



IN THE BAHAMAS—SISAL FIELD, NASSAU, N. P.

### Uncertainty of Life.

The uncertainty of life for the individual, and the fact that the death rate among many may be known approximately in advance, constitute at once the necessity and the basis of life assurance, by means of which a man may secure to his dependents something of the value he would earn for them if he lived. Life assurance differs from every other investment in this, namely: It puts something in the place of the life taken away. These facts carry upon their face this three-fold lesson:

1. No man, with dependents and without an ample fortune, can afford to be without life assurance. If not assured, his family carries the risk.

2. If you have any need for life assurance, and have good health, the only safe course is to assure at once. Next week may be too late.

3. If you are already assured, keep up your policy for its full amount. You can do it with less self-denial than your family could do without the assurance in case of your death.—Business.



"Ten thousand dollars" in a life policy is putting in a good word for your wife.

### Insurance Psychology.

Conscience—"What is your income?"

Citizen—" \$2,000 a year."

Conscience—"How much life assurance do you carry?"

Citizen—" \$1,000."

Conscience—"What will your family have to live on if you die?"

Citizen—"My life assurance, of course."

Conscience—"What! You expect your wife and children, in the event of your death, to live all the rest of their lives on the half of one year's income? Preposterous!"

Citizen—"I hadn't thought of it in that light. What do you advise?"

Conscience—"You are still young and can buy assurance cheap. Economize a little; live on \$1,750 a year, and invest the whole of the remaining \$250 as a life assurance premium. That will buy you a policy for \$12,000 in one of the best assurance offices. That amount increased by bonuses, and wisely invested by your wife, in the event of your death, will give her a permanent annual income towards the support of herself and children."—Exchange.