

Eight thousand dollars might have been beyond his ability to carry, but \$2,000 or more would have been well within his means. Twenty cents a day would have done it.

The question is squarely up to the average man. Will he estimate now what his support means to his wife and take steps to secure it for her, or will he dodge the responsibility and leave the calculation to be made, and made in vain, by his widow?

Civilized and Savage.

There are many points of difference between the civilized man and the savage. Let us point out two. The civilized man has greater powers of foresight and a more highly developed sense of responsibility.

In respect of power of calculation the savage is superior to the brute beast, but he is far beneath the level reached by his civilized brother. His actions are performed with a view very seldom to more than their immediate effects. There is little reflection upon effects of similar actions in the past or calculation upon what the future effects of such actions may be. He is governed more by the impulse of the moment than by any consideration of the after effects.

The civilized man is more prone to weigh and estimate the future consequences of any action, to take into account contingencies that may arise at a later date. A large part of his present is determined by reflection on the past and calculation of the future. In other words, he exercises foresight. He sees beforehand circumstances that may develop later and provides for them. This is one of the attributes that distinguish him from the savage.

Then again, the savage has, comparatively speaking, very little sense of responsibility. For the most part his ex-

istence concerns himself. His squaw and his papoose he may love, and love deeply, but his care for them and his love for them are almost all of the present. He does not entertain the same feeling of responsibility for their future welfare which actuates his more highly civilized brother.

The civilized man, on the other hand, appreciates more fully the duties and responsibilities of his position with regard to those who are dependent upon him. His wife and child he looks on as his wards under a most sacred trust. His love may be no greater than that of the savage, but his sense of responsibility is much more highly developed. He *takes more thought* for their comfort, to see that they are adequately housed, clothed and fed. His foresight also leads him to provide for possible misfortune in the future. He realizes that if he is taken away there will be no one left to provide for their needs; therefore he makes the provision himself by arranging to leave behind him some means for their subsistence.

One of the main results of this combination of foresight and sense of responsibility which characterizes the civilized man is life assurance. Life assurance simply means combining a sense of responsibility with calculation for the future. Man's responsibilities continue after his death, and life assurance enables a man to discharge his full responsibility towards his family after he himself has been taken away.

The savage does not make provision for his dependents after his demise; the civilized man does. The higher a man's civilization, the more provision of such a sort he makes. The man who bestows no thought upon the future of his dependents is not in the real sense of the word civilized.

To which category do you belong?