood for integrity and all civic righteousness will be sorely missed. I shall never forget the charming cordiality and the kindly reception which always greeted me at the board meetings.—*William T. Carter, Director.*

Among President Dryden's most prominent characteristics were breadth of mind, energy and thoroughness. At a time when the two former are being referred to by so many of his friends and admirers it seems appropriate to refer to the latter characteristic.

His thoroughness was best known, perhaps, to those who had the privilege of associating with him in business. He knew life insurance in all its phases more completely than anyone I have ever met. When investments were being considered he was a financier, when the legal side of the business was under discussion he was a lawyer, and from the scientific standpoint he was an actuary.

As an illustration of his thoroughness, it was the unanimous comment of those who followed his testimony before the Armstrong Committee, in 1905, that "Senator Dryden knew his company's business more thoroughly than any life insurance president who appeared before the Committee."

It is pleasant to remember also that with all his business cares and with all his interest in the affairs of State and nation, he never forgot to inquire anxiously as to the health of some employee whom he had perhaps known in the early struggling days of the company and of whose illness he had learned.

John F. Dryden was one of the great men of his generation.

—*John K. Gore, Vice President and Actuary.*

On January 17, 1876, I called at the office of the Prudential Friendly Society, which was then located in the basement of No. 810 Broad street, to speak to Mr. Dryden, who then showed me with pride the entry on the policy ledger of the issuance of our five hundredth policy. The application in this case bears the number 500 in bold figures, in Mr. Dryden's handwriting. Although this policy was for only \$100, it was indeed a milestone, showing progress and an evidence of future possibilities. The enthusiasm of the Prudential founder indicated that the true Prudential spirit was even in those early days to be reckoned with, and that spirit has steadily grown, and to-day is possibly the greatest heritage left to the company by its eminent leader, who devoted his life to the formation and development of this company, now standing in the front rank, a synonym of strength and stability.

The history of the company during the year 1876 was a series of discouraging events which almost made the stockholders believe their investment was without value; but the enthusiastic optimism of Mr. Dryden kept the few agents then employed loyal and industrious. At that time it was thought best to learn, if possible, more about the business methods of the English Prudential, and accordingly Mr.

In Memoriam—John Fairfield Dryden

Dryden crossed the ocean. Through his charming personality he was, though a stranger, shown every courtesy by the officers of the great London company and given every opportunity to study their ways of doing the Industrial business, and he soon returned, better equipped than ever, to establish the great business of Industrial insurance upon a firm footing for the first time in America.

Through the entire history of this company his wonderful grasp of all its details has been the admiration of both the office and the field force, and he was always in close touch with that exceedingly important matter, the selection of investments for the funds of the company, and was largely responsible for its admirable list of securities.—*Jacob E. Ward, Second Vice President.*

Wherever Industrial insurance is prosecuted men engaged in the work have reason to bless the foresight, the judgment and the perseverance of the man who against great odds battled and won the battle for the successful establishment of a scheme of life insurance which reached down and ministered to the needs of millions of our people who depend upon their industry for their support.

He was earnest himself and had the power of communicating this earnestness to others in such a degree that he never met an individual member of the force or a body of our representatives without conveying to them clearer, brighter, better views of the business than they already had. Everything had to give way to this principle: The Prudential must in all its departments, office or field, represent the best in life insurance.

A request from him, in the kindly, friendly and encouraging way he presented it, was like a clarion call to the men associated with him; and to this readiness to attempt anything he asked is attributable the splendid achievements of Prudential men—achievements which made history in life insurance and assisted vastly in building up The Prudential. He asked for, expected, and gave the best.

—*Edward Gray, 4th Vice President.*

He alone knew the obstacles which were overcome during the early years of the company's existence. To one less determined they would have precluded success. To him they were mere incentives to renewed efforts. He never doubted. Where others faltered, he stood firm. Where others wavered, he was steadfast. Where others hesitated, he advanced. He solved every problem which has confronted the company throughout its history.

Success never blinded him to the character of the business in which the company was engaged. He was fully conscious of the character of the trust imposed upon him. His constant aim was to adequately safeguard the savings of those who had trusted in the company. To protect and conserve their interests was an impelling motive in his life.

