

be who has carried a life policy as long, and, in addition to the protection he has enjoyed, has now substantial funds accumulated against the needs of old age or—in case of death—a fund for his heirs.

It is clear then that every argument in favor of fire insurance is at the same time a stronger argument in favor of life assurance. Do you not realize the importance of seeing to it that while protecting your property you also secure protection against the event of your death for those you love?

"Right you are, friend. Your argument is convincing. I will give you an application to-day."



"The Case of Mr. ———."

He is a young man whose careful habits and moderate participation in healthful sport, coupled with a good family and personal history, made him a desirable risk from a life assurance standpoint. Consequently he was canvassed by one of the Company's representatives to apply for a 20 payment life contract. The policy appealed to him, but when pressed to conclude the matter he said, "If you will call on such a date, which is my birthday, I will give you the application." The agent was on deck at the set time, but the prospective applicant had to inform him that "while the spirit was willing the flesh was weak," to use a scriptural phrase. The explanation was that, during the interval, an undetected weakness had developed, which caused a loss in weight of 17 lbs., and a consequent debilitated condition of his entire system. Therefore, instead of seeking the service of our medical examiner to certify to his good health, he was compelled to go to his family doctor, who has ordered him to a sanitarium for three months. This case suggests the words of Walt Mason, "To-morrow is the fatal rock on which

a million ships are wrecked," and the further remark that procrastination is not only the thief of time but of those comforts and blessings that life assurance confers.



Someone has blundered. Read the "want ads" in any newspaper and you will find them coming principally from widows and orphans whose husbands and fathers by their failure to protect them by life assurance have forced them to seek employment. Every line of work in which women can engage is crowded with such people—women who ought to be independent and comfortable, but are now wearing out body and soul in this miserable grind for a living. *See to it that there are no additions to this vast army from your home.*



According to the United States census one-third of all the widows, even in that prosperous country, are compelled to earn their own living. What does this mean? It means that in a vast number of cases the husband had failed to do his duty in respect of life assurance. It means that death not only robbed the wife of her husband, but, not content, thrust her and the children from a comfortable home into a cold and unsympathetic world. Stick to your policy then—yellow perhaps and musty with age—it has the power in the night of bereavement to ward off the attendant horror of threatened poverty.



"I'll give you a position as clerk to start with," said the merchant, "and pay you what you are worth. Is that satisfactory?"

"Oh, perfectly," replied the college graduate. "But—er—do you think the firm can afford it?"—Lippincott's Magazine.