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JOHN F. DRYDEN

Announces his Candidacy for the United States Senatorship.

John F. Dryden, President of the Prudential Insurance Company, has formally announced his candidacy for the position of U. S. Senator from New Jersey, to succeed the late William J. Sewell.

Senator Thomas N. McCarter, leader of the Republican majority in the State Senate, has been designated as Mr. Dryden's campaign manager. He says that Mr. D. is in the fight to win. This announcement was not unexpected. While the Prudential President has refused to even discuss his prospective candidacy while Gen. Sewell lived, there has been a quiet canvass going on for several weeks. Mr. Dryden, frankly stated to a reporter that he will use all honorable means to secure the votes necessary to elect him. He said:

"I shall make a canvass of the members of the Legislature. I hope to have the united support of the delegation of Essex County, and I have received assurances from other counties that while their first votes will be for other men, I shall be second choice. The situation now is not like the usual election of a Senator, when members of the Legislature are elected with the understanding that they shall vote for this or that candidate. Now members have been elected, and a canvass must deal directly with them. I shall endeavor to see each member, and shall use all honorable means to secure a majority of votes."

Mr. Dryden then referred to the claim made by some people, that a certain section is entitled to the Senatorship, and showed by history that sectional residence has not been considered in electing a U. S. Senator. Mr. Dryden belongs, not to a section, but to New Jersey at large.

Sketch of John F. Dryden.

John F. Dryden is justly entitled to rank as the father of Industrial Insurance in America. Born near Farmington, Maine, Aug. 7, 1839, he early moved to Massachusetts with his parents. Intending to follow the legal profession, he entered Yale College, but health failed and he was obliged to leave the University. He became interested in the subject of life insurance, and read with avidity everything he could find on the subject, then engaged in the business. About 1865 he studied a report made by Eliza Wright to the Massachusetts Legislature referring to Industrial Insurance as then operated in England. Mr. Wright doubted if such a plan could be successfully operated in this country. Mr. Dryden was convinced to the contrary. He then prepared a table of rates, and matured a plan that he believed could be applied and successfully operated in America. He went to Newark, N. J., in 1873, and there, with the assistance of citizens, organized a friendly society modeled on the English plan, meanwhile having obtained from the New Jersey Legislature an act authorizing the formation of a company such as he had in view. This society was merely experimental; it did no business to speak of, but it served to thoroughly convince Mr. Dryden and his friends of the complete feasibility of his plan. Oct. 13, 1875, "The Prudential" was organized. Its history and success are familiar to everyone.

John F. Dryden, president of the Prudential Insurance Company of America, and a leading capitalist in banking and other large enterprises, has his home in Newark. In person he is tall, spare, and well-knit. In demeanor he is dignified, yet kindly and courteous. In mental ability he is equalled by few of

the men who have attained, like him, great success in life, and few men are equal to the great burdens and responsibilities that Mr. Dryden has borne for years, and that he seems to bear lightly.

John F. Dryden is of old New England stock. He was born on Aug. 7th, 1839, at Farmington, Me., and was educated for the legal profession. His training in law has been of great use to him in his subsequent career. He was not very strong physically, and was of a retiring and studious disposition. At Yale University, where his parents sent him, he devoted himself closely to study, with the result of impairing his health, and by the advice of physicians he was compelled to give up his hopes of graduation and left the university.

The subject of insurance early engaged Mr. Dryden's attention, and he devoted his time to a study of its principles, mastering the theory of finance, the construction of tables, averages, percentages, compounds, futures, and scientific monetary economy. About 1865 he obtained a report on the subject of Industrial Insurance, submitted to the Massachusetts Legislature by Prof. Eliza Wright, the State Insurance Commissioner. It criticized the method of the Prudential Insurance Company of London, England. Mr. Dryden procured all the reports of the Company and analyzed them, and decided that the Commissioner was wrong. This gave him the idea of formulating an industrial insurance system for the United States. He submitted plans to some New England capitalists, but they were not received with favor.

In 1873, Mr. Dryden went to Newark and interested such men as Noah F. Blanchard, William H. Murphy (father of Governor-elect), Horace Alling, Leslie D. Ward, and others. A bill was passed by the Legislature and, in 1875, The Prudential Insurance Co. of America was founded. From its inception Mr. Dryden was the soul and spirit of the enterprise. For several years he was secretary, and when Mr. Blanchard, the president retired, he succeeded him.

The steady faith, the unconquerable will and energy of Mr. Dryden carried the company through several crises, until the company became firmly planted and began its great growth.

Mr. Dryden was one of the founders of the Fidelity Trust, which is about to increase its capital to \$5,000,000, and to organize two more banks into one large bank under its control. He is largely interested in the North Jersey Street Railroad Company, and is one of three owners of the Newark and South Orange line. These and other interests are, however, commonplace to him compared with his love for the Prudential, the great child of his creation.

A Republican all his life, Mr. Dryden has taken an active interest in public affairs. In 1890 he was one of the New Jersey Republican electors, and served again in that capacity in 1900. When the term of United States Senator Smith expired, Mr. Dryden was put forward as a candidate for the seat, but he made no effort to attain it, and gave no encouragement to his friends. Engrossed with business affairs, he has shown no desire for public office, though always keenly alive to party interests. In the last campaign for Governor he appeared at a great meeting in the Newark Auditorium, and made a brilliant speech in favor of the election of Franklin Murphy. To the party organization he has been a generous contributor. He is one of the State committee to raise a fund for a memorial to the late President William McKinley, at Canton, Ohio, and he is a steady contributor to religious and charitable objects.

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