To those who were connected with the company he always exhibited the most kindly interest and consideration. To all who were in any way brought in contact with him he will be remembered as a notable example of gentlemanly courtesy. The purity of his character and the nobility of his life will remain an inspiration for his associates and his untarnished name an endowment to the company of which he was the founder.—*Edward D. Duffield, General Solicitor.*

A national calamity has befallen us and our hearts are filled with grief, but the colossal achievements of a great career will endure for all time.

—*Willard I. Hamilton, Secretary.*

In Memoriam—John Fairfield Dryden

The esteem amounting to reverence which was held by all those who had the good fortune to be associated with him in any capacity has always been felt by me.

—*F. H. Johnston, Associate Actuary.*

Throughout every act of his business life can be read the inflexible purpose to do his duty as he conceived it, not for material ends but for the realization of higher purposes and for the common good. Chance had no place in his plans and purposes, for he felt keenly his great responsibility and personal answerableness for the ultimate results of any measure to which he gave his consent.

Mr. Dryden was thirty-six years old when he established The Prudential and seventy-two years at his death. Half of his life, therefore, was given to the building of the institution to which he devoted himself with a singleness of purpose and the loftiest motives met with in a business life. He leaves in The Prudential a heritage to the American nation of greater intrinsic worth than philanthropic endowments or charities or gifts by whatsoever name.—*Frederick L. Hoffman, Statistician.*

His life was such that I have always felt it an honor to be associated with the institution that was his great life work.—*H. E. Krause, Assistant Actuary.*

Possessing an astounding power of marshaling facts, he brought convictions where others failed. A rare combination of gentleness and forcefulness, he commanded the admiration and respect of all his colleagues and thus became a dominant factor in all deliberations in which he was a participant.

—*Late George W. Rouzer, Secretary to the President.*

Of the men of his day and generation, I am unable to recall in the history of the United States any one in public or private life who has done more practical good for the uplift and benefit of his fellow-men. Indeed, it can be said in perfect sincerity and with absolute truth:

“His life was gentle, and the elements
So mixed in him that Nature might stand up
And say to all the world, ‘This was a Man.’”

—*Joseph Atkinson, Editor “The Weekly Record.”*

Mr. Dryden and His Grandchildren

Aside from the interests of The Prudential, which were his pride, Mr. Dryden’s chief delight was found in the company of his grandchildren—the children of his son and those of his daughter. It was to them that he turned for pleasure and relaxation and in their chatter he found his greatest joy.

Once he said, in the course of a political discussion, that he would rather be story-teller-in-chief to his grandchildren and their king than President of the United States or Emperor of the Universe.

HIS CHARITIES

Always liberal in thought, Mr. Dryden was equally as free in work of charity. He, however, made no show of what he did in this direction.

—*From the Newark (N. J.) News, November 25, 1911.*

His wonderful career revealed a determined, unswerving, purposeful industry matched by but few men. His enthusiasm and assurance were contagious.

Mr. Dryden was a true and liberal friend of the Young Men’s Christian Association.—*From the Y. M. C. A. Monthly Messenger, Newark, N. J.*

President Dryden's Love for the Prudential Old Guard



Which Has Over 5,000 Members

In January, 1910, President Dryden issued the following letter:

To Comrades, Present and Prospective, of the Prudential Old Guard:

Conceived in the spirit of comradeship, organized, perfected and extended in the interest of our great common cause, the Prudential Old Guard has reached proportions of incalculable importance to Prudential well-being.

As one of the oldest members in point of service, if not in years, I desire in this way to express to my colleagues the feeling of pleasure and intense pride I have experienced in being the recipient of the certificate and badge advancing me to the highest class in our unique and important organization.

To those of the same class, who stood shoulder to shoulder with me in our early trials and tribulations, to those coming along later, whose valiant work aided in expanding success into results of such magnificent proportions, I shall ever feel grateful, and to those yet to come I extend my sincere best wishes for veteran membership with all that that implies.

An honorable organization, with our comrades engaged in an honorable avocation, membership therein is synonymous with loyalty, integrity, high character and all that contributes to a successful Prudential man.

