



CHIPPEWA CHILDREN, SCOTCH SETTLEMENT SCHOOL, SAUGEEN, ONT.

or teachers in schools. Under the self-denying labours of these missionaries, 79,648 of the Indians of Canada are now classed as Christians, the remaining 25,000 doubtless continuing to be Pagans.

The type of character among these Christian Indians may not be the highest, yet few of them are guilty of serious crimes. Immorality, loose marriages by tribal customs, and wife and husband desertion are still too common among the bands in the new provinces; and intemperance among them as among their pale-faced brothers has not a few victims. Still, taken altogether, the various agencies at work to elevate the Indian from aboriginal modes of life to a plane of advancement where they share in many of the blessings of Christian civilization have been encouragingly successful.

Pawning the Policy.

Recently there has been a considerable increase in the extent to which policyholders have availed themselves of the privilege of borrowing upon the cash value of their life assurance policies. To do so is the right of the policyholder, guaranteed under the policy contract, and the companies are bound to accommodate him. While the companies earn good interest returns in this way, none of the better class of them encourage such dealings, as they hold it tends to defeat the higher purposes of life assurance. We print the follow-

ing synopsis of the objections to the practice, as put into words by a prominent life assurance man:

It is the surrender or hazard of that which often proves to be the last reliable asset, or fund, for the support, education and welfare of the family in the time of its direst need, and should be held inviolate.

It is a mortgage of what may prove to be the only sure protection of an estate against its insolvency when the policy matures.

The chances are many to one that it will never be repaid. Experience clearly proves that but a very small percentage of these obligations is ever redeemed in cash.

If not paid in cash it must be taken from the amount of the policy and only a margin is left for the beneficiaries.

In many instances it is not used to pay the premiums on the assurance to keep it in force; to meet the cost of living; or to lift a mortgage on the home or other necessities. It often goes in various speculations,—sometimes on margins, in the hazards of other ventures, and in paying or making loans elsewhere bearing higher interest rates. It puts the chances of business loss against the security of a man's household.

To a man who has become uninsurable from age or disability, no appeal is necessary to make him hold fast to the sure protection he has, which once lost he can never restore. To a man who