

### More Than an Investment.

Many people look at life assurance from the wrong view-point. They leave out of their figuring the primary object of life assurance, which is protection in the event of death. The Weekly Underwriter thus discusses its value:

So much has been said about life assurance as an investment that many people have come to regard it as they regard investments in houses or lands or stocks and bonds, losing sight of the real purposes which it was designed to serve. For example, a speaker at a recent gathering of fruit-growers suggested that an orchard might take the place of a life assurance policy. One may concede that a man can make, from almost any form of investment, greater gains in a term of years than can be realized from life assurance, without in any degree weakening the hold that life assurance must have upon the people, as the only investment the entire sum of which is available at need, at once. A man may invest a hundred dollars or more a year in life assurance, and in case of death the whole sum, say \$5,000, is available for his family. It is difficult to understand how any man could undertake the care of a wife and children when his death would leave them unprovided for, without making provision for the possibility of such an event. Besides, life assurance enables a man to live with a degree of comfort which would be madness without it. The future secure, he can indulge in luxuries impossible to the man with a family thus unprovided. It should be the aim of a man's life not so much to accumulate great wealth as to surround himself and his family with the comforts of life, to educate his children, and thus advance civilization. With his life assured he can go further in that direction than he would otherwise dare to go or than he would be justified in going.

The orchard is good when it comes into bearing. Any investment is good when it reaches the point where it produces a living for the family. But what about the meantime? Who or what is to stand between the family and want if the investor does not complete his investment? Let him have his orchard by all means, but let him also remember that the man who plants a tree does not always eat the fruit of it. It is only life assurance that comes at once into full bearing, because it is life assurance alone that puts behind a man's individual investment thousands of other investments to make it secure."



### No Matter—Be Assured.

"No matter what may be the object of your solicitude—be insured—whether you are thinking of the maintenance of your general health, or of comfort and competence in your old age, or of the interests of wife and children when you may be no more, or of a provision for your boy when he reaches mature age, or of the happy marriage and the wedding portion of your little daughter, one day to be, you hope, a blushing bride, now a tiny, prattling fairy of two or three years—never mind the subject matter—be insured."—Charles Dickens.



A New England statesman was referring to the dry humor of the late Senator Hoar.

One day Senator Hoar learned that a friend in Worcester, who had been thought to have appendicitis, was in reality suffering from acute indigestion.

Whereupon the Senator smiled genially. "Really," said he, "that's good news. I rejoice for my friend that the trouble lies in the table of contents rather than in the appendix."