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It MUST Be Afforded.

Financial circumstances in a large measure determine the amount of life assurance a man can carry. Sometimes the greater the need the harder it is to provide the premium payments. A man who has a large family, in these days of increased living expenses, may find the situation a difficult one, yet the greater the need the greater the necessity to make provision for the maintenance of the home should anything happen to the head of the family.

The only way we know of, in circumstances where there is not much of a balance between the receipts and disbursements, and sometimes no balance, with disbursements carried forward, is to consider the amount to be paid for life assurance as a very legitimate disbursement and give it its place with the things that are absolutely necessary.

The trouble in too many cases is, that life assurance is not considered with enough seriousness. It is looked upon as a very necessary thing—if it can be afforded—instead of an actual need which should be afforded.

The awful consequences attending a family left without the wherewithal necessary to their existence is appalling, and were men to give the matter its rightful consideration they would ferret out a life agent and seek assurance without the expense and trouble of an agent looking them up; but until men get on a higher plane, from which they shall view their

responsibility will not con

Even alther for men to by life assure the placing carried.

Nothing assurance, own rightfut the place of returns with money depogives a man ment the first and the very compells system is vollected when for money; be made, it is a source of the compellation of the co

