

to turn it into cash is pressing. Even deposits in banks are inaccessible until certain legal forms are complied with.

A life assurance policy stands superior to every other estate that a man can leave to his widow. It is the one sure thing that she can count on at the time she needs it. Put all the assurance money you can in your wife's name and while you are alive you will not regret it, and when you are dead neither will she.—Insurance Observer.

Life Assurance.

The great work of the life assurance agent (the Union Central Advocate says) is to persuade men to construct, when the sky is clear, a roof that will protect themselves and their families when the rains of misfortune fall.

A Contest.

In order to celebrate the President's eightieth birthday, Mr. John A. Tory, Supervisor of this Company for Western Ontario and Michigan, on the 23rd November last, inaugurated a contest amongst his agents, to close on the 20th January. An effort is being made to have each of the men write during the period a thousand dollar life assurance for each year of Mr. Macaulay's age. Needless to say business is pouring into Head Office from the agency.

Advantage of Monthly Income Policy.

An interesting example of the worth of a monthly income policy is furnished by the case of the late George C. Morrison, a prominent banker of Baltimore and chairman of the Democratic State Committee of Maryland. A recent issue of the New York Life's bulletin contains a letter written to the company by Mr. Morrison's widow in which she shows her appreciation of this form of assurance, which pays her an income of \$100 a month for life. Mr. Morrison had paid only two premiums to the company, yet, as he had paid his 1913 premium in advance, the company paid his widow a dividend of \$109.24.