

Now we see why a few years ago the great increase in the emigration of artizans and skilled workers of all classes to Canada and the United States caused such unrest in Britain. It was realized that a vast amount of capital was daily being lost and the Mother Country was that much the poorer. It also explains the steady determined policy of Germany to obtain a place "in the Sun" where her people when emigrating from the Fatherland may not be lost altogether.

A man, then, represents a definite fixed amount of capital, which capital he must safeguard, for on that his family depends.

ONCE THE CAPITAL IS LOST THE INCOME CEASES.

The manufacturer protects himself against the loss of his business capital. He readily insures his plant and workshops and even makes an allowance for the depreciation in the value of them. If he finds it a wise policy to protect himself against such a loss is it not, only more so, a wise policy for any man to protect the capital vested in himself by means of life assurance? For the loss of that capital would vitally affect those dependent on him.

E. E. D.

Life insurance organizations of the United States and Canada paid out to policy holders last year \$646,550,000, according to the Insurance Press of New York.

Even squirrels provide against rigorous weather and the uncertainties of this world. Most of them have two or three stores of nuts. The man who does not assure cannot call himself as intelligent as the squirrel.

Will death, when it comes, do more than fold your hands and numb the brain? Will it also open the coffers of assurance, provide her a home and a living? These are questions that *must* be answered while life and health are yours. You cannot delay death's coming, but you *can* rob his sting of worry and want. The world will be no more unkind to your widow than you were, if lack of life assurance left her in want.

Who is that old man ahead yonder, say 35 or 40 years ahead? That's you, young man. Has he enough to eat in a home of his own? If not, if in want, it will be *your fault*.

He was in a wreck; reported killed; had no assurance. Next day he read his obituary. "He was a kind and loving husband and father," said the paper. "What liars these newspaper are" he said. How? Which way?

There is a thief abroad in every community, a well-known thief; a thief employed, openly and unblushingly, by some of our otherwise best citizens; by deacons in the church; by ministers even; employed to steal the very bread out of the orphan's mouth and the roof from over the widow's head. His name is PROCRASTINATION.

An old policy has a value which no new one can replace. If it is a policy with accumulation or dividend period, every year sees an increase in its value. Every year the "Reserve" and "Surplus" on your policy is increasing, thus enhancing its intrinsic value.

Besides, every year brings nearer the time when the policy must mature, either by reason of your death, or the arrival of the end of the period when you reap the benefit yourself.

It would certainly be the height of folly to throw away all these advantages and begin all over again. It would be like cutting down a fruit tree as it approached the bearing period, after you had spent money and labour in carefully maturing its growth.—*Excelsior Banner*.

The other day an American company paid out in a lump sum a million dollars assurance on the life of the late George W. Vanderbilt. The payment was made within one hour after proofs of death were received. That Mr. Vanderbilt, one of America's wealthiest men, should recognize the necessity of life assurance is one of the best arguments the agent can have. With every opportunity for profitable investment, with every resource at his command at any time, Mr. Vanderbilt realized that ready money might be immediately required upon his death. The assurance provided for the inheritance tax and for the other immediate needs. "Rich men can afford to carry assurance; men of moderate means cannot afford to be without it."