

recently reported a decrease of 12.3 per cent. in deaths from infectious diseases for a specified period of time; of these 74 per cent. died from consumption.

Reference to the accident table shows a uniformly greater liability of males to accident at all periods of life, with a marked expansion between the ages of ten to twenty-four.

The table for consumption shows the sexes more equally balanced, but exhibits an expansion of frightful rapidity, reaching its maximum between the ages of twenty-five and thirty. The ages most exempt from attack are one to fourteen, and from about sixty to eighty. The maximum for males also exceeds that of females by several per cent.

The typhoid table shows a slightly larger percentage for females at most ages, with a maximum expansion for both sexes between the ages of fifteen and twenty.—*See chart on pages 52 and 53.*

Endowment Insurance

THE possessor of an endowment policy has taken a pledge to save the amount of his policy in a given time, and is thereby insured against the possibility of a dependent old age. Theoretically, he might pledge himself to do the same in a savings bank; but practically he will not. He must pay the premium in advance, and so the first year is provided for. He *must* pay the second premium to acquire the right to the advantages of non-forfeiture. By this time he has become established in the habit of saving, which is the main thing; and is also strong in the faith that he must continue to pay in order to obtain the full benefit of the venture. This *must* is the thing most people require to make them accomplish anything.

When the temperance reformation began,

men signed the pledge of total abstinence, and kept it—until they broke it. The experience of those days led to the formation of societies, whose pledge was perpetual, and the taking of which was made as impressive as possible, and its violation subjected the guilty to some penalty. It was found that pledges so given were kept more faithfully, and the reform grounded on this principle was more firmly established.

Endowment insurance is the *must* of the prudent man. It gives him a system ready made and well adapted to his wants. It prompts desire and compels duty. The thing he would do, he *must* do, and when it is accomplished he wonders why he hesitated about its performance. If he would have a competency in old age, he *must* provide for it when provision is possible. If he neglects to provide, he *must* take the consequences.—*The Ætna.*

When Life Insurance Will Not be Needed

IS the time near at hand when life insurance will not be needed? According to an officer of one of the prominent companies, we may expect it: When all men live to be eighty or ninety years old; when every man is able to accumulate a fortune which will support his wife and children comfortably to the end of their days; when an untimely death from accident is unknown; when the many diseases which now bring to a speedy end so many young men and men in middle life, have no terrors; when a man is always successful in business or chosen profession; when it is an unknown thing for a man to make plenty of money for thirty or forty years and then lose it; when every man retires at sixty or seventy and enjoys a happy old age free from care; when young widows no longer are found struggling to support themselves and their children.—*Bulletin.*