



A PECULIAR FORMATION AT ROCHE PERCÉE, SOUTHEASTERN SASKATCHEWAN, which gave the town its name.

being a husband or parent. There are as a matter of fact, few things easier for the average man than to create an estate by life assurance for his wife and little ones in case of his death. It is far easier than to acquire a red nose, or a reputation for betting, or an automobile. It is in fact, so easy, that its very easiness is often made an excuse for postponing the assurance for an indefinite period, the idea being that it can be acted upon any time. Of course it is a wrong and altogether misleading idea, and has led to thousands of widows and orphans being in dire want at this day, but the point is this—that it is the ease, and not the difficulty, of the job that causes it to be deferred.

Just think how easy it really is.

A man can for \$30 or \$40 paid, at once create an estate of \$1,000 in case of his death, that shall be available for his family even if he never made another payment thereon. Think how little this \$30 or \$40 is in proportion to the good that it does! Can anyone name, or can anyone even conceive any way of investing money by which so small a sum can be put to such beneficent use? The thing is impossible—inconceivable.

Therefore when such a unique and powerful method of saving for one's family is within the reach of everybody, is it too much to ask that



CAIRN'S STORE, SASKATOON.

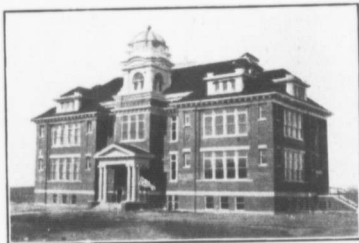
everybody shall make use of it? Should not the man who does not make use of it be called by his proper name—a worthless fellow; a scamp; an undesirable citizen? No matter what such a man's motive may be in not assuring, the effect of his act is bad for his family and for the community, and the community should mark its sense of it accordingly.—*Life Insurance Independent.*

Generous to a Fault.

Murphy—"Did you hear that poor Tim Casey's dead?" O'Flaherty—"Ye don't say so?" Murphy—"Yes, an' 'e's left all 'e 'ad to the Derry Poorhouse." O'Flaherty—"Ow much did 'e lave?" Murphy—"A wife an' ten children."

What Is It?

A college professor who was always ready for a joke was asked by a student one day if he would like a good recipe for catching rabbits. "Why, yes," replied the professor. "What is it?" "Well, you crouch down behind a thick stone wall and make a noise like a turnip." "That may be," said the professor with a twinkle in his eyes, "but a better way than that would be for you to go and sit quietly in a bed of cabbage heads and look natural."



COLLEGIATE INSTITUTE, YORKTOWN.



S. B. NELLES, LOAN MANAGER FOR SASKATCHEWAN, cooking lunch after a morning's shooting.