

Life Assurance for Women.

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"A woman of real genius, I know, but what is the upshot of it all? She and her sex had better mind the kitchen." This masculine outburst, alluding to the author of "Aurora Leigh," expresses well the opinion of woman's position, even as late as the middle of the last century. Woman's particular worth was conceded, so long as she stayed quiet in the house, and never said "No" when the world said "Ay." But the trend of the last half century has been away from all that, and woman's independence is one of the striking features of society in the beginning of the twentieth century.

Woman has passed from family dependency to self-dependency. Her worth has a decided economic value in the community, and by its means she supports herself and very often others of her family. There is now no profession or industry in which women may not engage, and the money result of a woman's labor forms a fund over which she has control, making for her personal and proprietary independence.

But along with woman's entrance into the industrial world and her enjoyment of her new privileges have developed new duties and responsibilities. Whereas, in earlier times, the father was looked to as the bread-winner for the entire family, the duty is now shared in many instances by one or more of the daughters as well as the sons. Many a woman, too, through force of circumstances, finds devolving upon her the care of an aged parent, an invalid sister or brother, the helpless children of her own or somebody else's family, and as a rule she takes up such duties bravely, feeling her right to take her place as one of the independent doers of the world's work, she is ready to meet

her share of the duties and responsibilities involved.

One of such responsibilities confronting many women is the need of making some provision for herself, or for those dependent upon her, when she shall no longer be able to compete in the world market for wages, but how to do this is the question, especially for those whose earnings are not large enough to allow for much saving.

More and more women are coming to think of life assurance as a means of providing for contingencies. In modern financing, life assurance has for some time figured largely in the accounts of men, but until quite recently even self-supporting women have been slower to see its advantage. Now the leading companies write policies for women at the same rates as for men, and every woman ought to ask herself "Is not worth while for me to take out policy?" To the woman who has children, whether she is a widow or not, it seems clear that life assurance is, not a duty, at least an excellent plan for assuring to the children certain means in case of her death. Or suppose she takes out an endowment policy while her children are quite young, by the time the boy or girl is ready to enter college the endowment falls due, and the money is at hand for education. The endowment plan too, appeals to the woman earning her own living, whether she expects to continue among the wage earners or not; suppose while she is young, she takes out a fifteen or twenty year endowment policy for a thousand dollars, the premium will in ordinary cases scarcely be felt as a burden, the money might otherwise be spent on matinee tickets, extra gloves, chocolate or other luxuries. She will feel obliged in necessity, to save until the premium