

and was constantly mewling. Whistler was much annoyed. "Madame," he said at last, "will you have the cat in the foreground or in the back yard?"



How Much Assurance Should a Man Carry on His Life?

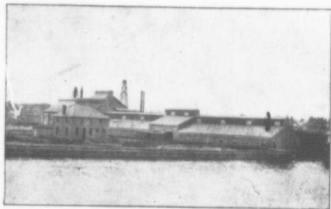
After a man has been led up to the point of performing the manifested duty of assuring his life, arises the question: "For how much?" Then it is that he inevitably has a wrestle with his conscience and his pocketbook, says the "Underwriter." He has a wife and children, and has perhaps an income of \$3,000 or \$4,000 a year. He usually feels dreadfully poor the moment the agent approaches him. He is in favor of assuring for a small sum to begin with, until he can "see how things are going," and announces that "if everything is all right he will take more some other time," thus at once presuming that he runs no risk whatever, and has a hold upon life that he need not relax until he desires to.

He thinks of five thousand dollars. That's a nice sum. Probably he never had so much cash in hand all at one time, and he thinks that for a starter that will do. That is not as much as he would like to assure for, but he reasons that it is "better than nothing," and that the wife could at least get along for a time with this until "something turns up." He hasn't the least idea what he means by "something turning up." For a widow and children the usual things that turn up are bills. From the day of her husband's death, income absolutely ceases, and the little capital she may have diminishes.

It is rather hard for a family that has been living at the rate of, say, \$4,000 a year, to suddenly be called upon to live for *all time* on \$5,000. And yet many a

woman is apparently required to do this when her husband dies. It is expected that she will curtail expenses with the lessened income, but it seems cruel to leave her to meet a condition which even the man would shrink from.

Do not, then, approach the matter of life assurance with that feeling that you will take just what you can conveniently pay for. Remember that you are saving money, not spending it. Every dollar you pay on a policy will be returned to you or your heirs with a handsome addition. It will not hurt you to make little sacrifices to pay premiums.



Sun Cement Works, Owen Sound,
built by the late Dr. Horsey.

We have never yet seen the man who felt sorry that he had assured in a good life company. He is akin to the man with a solid bank account. Therefore we say: Don't be mean over it when you are contemplating the investment, even if be for the benefit of some other than yourself.



Congratulations.

George A. Walters, special agent for the Sun Life of Canada at Hankow, China, has been appointed vice and deputy consul-general for the United States at that point by Consular-General Wilcox. The appointment came unsolicited, and is considered a high compliment. Mr. Walters' jurisdiction covers most of central China.

—Indicator, Detroit.