## Rich Men and Life Assurance.

That life assurance strengthens credit is demonstrable, says The Monetary Times. Credit is often the principal asset of a wealthy man. Mr. Armour, of Chicago, once said that he made money by borrowing other people's money and using it better than they could. A prominent politician has declared that good-will and credit are often the most valuable assets of a concern, more so than the visible property. No wise man of means allows visible, combustible property to be uninsured against possible loss by fire. How much more important that such brains as have built up a large enterprise should be assured for the protection at least of their families! Adequate life assurance strengthens credit while plans are devoloping. There are times, when financial conditions are acute, when the death of that member of a firm, chiefly giving it credit, has put an otherwise prosperous business into the hands

of a receiver. Some years ago the paralyst of one of the wealthiest men of Net York put his prosperous corporation in the hands of a receiver in forty-eighours. The fact that the mercant agencies quote the amount of life assurance carried illustrates the credit value of life assurance to wealthy men.

Credit, with the individual, ceases death. Estates can rarely borrow, at only with much legal work. Credit not always or usually a mere matter interest and collateral. Loans are if fear or favor. Both cease when a m is dead. Numerous cases are known every banker and man of affairs, not on where the inopportune death during acu financial conditions and while credit w strained, has ruined an otherwise properous estate, but of many other case where, had death occurred before the maturity of plans, the estate would have been ruined.

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