PRESIDENT DRYDEN LIKENED THE PRUDENTIAL OLD GUARD TO NAPOLEON'S

At a dinner of the company held in New York, February 13, 1889, President Dryden said, in speaking of the Prudential Old Guard: "It typifies fidelity, loyalty and persistency in the company's interests, and we mean, gentlemen, to make that organization signify something to you—something tangible and practical in your relations with the company. We want that organization to feel that we have the same confidence in it that Napoleon had in that grand organization of his, whose skill, bravery and achievements electrified the world, when he said, 'The Old Guard dies, but never surrenders.' And so the Prudential 'Guard' will never surrender until the Prudential flag is carried into every city and town of this great domain."

President Dryden's Successes

Senator Dryden was the man to carry out with marked success the first advertising campaign of great magnitude ever undertaken by a life insurance company and through his efforts and the consistent and constant publicity of the forcible trade-mark of this Company, "The Prudential Has the Strength of Gibraltar," he made the name of The Prudential a household word the land over.

* * * * *

When in the Senate he presented a valuable trophy, known as the Dryden Trophy, with the purpose of increasing the efficiency in marksmanship among the National Guard and Regular Army and Navy organizations of the United States.

* * * * *

President Dryden was undoubtedly one of the foremost figures in the life insurance world. In disposition he was noted for his charm and gentleness of manner, combined with a high degree of forcefulness. By his associates in business and his friends he was highly esteemed and loved.

* * * * *

Senator Dryden's home life was ideal. An atmosphere of perfect congeniality and mutual affection pervaded the entire family circle, and although he and Mrs. Dryden were fond of society, in the usual acceptance of that term, they were fonder still of quiet home pleasures.

* * * * *

In 1895 he appeared before the insurance committee of the Massachusetts Legislature and, in a speech full of the facts and figures of experience, successfully demonstrated the fallacies of the proposed bill to prohibit the insurance of children.

* * * * *

The steady faith, the unconquerable will and indomitable energy of Mr. Dryden in his early days carried the company through several crises and overcame many formidable difficulties, until The Prudential became firmly planted and began its great growth. The Prudential has now over 259 million dollars in assets, 241 million dollars of liabilities, including 202 million dollars of reserve. The surplus is over 18 million dollars.

As United States Senator Mr. Dryden secured for New Jersey the construction of some of the Government's largest war vessels, and had returned to the State of New Jersey over \$600,000, interest due to the State from the Federal Government on unpaid Civil War claims.

Not to be filled in by the Agent. } No. /

ADULT APPLICATION.

THE PRUDENTIAL FRIENDLY SOCIETY,

NEWARK, N. J.

DECLARATION TO BE SIGNED BY THE APPLICANT.

I declare that the answers to questions Nos. 1 to 20 inclusive, hereinafter stated, are strictly correct, and that I have withheld no material information. I agree that those answers and this statement shall be the basis of the contract between me and THE PRUDENTIAL FRIENDLY SOCIETY for securing the benefit herein applied for, and which, if granted, shall be on terms contained in such Certificate of Membership, as shall be issued in pursuance of this Application. And when such Certificate shall be issued I agree to conform to the rules and regulations of the said Society, which are now or may hereafter be established.

Witness John F. Dwyer Signature of Applicant [Signature]
15 Dated this 10th day of Nov 1875

| | |
|----------------------------------------------------------------------------------------------|-------------------------------------------------|
| What is your full name f..... | <u>Sym A Drake</u> |
| Where do you live f..... | <u>Newark N.J</u> |
| What is your occupation f..... | <u>Banker</u> |
| What is your age next birthday f..... | <u>30.-</u> |
| What is your height and weight f..... | <u>5</u> feet, <u>8</u> inches, <u>122</u> lbs. |
| Are your Father and Mother both living f..... | <u>Yes</u> |
| If living, what is their health? If dead, state age at death f..... | <u>Fair</u> |
| Are you now and have you always been sober and temperate f..... | <u>Yes. -</u> |
| 9. Are you now in sound health f..... | <u>Yes</u> |
| 10. Do you usually enjoy sound health f..... | <u>Yes</u> |
| 11. How long since you have been sick or consulted with a Physician as to your health f..... | <u>Never</u> |

12. Have you ever suffered from Bronchitis, Asthma, Spitting of Blood, Disease of the Lungs, Heart or Liver, Apoplexy, Paralysis, Insanity, Lumbago, Erysipelas, or any other serious diseases? *No*

13. Is there any hereditary disease in your family? *No*

14. Is there anything in your Physical Condition, Habits, Residence or Occupation that makes a risk on your life or health more than usually hazardous? *No*

