

Are You Assured?

It isn't a question of whether you wish to be, but only, ought you not to be, assured?

It isn't whether you like the idea, but only, isn't it the prudent, common-sense thing to do?

If you are a salaried man, or a wage-worker, no matter how large your income, your family depend upon you, and the larger the income the greater the dependence.

If you are in business for yourself, your capital, and even your ready cash, is often closely invested, and if you should be taken away a few thousand dollars would not only relieve your family in the emergency, but often save more than its face value by enabling your family to avoid business sacrifices. Very often this has proved true—but sometimes the sacrifices are made because there is no assurance!

If you are well-to-do, or even wealthy, there is no safer or more satisfactory investment than an endowment, or some form of assurance debenture, as a guaranteed instalment or annuity contract. These may be arranged to mature for yourself in later years, are practically as safe as government bonds, and pay better; in fact, pay as well as the savings banks, besides the protection to your family if you should be taken away.

"If you should."—Think about that for a moment! You are the same flesh and blood as the rest of us. It is always "the other fellow" who is going to die—it isn't you, of course. But somehow the inevitable law of the average duration of human life gets in its work, and somebody has to go early to maintain the average. It is at least a prudent thing to consider that possibly you yourself may not live to be as old as Methuselah!

But the best part of the old-line life assurance contract is that, while

giving your family solid protection against the contingency of your death, you need not "die to win." You are not bound to increasing assessments, with no assets but "passing the hat." You have a nonforfeitable contract of guaranteed surrender values after three payments have been made; you are steadily accumulating a fund of cash or assurance which you may use as collateral security if necessary; you are maturing a solid cash reliance for your own later years. It is a solid investment, on a safe, conservative basis, backed by abundant capital, with success established beyond question. It has well been said that "the experience of the whole commercial world can point to no such permanency as is seen in the life companies, nor does any class of institutions compare with them for uniformity, safety and reliability."—The Spectator.

Premature Enthusiasm.

One Sunday not long ago, in a town not more than one thousand miles from Houghton, a newcomer named Jones went to church and deposited \$100 in the contribution-box when the deacon passed his way. The preacher, not being used to such generosity on the part of his regular parishioners, inquired of the stranger as to the reason for it. Mr. Jones said that he had just started in business in the city, and wanted to help along every good cause. The preacher returned to his pulpit and announced that he intended patronizing Mr. Jones, and asked all of his congregation who would do likewise to stand up. The congregation arose *en masse*. While the flock was still standing the preacher asked Mr. Jones what his business was. Jones replied, "I'm a saloon-keeper."—Houghton Mining Gazette.