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Life Assurance as an Investment.

Life assurance is a good investment for all men who need life assurance, and few men are without that need, says L. Bracket Bishop. It is the first investment a young man should make, as it does what no other small payment can do—creates for him an immediate estate. In fact this is the chief function of life assurance for young and old.

First class stocks, mortgages and bonds are investments of the first rank, and life assurance supplements and protects all these other investments.

The true life assurance agent does not advise a man to place all his surplus earnings in life assurance, but recommends him to do what all sane and prudent men do, to invest in life assurance in due proportion to his needs and his other investments.

No other investment compares with life assurance for the safe investment of small sums of money. The policyholder's

money is invested in the soundest securities in the country—bonds, mortgages, etc.—which he could not buy in small quantities with the sums he pays annually for life assurance, and in nearly all cases could not select to as good advantage as the great expert investors of the life assurance companies.

Life assurance as an investment for a man if he lives is of great importance as giving "peace of mind" and self respect, and the respect of others. As illustrating the latter: A new agent in Chicago wrote twenty applications in the first six months on young unmarried men, all made for the benefit of their mothers. The vice-president of the company, happening to hear of this, said that if any of these young men wanted a position he would give him one without any other recommendation than that he had shown by his action in protecting his mother that he possessed the right underlying principle.

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