15. Have you ever been rejected by any Life Insurance Co? *Yes - 10 years ago - now had 10 yrs in Equitable*

16. What is the average amount of your wages or salary? (This question need not be answered unless a benefit in sickness is desired.) *Equitable*

17. Are you now entitled to receive from this or any other Society or Company, any payment in case of sickness? If so, what are you entitled to receive? (Unless a benefit in sickness is desired, this question need not be answered.) *No*

18. What benefit do you now apply for?

| Weekly when sick until 65, | Annually after 65, | At Death, | Table |
|----------------------------|--------------------|-----------|--------|
| \$ 10- | \$ 500 | \$ 500, | Column |

19. How often do you wish to pay contributions? *Monthly*

20. Name and Relationship of the party to whom benefit in case of death is to be paid. Name: *Legal Heirs* Relationship: *Legal Heirs*

Names and addresses of two persons acquainted with your health to be referred to if desirable

| | |
|---------------|---------------|
| Name | Name |
| Address | Address |

AGENT'S REPORT

A. Has the Applicant a healthy or unhealthy appearance? *Healthy*

B. Does the applicant show any indications of intemperance? *No*

C. Is the Applicant lame or blind, or Is there any physical defect or infirmity? *No.*

D. Is the Family of the Applicant Consumptive? *No*

E. From inquiries personally made are you satisfied that the Applicant is in every way thoroughly sound and healthy? *Yes*

F. Does the Applicant appear to be of the age stated? *Yes*

G. Does the Applicant appear to be in good circumstances, and able to keep up the membership? *Yes*

Constitutional
Case at 65
Constitutional
10. percent when sick
500 An after 65
500 at death

I have this *10th* day of *November* 187*5* personally seen this Applicant and am of opinion that he is in *good* health, and Recommend the Society to accept the Application at *first* class rates.

John F. Dryden AGENT
dec

* State whether good, indifferent or bad.
 † Fill in first, second or third class.

Some Sayings of Mr. Dryden

Industrial insurance is the greatest educator of thrift that has ever been introduced to the American public.

* * * * *

Lincoln and Hamilton are foremost types of American ideals in constructive statesmanship. A lifelong Republican and a firm believer in party government and party responsibility, my course in public life has been profoundly influenced by the teachings of these two men, and the influence of Lincoln and Hamilton on the acts of my public life has extended to the conduct of the great institution which I had the honor and privilege to establish in 1875.

* * * * *

Social institutions, like political institutions, can endure only if there is economic justification for their existence, and if they prove their social utility by successful adaptation and readaptation to the ever-changing conditions and circumstances of political and social life. As far as it has been within my power, I have tried to carry this conviction into effect in every important act of my public and business life.

* * * * *

The management of The Prudential Insurance Company is a relationship of trust for millions of persons in all the varying walks of life. The justification of the Company's existence is its advancement of the efforts of its policyholders and their families for better economic and social conditions. The successful administration of its business calls for the most intimate possible knowledge of the conditions which confront the industrial classes. In numberless ways the daily incidents of the business stimulate a sympathetic desire to aid all those who have given the company their trust and confidence in their efforts to attain to better things.

* * * * *

The business that stays is the business that pays.

* * * * *

Industrial insurance in years to come is certain to develop into an agency of still greater usefulness and assume more and more the character of a vast social institution through which most of the uncertainties of life will be effectively provided for.

* * * * *

For thirty years we have managed the company with but a single thought, and that has been to make The Prudential not only one of the greatest but also one of the best life insurance companies in the world. We have been successful, and The Prudential has become in America synonymous with honesty and strength.

From President Dryden's Speeches

It was not until the establishment of The Prudential Insurance Company that a plan of insurance founded upon a system as lasting as the eternal rocks, a system that would stand every test of science, every financial revulsion, that would live through all time and all conditions, not until then, I say, was there organized in this country a company which met, and met completely, the demands of the industrial classes of America. It has always been, and I hope it always may be, the primal aim of this company that security shall stand first and liberality second. In point of liberalizing, in point of studying the welfare of its policyholders, in point of perfecting a comprehensive and equitable scheme of life insurance, The Prudential has blazed the way to some of the most magnificent improvements ever contemplated. In wherever there has been an advance you will find The Prudential. If it was original with us, well and good. If it was conceived by somebody else, we have not been too proud to give our policyholders the benefit of it. The Prudential, that little spot which rose above the horizon twenty-five years ago and was so small that none of the financial astronomers, as they swept the heavens with their glasses, could make it out, has risen to the very zenith, and by its lustre shines a star of the first magnitude.

