Whenever the cost of living is under consideration, look across the page and reckon what the cost would be to your family should you die.

The cost of dying is of greater moment, and it can be minimized by means of life assurance.

Have you ever considered that while the cost of all the other necessities have increased, life assurance cost, for a number of years, has not increased. This is not only to the advantage of those contemplating life assurance, but also to those who are already policyholders.

How can the head of the house consistently withhold from his dependent ones, and possibly from important business interests, adequate protection against the certain elimination of the equivalent of his life value by death?

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In this number we are pleased to present a number of views from the historic province of Nova Scotia, feeling sure that they will be of great interest to our readers. We are also glad to be able to reproduce the group photograph of the representatives of this Company in Nova Scotia, and we venture to assert. and know that you will agree with us, that a brighter or better looking lot of men would be difficult to find anywhere. Mr. W. J. Marquand, the central figure of the picture, has succeeded in perfecting a splendid organization, and is to be congratulated on the position his agency has attained. Mr. Marquand is an old member of the Head Office Staff, having joined it in 1891. In 1900 he took up field work, and has, since that time, experienced a series of successes which would be difficult to parallel. Our pleasure in witnessing our old friend's progress, you will admit, is natural.





HON. D. C. FRASER, Lieutenant-Governor of Nova Scotia.

## Hon. D. C. Fraser, Lieutenant-Governor of Nova Scotia.

The appointment, on the 27th of March, 1906, of Hon. D. C. Fraser to the post of Lieutenant-Governor of Nova Scotia has been recognized by the people of Nova Scotia, during the three years that have passed as one of especial fitness.

The tenth occupant of Government House since Confederation, Governor Fraser has proved a worthy successor to the long roll of distinguished servants of the Empire, who have filled the position for a hundred and sixty years.

To Canadians of every degree, a brief biographical sketch of His Honor should prove not only instructive, 'but inspiring—to the rising generation of the Dominion particularly.

The Frasers were of sturdy Highlander stock from Invernessshire, the Governor's grandfather having served with H.M. 84th regiment through the American War, and afterwards was stationed at Halifax, and here he obtained a grant of land. Subsequently, he removed to Pictou with the early pioneers, subduing the forest and establishing a home amid the hardships und privations the original settlers had to encounter.