

only for the present, much cheaper than on plans which provide for future assurance also, it is only for a while. It will not last for ever. Then they are filled with regret that, for the sake of a small temporary saving in premiums, they have gone into a concern which fails them at the moment when they are most in need of protection, and when, by reason of advancing age, the cost of legitimate assurance is naturally increased, if indeed it be possible for them to secure it at all.

Everyone knows that, with every succeeding year of life, the prospects of death grow greater in a gradually increasing proportion. If, then, the risk of death increases in each successive year, it falls that, to be permanent, any assurance concern must make provision therefor by either charging an advancing premium to cover advancing cost, or a level premium which is sufficient from the outset to provide for the increase in the death rate. This is simply the logic of common sense. Yet there are men who will enter any scheme that promises cheap assurance simply because it is cheap. Are such men, then, legitimate objects for pity?



America's Scenic Wonder.

Niagara Falls is certainly the grandest scenic feature of America. Mr. Luther L. Holden, writing in *The Ladies' Home Journal*, says: No other land on the earth's wide surface possesses such grandeur and great impressiveness as Niagara Falls. Standing upon Table Rock one takes in at a glance the whole of the two great falls—the American and the Horseshoe, or, as the latter is called, the Canadian Fall—a wall of water which is nearly a mile wide and about 160 feet high. The American Fall is 1050 feet in width and 164 feet in height, while the Horseshoe Fall is six feet less in



A GLIMPSE OF NIAGARA FALLS.