—*Extract from speech made by President Dryden on the Silver Anniversary of the Company at the Waldorf-Astoria Banquet, 1900.*

We believe that The Prudential as a representative in life insurance stands in the very front rank. If there is a company that offers a better contract to the public, I do not know it. If there is a company with a whiter record, I do not know it. If there is a company that deals more fairly by its policyholders, I do not know it. And if there is such a one, you gentlemen point it out to me and I will guarantee that we will do better.

—*Extract from speech made by President Dryden before the Ordinary Agencies in 1903.*

This is a wonderful business, gentlemen, in which you are engaged. I speak of it now not from the confines of The Prudential's work, but from that great, broad arena which comprehends the whole scheme of life insurance and may be found in operation in every country of the civilized world—a business with a noble history, a business with a lofty aim, a business with a magnificent purpose, a business with splendid results. Like most good and enduring things, its birth was humble and early advancement difficult. Originating back in remote antiquity, it has moved forward by slow stages, but in regular gradation, until to-day it stands upon a solid basis and challenges the admiration of the whole world. It could not be removed from the great scheme of the social and political economy of our civilization without bringing a disaster upon the human race which no man can foresee or measure.

An industrial company like The Prudential offers to the people a perfected and well-rounded-out scheme of life insurance, in that it places its blessings within the reach of all classes, male and female, rich and poor alike. It is the highest development of life insurance in existence.

—*Extract from speech at a reunion of Officers and Agents, January 10, 1900.*

Interesting Extracts from Letters to the Prudential Field Staff by the Late President Dryden

As an old faithful employee of our company we esteem your work; have entire confidence in your integrity and desire, as does the Superintendent, that you with the other old Agents should be a model of accuracy for all the younger Agents in our company.—*May 25, 1880.*

We measure every man by that word "Results." It is *nothing* to us that a man comes with a thousand excuses why he has not succeeded. It is *much* to us if he comes with success accomplished without any excuse. *One* man who succeeds is worth more to us than a *thousand* who come with reasons why they have not succeeded.—*October 5, 1880.*

A wise man always turns experience to good account.—*December 20, 1880.*

Long may your flag wave, and may you, as you wish, double your debit during the coming year! You shall have our earnest co-operation to that end.

—*November 4, 1882.*

It is acknowledged that collecting premiums during the hot weather is far more laborious than canvassing, and it is expected that, during the heated term which will soon be upon us, new business will be pushed forward with greater vigor and earnestness than heretofore. Continued effort, repeated canvassing of the same house, and a determination to insure those who are not insured are bound to succeed in the end, and that man who is the most persistent will make the most money.—*May 31, 1887.*

The twenty-fifth anniversary of the establishment of our company, which occurs next Saturday, October 13th, is an occasion of such interest and importance as to call for more than passing notice. To this company, started, as you are all aware, in the most modest and unassuming way, in Newark, a quarter of a century ago, destiny assigned the task of introducing to the New World a system of life insurance self-help for the industrial masses entirely new to it, so far as practical operation was concerned. It was for this company to take Old World ideas, plans and methods and radically reconstruct them, so that they could be successfully applied in this country—an undertaking that, because of the widely different circumstances, conditions and ways of living of the great bodies of the American people, was believed at the time, by almost every one who had given the subject attention, to be simply a dream of Utopia. How well the company has fulfilled this task; how marvelously successful it has been in surmounting every obstacle and difficulty that confronted it from the very inception, no matter how formidable or how discouraging; how gloriously it has added triumph to triumph throughout its entire career—all this is attested to, in a degree and with an eloquence that can not be expressed in words, by not only what it has itself achieved as an institution of world-wide fame and of national operations, influence and importance, but by what its example and signally successful pioneering called into existence—the whole great Industrial insurance system that is now reaching out its beneficent hands all over the American continent.—*October 8, 1900.*

In Memoriam—John Fairfield Dryden

The Presidential election is now a thing of the past. Upon the issues presented to them for consideration during the late campaign the American people have declared their verdict. This, generally speaking, is that there shall be no change of administration or national policy for the next four years. As for the way in which this verdict has been received by the whole people of the United States—the ready, cheerful and universal acquiescence yielded to the judgment rendered—nothing could be more gratifying to every lover of American institutions; nothing could more assuringly and eloquently bespeak their power, their strength, their stability and their perpetuity. Now is the very flood-tide of opportunity for “the man behind the pen” to show his skill in securing high-grade Industrial and Ordinary applications, likewise the company’s standard of collections. Upon him alone will rest the blame if he fails to see and use it to his purpose.

