

The man who favors this sort of assurance, and who forces his family to take such risk, is fond of talking about what real life assurance costs, providing one lives a certain number of years, and of what a gain there is in placing the premiums in a savings bank. But not one in a thousand saves his money in a systematic way. The savings bank has but slight acquaintance with this man, who talks so much about assuring himself.

Real life assurance means timely help to one, at slight cost to the many. The stick of timber that one strong man can't budge is borne easily away by twenty men. The payment by many of a small sum of money gives to the family of the dead man a large sum.

Please observe : When the man dies who has spent much breath in telling friends and acquaintances that if it pays for a company to assure him, it must pay for him to assure himself, there is no assurance money forthcoming. But when a man takes out a policy in a solid company the cash is ready. This is a difference worth noting.

The brother Jaspers who believe the world to be flat are not all dead yet. Life assurance is the one system of saving that is suited to the multitude. It is within the reach of every man and every woman. It is a gold mine in the backyard. Get life assurance, and get enough of it, and stick to it.

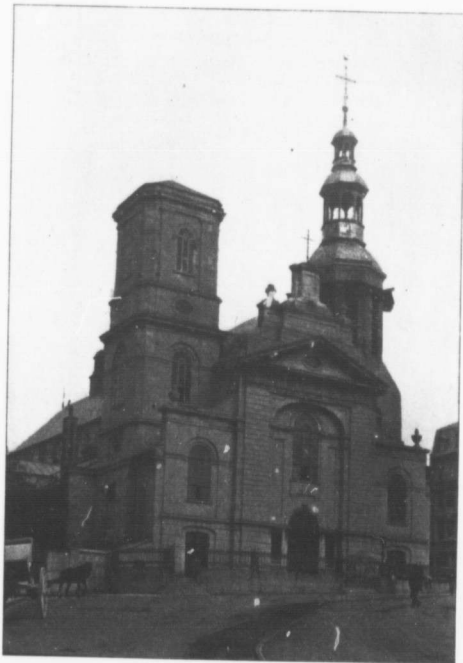
Charm strikes the sight, but merit wins the soul.—Pope.

### Opportunity.

The recent death of ex-Senator John J. Ingalls will give new interest to the poem, entitled "Opportunity," which he wrote many years ago. It has been widely printed and much admired.

Master of human destinies am I!  
Fame, love and fortune on my footsteps wait.  
Cities and fields I walk; I penetrate  
Deserts and seas remote, and, passing by  
Hovel and mart and palace, soon or late  
I knock unbidden once at every gate!

If sleeping, wake—if feasting, rise before  
I turn away. It is the hour of fate,  
And they who follow me reach every state  
Mortals desire, and conquer every foe  
Save death; but those who doubt or hesitate,  
Condemned to failure, penury and woe,  
Seek me in vain and uselessly implore.  
I answer not, and I return no more.



The Basilica, Quebec.