

ments may startle and astound, the chief charm will no doubt be found in the pristine, primeval character of that new wonderland which has hitherto been secure from invasion in its isolation and its inaccessibility. The serried ranges lack nothing of the poetic romance and the old-world picturesqueness of the Alps. They have an irresistible lure, a unique attraction, in their savage, untamed magnificence, and their vast expanses, in which the whole of Switzerland might be lost.

## Attend to Your Life Assurance.

It is never agreeable to think about death says *Life Insurance Independent*. It is ever so much more agreeable to think that one's life will jog along for the usual span of years in the old, sweet, familiar way. But there is always that incalculable chance that in the midst of our comfortable dreams we may receive our final summons to leave our life work, unfinished and confused as it is, and be numbered with the great majority. This is a liability that we can never shake off no matter how carefully we plan to stick to life. It follows us like our shadow, invading our most gay and optimistic moods as the ghost of Banquo invaded the guest room of Macbeth. But such is our inborn confidence and buoyancy that we never think the lightning will strike us until it has actually done so.

One thing we can all do, and it is about the only thing we can do, to prepare for such a time. It is to shape our worldly affairs and interests so that the ethical objects for which we live shall not be defeated when we die. If we get this question settled once for all—if we have made due provision for those we love, and made it accessible to them after we are gone, it will take a load off our own minds, besides saving them from a possible life of misery. This ought to be an extremely easy matter to put right. It is just what any sensible man would do to-day if he knew he was going to die to-morrow. And yet men's inertia and indifference in respect of this all-important precaution is amazing. There are plenty of men, and still more women (and of course in such a matter the women often have a decisive voice), who, while admitting the hazy probability of their being prematurely taken off, will not put pen to paper to sign any document which would be an effective protection against the mad risk they are running.

Taking out an assurance policy has no tendency to make us die any sooner. On the contrary, there is ground for believing that by the tranquillity of mind and ease of conscience which it produces,

it directly promotes longevity. But death *does* come, both to the assured and the unassured, and just as everyone can, from his own experience, recall many examples of families plunged into want through the sudden taking off of an unassured bread-winner, so there are also many telling examples of bread-winners who, by submitting to be assured at a lucky moment were able, when death overtook them soon afterwards, to leave their families relatively well off.

Life assurance companies are continually teaching, by word and example, the uncertainty of human life, and the urgent importance of every man's firmly and bluntly accepting the situation and adjusting his affairs so that death, when it comes, will do least harm. To men's families, to those innocent, frail beings for whose existence one is responsible, and to the wife that one has taken to his bosom,—it is surely due to those defenceless sharers of our joys and sorrows, that we should use all the forethought of which we are capable to see that they shall not meet with shipwreck on the bark which we pilot. Let no man lull himself into an imaginary security, and dream that all is well. All is not well, and never can be well when a storm may come at any moment and wreck the craft with its precious freight. Good wishes and hopes will not avail. God is good, but God is not the responsible party in this case. *We* are the responsible parties. We are confronting the danger and we know it. Let us, therefore, act at once and act wisely. Should we not act as if to-morrow was to be our last day?

## If Not—

Have you any life assurance?

If not—

Would your widow have any substitute for your salary, fees or wages?

If not—

Could she feed and clothe and care for herself and your children?

If not—

Could she pay the taxes on the home and the interest on your mortgage?

If not—

Could she prevent foreclosure of the mortgage and the sale of the home?

If not—

Could she pay rent and keep the family together without your salary?

If not—

Don't you think it is time to provide for her a monthly income, in case your salary, fees or wages cease by death?