



CIVIC BUILDING, TRURO, N. S.

Why a Man Should Assure His Life.

In the first place, it puts him in better shape to do business if he assures, for by so doing he is relieved of anxiety as to the welfare of his family in case of his death. Therefore, being relieved of this anxiety, he is better prepared for the battle of life in every respect.

It protects his family, furnishes immediate relief, and keeps the wolf from the door in case of his death.

It protects his estate in case he dies by furnishing ready money to meet urgent demands, as creditors all want their money as soon as a debtor dies, and often force sales in order to buy for less than the real value.

It strengthens his credit, as often a man might be able to borrow if the lender knew he would live a few years and make the money to pay him back. So, you see, if he assures this meets the objection, as the lender could collect out of the policy the amount due, in the event of his death.

It proves a better savings bank to him than any other investment or deposit. After he pays the first premium he feels compelled to pay the second, the third, the fourth, and so on, for if he fails to make full payment he suffers a partial loss, and in

order to prevent this loss he is forced to make a special effort to keep up his policy to the end of the period, in order to reap the full benefit. By so doing he saves money which he would have withdrawn, had it been in a tangible shape, if he was pressed to meet his bills. So that a life policy forces a man to save money in self-defence. As it has been said, "a man cannot cut off a corner of his house to pay his bills," neither can he cut off a part of his policy to pay them.

A man ought to assure because few men succeed in life, only about five or ten out a hundred. Thus, there are many men in this country who will leave their families in want if they do not assure their lives. The only way in which they can be sure to leave a competency for those dependent on them is by taking a policy and keeping the premiums paid when due, and they can carry a far larger amount of protection in this way than in any other.

A man ought to assure his life because, in case he should live to be old, his policy will protect him in his declining years. By taking an Endowment Assurance Policy he secures—

- (1.) A sum of money at a given age;
- (2.) A provision for the family in case of his death before the endowment matures.