

Payments of \$485.50 yearly will clear off his house in 15 years.

Thus at a total cost of \$654 a year for 15 years he can pay off his house, and then by means of five more annual payments he will get a fully paid-up policy of \$5,000, participating in profits.

If he dies to-morrow, the \$5,000 assurance will pay off the home.

If he dies in a few years his assurance will pay off the balance due and leave some cash over.

If he survives fifteen years he will leave his family a home, a home he absolutely owns, and \$5,000 in assurance.

If he survives twenty years he will live in a good house without rent, enjoy \$5,000 of life assurance, with profits, and no premiums to pay, and so be able to do what he likes with his money.

Having already proved his wisdom, however, he will probably take out more life assurance.

### A Sacred Possession.

In every man's little world of possessions he has something, or some things, with which he would be very loth to part, some family heirloom, perhaps, his grandfather's watch, or a trinket that was his mother's. There are sacred or romantic associations attached to such objects that make them precious, and it would have to be some great emergency indeed that would lead him to give them up.

Through all the stress and care that enter into his existence—and the average man will find lots of both—he sticks to these hallowed objects. Cherishing them in his heart, he will do battle with fire, flood or poverty to retain them.

The world admires such sentiment and such a fight. Even the most worldly of us has a wholesome respect for the man who holds something sacred and will fight for it.

There is one thing which every man ought to love and which he should hold among his

most cherished possessions, something he should strive to hold to in the face of all adversity—a life assurance policy.

To many people there may seem to be little that is romantic or sacred about such a dollars-and-cents affair as life assurance. But a life assurance policy is carried for the protection of mother, wife, children or other blood-kin. It enables you to provide, in spite of Fate, for those who are bone of your bone and flesh of your flesh. The people in whose favour it is carried are those in whom are centred the romance and the sacred duties of your life.

To carry life assurance is therefore a duty imposed by your romantic and sacred instincts. A life assurance policy is a romantic and sacred object, something to be cherished and guarded as jealously as your grandfather's watch or your mother's cameo brooch.

To let your policy lapse, or to surrender it, unless under the most exceptional circumstances, is to be a traitor to your highest sentiment and duty. It is something to defend courageously, not lightly to let slip in favour of temporary pleasure or convenience.

If times are adverse and something must go, arrange your realizable possessions with your life assurance last on the list. Throw overboard, if you have to, every article of value you possess but your policy. Hold on like grim death to that.

### Generous!

Two curates lived together. One day one went out for a walk, and met a poor man, who asked him for assistance. The curate said he was a poor man himself, but if he had a coin in his pocket, the man should have it. Lo! and behold, when he pulled his hand out of his pocket he showed a silver dollar which he did not know about, and gave it to the man, thinking he had done an act of kindness.

When he got back to his lodgings he told his fellow-curate of his experience and the providential discovery of the coin. His fellow-curate heard the story out, and then remarked:

"You need not be surprised at all; you have got my trousers on!"