



IN BRITISH COLUMBIA.—HASTINGS STREET, VANCOUVER, LOOKING EAST.

### Bill Arp on Life Assurance for Young Men.

There is a lot of sound philosophy, expressed in homely fashion, in the following article from the Atlanta Constitution. The author is in a position to know what he is talking about. He was young once and probably thought, just as young men do to-day, that he had no one dependent upon him at the time, and that in a very little while he would be rich and prosperous, and beyond the need of life assurance protection. The cost of a life assurance policy, as presented in his argument, may strike the reader as rather small, but it is not more on the life of a young man.

"If I had my life to live over again I would assure it, I would begin at twenty-one. I would take a life policy, for the benefit of my wife, or my mother, or my sister, or somebody very near and dear to me. If I was poor, I would as-

sure for \$1,000, for that would take only \$9 twice a year. Any young man could pay that much, and if he died young, the thousand dollars would help his mother or his wife or his sister so much. Funerals are expensive nowadays, and a poor man can't afford to die unless his life is assured. If a young man who is getting \$50 to \$100 salary per month does not spend anything for whiskey or cigars, he could safely take a policy for \$3,000 and pay \$27 twice a year. If he was twenty-five years old it would cost him only \$30 semi-annually—not as much as his cigars. If his salary was \$150 a month, he could afford \$10 of it each month for assurance, and that would carry a policy of \$5,000. What a blessing that sum would be to the wife or the mother or the sister. I know a young man who carries \$10,000 for his father and mother. They are old and poor. He supports them out of his earnings, but fears he might die before they do, and then they would be