



VICTORIA GOLF COUNTRY CLUB, ST. LAMBERT.

Too many men are content if they carry only a thousand dollars of assurance, forgetting that if they should die, this amount would only be a mere pittance for the future maintenance of wife and family. Many men we are sure are anxious to carry a reasonable amount of assurance, but they positively cannot do it because they cannot save enough to pay the policy premiums. If a man has no margin between his income and his necessary and ever increasing living expenses, he cannot lay aside much for life assurance. Employers of men have an important duty to fulfill here. Too many employers care nothing whatever about the financial future of their employees. They are getting their service in all probability much below its real worth, and while looking after their own financial future and the success of their business, they are apt to forget those who are aiding them in their success. The unsatisfying hunger for dividends now-

adays may be the cause of this neglect. The head of a concern should, we think, be conversant enough with the affairs of those in his employ to know, for example, how much assurance they carry, and give counsel to his men where it is needed, as to their future responsibilities in the event of their death.

It is, however, a promising sign that a few large banking and industrial institutions are interesting themselves in the future of their employees and making provision for them. We hope the time may speedily come when many more shall assume this responsibility.



Fifty Per Cent.

Five were wise.

Five were foolish.

We heard a good sermon on the above the other night. It was about lost opportunities. Here is a sentence from the sermon which gives the gist of it. "Un-