

FOOD FOR THOUGHT

No man should avoid personal responsibility. He is personally responsible that the interests of family and self have the protection of an accident insurance policy.

No man does justice to himself by ignoring facts. The fact is you are in danger from accident, asleep or awake, every minute.

Every moment of your life you are called on for self protection. You cannot protect yourself against accident, but you can protect your family and yourself against money loss by an accident policy.

The most dangerous place for a man is the place he is in now. The truest source of comfort and mind ease is the possession of an accident policy in force.

The sole purpose of accident insurance is to protect against money loss of value of your time to self or family. A policy of accident insurance will furnish such needed protection.

Some day in your experience you may reach the point where an accident policy would prove your greatest help and comfort. Secure one today.

Are you prepared for every emergency? Are you prepared against money loss through a personal accident? Your turn may be next.

There are many things you may not know, but there is one thing you ought to know. The best protection for family and self is an accident insurance policy.

If you were required to participate in a battle knowing that one in every seven were sure to be killed or injured, would you think seriously? Do you think seriously that you are assuming an equal hazard in your regular daily life?

Do you approve of yourself when you neglect to do what you ought to do? You ought to have the protection of a policy.

AUTOMOBILE ACCIDENTS

That the owners of automobiles are not liable for accidents caused by the carelessness of chauffeurs when the latter use the cars without authority was decided recently in New York by the Court of Appeals in the case of Fannie Rose, as administratrix, vs. Harry Balfé. This case is particularly interesting, as it follows closely the case deciding that owners are responsible for injuries to their guests, even though a chauffeur and not the owner is driving.

In the decision at hand the plaintiff's intestate was killed by an automobile owned by the defendant and driven by his chauffeur, and on the trial of an action therefor the following facts appeared: The chauffeur, after finishing his day's work for the defendant and without the latter's knowledge or consent, and in violation of orders, took a touring car from the garage, where it had been placed in "dead storage," to try it out and test the clutch and valves, as he testified, and while driving that night with a companion caused the accident. The car had been recently repaired at a shop and brought back to the garage. The chauffeur was not employed as a mechanic and had no authority in that respect. It was held by the court that the facts did not warrant a judgment for the accident against the owner of the car.

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A remarkable epoch of financial, commercial and national activity and development is under way. And Life Insurance is in vital touch with the Spirit of the Hour.—New England Pilot.