

Insurance

Why Men Should Insure Young

DON'T put off insurance till you are older, have more money, or intend getting married. While you are still young is the time to insure.

In the first place rates are lower while you are young, and by taking insurance while still a young man you secure a lower rate of insurance for the balance of your lifetime or until your policy matures. Think of it! If you take out a policy now you save some dollars for every year ahead that you pay premiums on that policy. By acting now you secure a bargain, and a bargain that is renewable every year.

Again, it is the first step in saving. Begin now and you have begun to save. You become provident at once. Money attains a value with you, and you become a more serious and more responsible person. It will also give you a financial standing. If, for any reason, you have to incur a debt, you can give some financial security. The policy has a surrender value of its own, but it is more valuable than its surrender value.

In the first place, the very fact that you are carrying a life insurance policy is proof to the man whom you may ask to advance you money, that you are yourself a prudent man, and that you have looked ahead into the future. It is a strong recommendation to the man you approach that you appreciate the value of money, and the fact of your carrying a life insurance policy is *prima facie* evidence that up to the present you have not squandered your finances; and from this he will argue that he may trust you with some of his. It gives him a confidence in you that perhaps no other action on your part could have given him. How many young men owe their college education or their first start in business to the circumstance that in asking for money they could show this proof of their prudence, and could make over their policies to their creditors until the debt incurred was discharged.

The policy constituted a double security in that, if the young man lived he would be

sure to pay, and if he died, the lender was still sure of his pay. Without the policy there would have been no reasonable certainty of either. On the contrary it would be almost certain that the young man was only entertaining some hazy, visionary scheme in which he would involve his patron to the certain ultimate loss on the part of both.

Secure a policy early in life, and make yourself and your friends secure.

A Grand Mortality

TO discover the rules or principles which govern mortality is one of the chief concerns of a life insurance company. The history of insurance in this respect has been most interesting. The application of statistics, now a vital necessity, is of comparatively recent appearance. Time was, and that not so very many years ago, when the principles governing successful insurance were practically unknown. As might be expected, in many instances, both customers and companies found insurance a very rocky business, and the way studded with disappointment and failure.

It could not be expected, however, that so progressive a period as the present would fail to react upon an industry of real merit, and to-day we have insurance occupying its proper place in public estimation.

From being a luxury which could be afforded only by the rich, and which could be dispensed with by those of poorer circumstances, insurance has passed into the rank of being one of the ordinary necessities of life.

Thus we see that the reliability of mortality and other statistics, as compared with those in any other branch of insurance, has placed the business of life insurance in a particularly strong position.

Our chart for the current issue deals with accident, consumption, and typhoid. With regard to consumption, we believe a slight diminution in the percentage of deaths is reported for the United States. Board of health returns for the Province of Ontario