

dren's comfort and education were assured. I was all interested attention.

"But I don't understand about the monthly income," I said. "Jennie Dane got all her money at once, when her husband died."

"Yes, and what became of Jennie's money? Her brother persuaded her to invest it in a gold-mining company that promised twelve per cent. on the investment. Of course the money was lost, and Jennie is clerking in a store now."

"Do you think I would be so foolish as that?" My pride was hurt, now. "You've always admitted that I have good sense about money."

"And you have, so far as your experience goes. But your experience has been with a monthly income, not with a lump sum of money. Why should you have imposed upon you the study of investments or the burden of business? You have never cared for business. Wouldn't you rather have your cheque come in the mail on the first day of each month, with no thought or care from you?"

I admitted that I would. I haven't a business head.

Doubtless you are expecting me to tell how John met with a fatal accident and never came back to me. But this is not that kind of story. My husband returned at the end of the year, healthy and happy, with the two thousand dollar cheque in his pocket.

But I know that the life assurance policy made the long year of separation infinitely easier for both of us. And I wonder now how I ever lived before I had this blessed feeling of peace and security about the future.

Understanding the subject as I do now, if I were a wife and my husband carried no life assurance I should not rest until I had led him to take the step which would protect my children against possible poverty, lack of education, or the loss of the care-free childhood to which they have a right.

I should remember that the rate for life assurance goes up rapidly as a man's age advances. The younger he is when he takes out the policy, the cheaper he gets it.

I should remember, too, that only a healthy man can get assurance; that if my husband's health should fail, no company would then take the risk of assuring him.

Perhaps you are thinking now, as I find many women do think, that if your John should lose his job and you failed to make one yearly payment, you would lose all that you had put into assurance.

The fact is that after three payments are made, the company itself will buy back the policy, if you so desire, or will lend you money to make the payment and charge only six per cent interest for the loan. The company is figuring its profit and loss on thousands of policies, not on your single one.

No, of course all assurance companies are not equally trustworthy. But it is not a difficult matter to make a wise choice. For instance, there are companies that have won national reputations on square-dealing—and they simply have to live up to the confidence they have won. But if you are considering the merits of a smaller company, there is your banker to consult. Don't make the mistake of going to someone for advice simply because he is a friend. Ask the one who, because of actual contact with such things, knows.

If my husband were not interested in life assurance I should know that it was because it had not been brought to his attention in the right way, and I should find, and use, exactly the right method of approach to the subject.

A reasonable man has only to picture his family's future—safe on the foundation he laid for it, or, wrecked by his death or disability, being painfully rebuilt by hands he would give all to save from disaster.



QUEEN MARY OF ENGLAND INSPECTING A DIVISION OF CANADIAN TROOPS ABOUT TO EMBARK FOR FRANCE.