

Who Carries the Risk ?

The man who carries no life assurance does not, as he thinks, carry his own risk ; he compels his family to carry it. When he dies the loss does not fall on him ; he will not suffer for want of food or clothing, but his family may. A life assurance company can carry the risk (which must otherwise be carried by the family) for a fixed price of a certain number of dollars a year. To be sure, his family or those dependent upon him can also carry it ; but who can put a limit on the price they may have to pay ?

One of two prices he must pay :

He must each year put up in cash a premium with a thoroughly first-class life assurance company to carry the risk for his family ; or,

He must each day put up his family to carry the risk for themselves, the premiums to be paid by them after his death in *self-denial, privation and want*.



Best Type of Investment.

The records of the orphans' court prove that a life assurance contract is the best type of investment for over nine out of every ten persons.

Another phase of assurance values may be mentioned—it is the power of accumulated funds for the benefit of the country. Not only does each premium paid by the policyholder increase the protection of families, but it also goes to swell the immense capital which is aiding the best co-operative enterprises, buying bonds and supplying the financial sinews for municipal improvements, building cities, cutting drainage canals and river ways, reclaiming deserts by irrigation, opening up new supplies of fuel and extending means of growth and prosperity in every direction. Life assurance money is not idly waiting for death's arrival, but is working broadly, constantly, and

receiving pay for its labors in the form of interest. This, too, is ethical, in that it conduces to the education and betterment of men.—Life Association News.



A Lay Sermon on Life Assurance.

"Behold the fowls of the air ; they sow not neither do they reap ; yet your Heavenly Father feedeth them. Are ye not much better than they ?"

"Consider the lilies of the field, how they grow, they toil not neither do they spin ; yet I say unto you that even Solomon in all his glory was not arrayed like one of these."

At first sight this might seem to be an unpromising text upon which to base a discourse on life assurance, but it is not really unsuitable—quite the contrary, for what in reality distinguishes the birds and lilies is not their indolence, but their freedom from mankind's favorite disease of worry. Having done their work birds and flowers rest, as far as we can see, as free from foreboding as though they were divine. But there is no respite from work until their duties are performed.

It is strange that readers could have been found to interpret the beautiful words of the text as an excuse for neglecting to provide for the future. Such readers are more given to piety than industry, and have entirely misunderstood the words of the great Master.

It is to be remembered that oriental teachers often used glowing imagery that was never intended by them to be interpreted literally. Their highly poetic utterances, falling upon the ears of hard and practical western people, have led to endless misunderstandings on the most momentous subjects. This is a case in point.

As a matter of fact the lilies, although they have no power of locomotion, are most busy workers. Below ground