

### The Value of Life Assurance.

The increase in popularity of life assurance may be seen in the fact that the press is giving more attention to it. The East Toronto Standard devotes considerable space each week to the subject. A recent issue has this interesting article :

"The subject of assurance is only beginning to be understood by the people generally, though in other countries, especially Germany, the question has become so important, that the government of that country has seen fit to take up the matter and make it a national institution, in fact, has made it compulsory on the people to take out policies of life assurance. We do not intend to suggest that life assurance should be made compulsory in this country, no matter how fascinating the idea may be, as the companies doing business in Canada have reduced their systems to so fine a point, and at rates within the reach of all, however humble the occupation. But, we would suggest that assurance be made a part of the curriculum of our public schools, so that the rising generations will be able to grasp the idea in its fullest extent, and such study of the subject would inevitably increase the volume of assurance, and more particularly life assurance.

"If the merchant, farmer, mechanic, manufacturer or, in fact, anyone owning houses or other buildings, find it necessary to insure them against loss, then how much more and for the same reason should the life of every man, woman and child be assured, as a provision for any possible contingency. The time is ripe for the propagation and general dissemination of the knowledge of life assurance, which, if properly understood and acted upon, would be the means of banishing poverty from every door.

"Twenty-five to thirty years ago a great many people looked on assurance

money almost with horror, and in many cases termed it blood money, and an assurance agent was received with about as much welcome as a lightning rod agent is received by our more enlightened farmers of the present day.

"The old line companies of Canada are a solid body, and money invested with them in life assurance policies is as is proverbially said, 'As safe as the Bank of England.'

"Princes and potentates, diplomats, scholars and the most profound thinkers of the universe have fallen into line, and it would be a hard matter at the present time to find a man of any distinction who is not numbered amongst the assured in some company or other.

"If it behooves men of this class, who presumably are beyond the peradventure of stringency, how much more should the matter of life assurance be taken in hand by the father of a family whose means of support come to a sudden stop at his death or disability. As expressed by a prominent financier, 'life assurance is the coming thing.'

"Plans of assurance have been formulated by most companies to meet the incomes of every class of people, so that no man need leave his wife or his offspring to that cruelest of all institutions called charity or gaunt poverty. Delays are dangerous. Make some provision by using some portion of your savings, which could not be invested in any safer company than an old line life assurance company."

### Why Christmas Comes.

Hang up the holly and the mistletoe,  
Build up the fires and let them redly glow,  
Set out good cheer in all your happy homes,  
For this is why the Christmas yearly comes.  
Renew old friendships, and forgive all wrongs,  
For loving kindness to the time belongs;  
Be generous to the poor and needy ones,  
For this is why the blessed Christmas comes.

—LILLIAN GREY.