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Hostages to Fortune.

"He that hath wife and children hath given hostages to fortune."

It is now over three centuries since these words were written by Francis, Lord Bacon, but to-day they are as true as they were three hundred years ago.

A married man who cares anything for the well-being of his wife and family is not at liberty to take the same chances as his single brother. He must at times refuse to avail himself of the most advantageous business opportunities because he cannot afford to risk his substance. Were he to do so and his venture proved unsuccessful, the sudden coming of death would mean that his dear ones were left absolutely unprovided for.

In the same way, in the case of a man who has no capital outside of his energy, his ability and his ambition, the sudden coming of death at any time would leave his family in poverty. He too has given hostages to fortune and has gambled on living long enough to redeem these hostages.

But while we have said that Lord Bacon's remark is as true to-day as when written, there is now one modifying circumstance—the married man to-day has one method open to him of redeeming his hostages at the very outset.

This method is by means of life assurance. If a man has a certain amount of capital which he considers necessary for his family's support in the event of his demise, and feels that he cannot risk that capital in the chances of commercial enterprise, life assurance provides the way by which he can at once get the full use of his money and also leave his family fully provided for in the case of his death.

The man without capital can, by means of life assurance, create an estate for his dear ones in the event of his death, and thus be freed from the care and worry entailed by the ever-present spectre of a death which