—November 12, 1900.

As regards peace, plenty, and prosperity, we continue to be the most favored among the great nations of the earth. Our progress is the marvel of the world; our success its envy. So far as our own line of activity is concerned our territory is a soil of such exceeding richness for the expert and up-to-date Prudential husbandman that it fairly teems with opportunity for both Industrial and Ordinary. What we want, then, as the result of this fall campaign is business that will stick; business that will stay and pay, pay and stay; business that will be a source of benefit to all concerned in it and an element of strength and stability to the company. It is only by giving us business of this high-grade, permanent, and persistent character in ample volume that this fall campaign can be crowned with a genuine victory.—August 26, 1901.

The company is proud of its staff of men, than whom there could be none more loyal and faithful, none more determined to advance the great work of life insurance. May the coming year bring you and yours full measure of prosperity, happiness and peace. May our mutual experience and combined efforts to make The Prudential stronger, greater and more enduring bring us constantly nearer to the true brotherhood of man, founded in the dignity of the honest labor of faithful workers joined in a common aim.—December 21, 1903.

The best field force in the world.—December 18, 1907.

More formidable than ever, we therefore pass on from the old to the new [year] conscious of our power for good, profiting by our experience of the past, unflinching in our determination always to furnish the best that human ingenuity can contrive, and adhering, with the utmost tenacity, to our traditional policy of conscientious fair dealing and liberality toward our policyholders.—December 21, 1909.

Conservation of the interest of the meritorious Prudential producer, always sacred with the Home Office, will, in concert with our plans for the preservation and extension of our business, have our fullest attention. *A perfect army of loyal workers, with increased individual earnings*, is the aim.—December 17, 1910.

A Tribute of Honor Agents of The Prudential Will Erect a Monument to Mr. Dryden

A LIFE-SIZE BRONZE STATUE OF THE DECEASED PRESIDENT IS TO BE PLACED IN
ONE OF THE BUILDINGS OF THE COMPANY

To show in what high esteem and reverence the late president of The Prudential Insurance Company, John F. Dryden, who died on November 24th, and who was the father of Industrial insurance in America, is held by the field staff of the company, the Staff has organized the "John F. Dryden Memorial Association," the object being to erect a permanent tribute to their deceased chief. The movement was simultaneous among the thousands of agents and it was explained to President Forrest F. Dryden and the directors of The Prudential that the field men planned the erection of a life-size bronze statue of the deceased in the corridor of one of the Prudential buildings, at the same time requesting approval of the plan. This was granted under the condition that no employee of the company is to be solicited for a contribution. The estimated cost of the statue is about \$15,000.

—*New Jersey Freie Zeitung, Newark, N. J., March 27, 1912.*

A MEMORIAL TO JOHN F. DRYDEN

A memorial bronze statue to the late John F. Dryden, the creator of the great Prudential institution, probably to stand in the vestibule of one of the imposing office buildings he erected, is the thought of the thousands of employees of the company. It is possible that the idea will expand and that the memorial will be more than the affectionate tribute of the Prudential force, for hundreds of admirers of Mr. Dryden would like to join in such a testimonial. But it is eminently fitting that the man who accomplished so much for the benefit of the multitude and contributed so greatly to the welfare of his city should be remembered in enduring bronze.—*Newark, N. J., Evening Star, March 27, 1912.*

WHEN we consider the enormous extent of insurance, how it affects every commercial and private interest, how it enters every home from one end of the land to the other, how it sustains individual effort, enhances individual credit, and provides security against possible contingencies not to be guarded against by any other means yet devised, I question if the ingenuity of man could invent or design another method so completely within the spirit of our nationality and an interest of such supreme importance to the people of this land.

—*John F. Dryden.*

