



IN BRITISH COLUMBIA.—CITY OF VERNON.

helpless. If he outlives them the policy becomes his own.

"Life assurance is the best savings bank in the world for a young man. He gets it so cheap. Now, here I am, old and poor, and am carrying only \$2,000 on my life, and it costs me \$175 a year, and it is a hard struggle to meet the premiums. Too late, too late, but I must hold on till I whip the fight. I'll whip it sure if I hold on, for old Father Time is backing me. If I had begun at twenty-one or twenty-five, the premiums would have been about \$40 and the dividends would have paid that long before this. Heard a man say the other day that he paid on \$10,000 for twenty years and now has a paid-up policy and draws dividends on it just like it was stock in a bank. I wish I had done that when I was a young man. Wouldn't it be glorious if I had such a document for my wife and the girls.

"But, if a young man seriously objects to make money by dying for it, let him

take out an endowment policy for twenty or twenty-five years. It will cost him about twice as much, but he can, if he lives, walk up to the company's office and call for his money, and do what he pleases with it. If he happens to die beforehand, his wife or his mother or his sister can draw it for him. Every young man should take out two policies if he can, one for life and one on the endowment plan—one for others and one for himself. It is a comfortable thing for a man of forty-five to have a paid-up policy that is drawing dividends. It is still more comfortable for a widow or a sister or a child to inherit both policies if he should die before he expects to.

"Assuring one's life for the benefit of others is the most unselfish act that a young man can perform. No selfish or thoughtless young man will do it. It is the next thing to getting religion. It is a confession of mortality. But death is a fact, and if the young man will stop and think, he will take a business view