

from the one question which it was our intention to discuss in this article, and we leave the further discussion of this attachment to the natural, or so-called natural, premium system of the I.O.F. until a later issue, and come back to the statement that any system of life insurance that does not require that each member shall pay for his full risk according to age while he lives and remains insured is entirely unworthy of confidence and must ultimately prove unsatisfactory. Indeed, whether any system, other than that which provides against the necessity for advancing premiums, can be permanently satisfactory is a question; for most men are certain not to be willing to give up their insurance when old, on account of the heavy premiums which must be paid on plans, whether scientific or otherwise, which only pretend to provide for current risk at current cost, and most men are unable to pay heavy premiums in old age.