

### How Much is His Life Worth ?

One of the strongest and most convincing arguments that can be advanced concerning the necessity of life assurance protection for a prospective applicant is his life value as based on his annual income.

By capitalizing his life on a 5 per cent. basis, or even a 4 per cent. basis, to be conservative, it becomes an easy matter to demonstrate the irreparable financial loss which his family and the community sustain through his death, unless he makes definite provision against such loss ; and this is possible only through the medium of life assurance.

The applicant does not personally assume the risk of his house or place of business being destroyed by fire, but seeks protection against such possible contingency through fire insurance. This being true, how can he consistently withhold from his dependent ones, and possibly from important business interests, adequate protection against the certain elimination of his life value by death ?

As a general basis upon which to figure the average life values of the leading professions and lines of business consideration of the following table taken from the report of the Massachusetts Bureau of Statistics of Labor may be found useful :

Occupation.	Average Income represents 5 per cent. of Life Capital.	
Bankers . . . . .	\$7,726	\$154,520.00
Lawyers . . . . .	4,169	83,380.00
Wholesale Dealers . . . .	4,158	83,160.00
Physicians . . . . .	3,907	78,140.00
Manufacturers . . . . .	3,516	70,320.00
Railroad Officials . . . .	3,441	68,820.00
Commission Merchants . .	3,394	67,880.00
Supt. Mfg. Co's. . . . .	3,362	65,240.00
Clergymen . . . . .	3,150	63,000.00
Professors . . . . .	2,878	57,560.00
Retail Dealers . . . . .	2,349	46,980.00
Government Employes . .	2,308	46,160.00
Farmers . . . . .	1,426	28,520.00

Thus we find the life of the average manufacturer of Massachusetts, capitalized at 5 per cent., to be worth to his family and the community, \$70,320.

Several years ago a census was taken of the paupers in the Philadelphia alm-



NEWFOUNDLAND—Petty Harbour. The Reid Newfoundland Company's power plant is located here.

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