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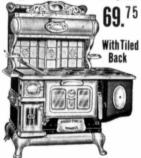
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payable at the end of the stated period if the assured survives or of course on previous death. The premium quoted for a 20 year endowment policy without profits for age 30 is \$41.60; for age 35 is \$42.55; with profits for age 30, \$49.05; for age 35, \$50.20. It will thus be seen that if a man decides he can pay an endowment premium but instead of taking that plan he selects a whole life policy he will secure immediate cover for about double the amount obtainable at the cost under the endowment plan. In effect the man taking endowment insurance backs himself to survive the currency of his policy, and then get the use of the proceeds in his lifetime otherwise, for the sake of his beneficiaries he would without hesitation take the larger amount of whole of life insurance at the same outlay.

Friendly Society Insurance

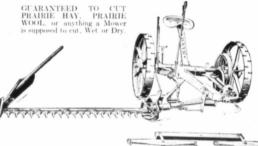
The low rates offered by fraternal orders frequently compete with the life companies' tariffs, but it is of vital importance to note that the life insurance company's business is operated upon an actuarial basis established upon a century's experience of mortality, and the company's whole operations are under direct government supervision, while most friendly societies are without these fundamental safeguards. Furthermore, the writer knows from experience that in our friendly orders, sickness, funeral aid, widows' pensions and such like funds are in many cases being administered by men of no financial experience, far less of actuarial training. A striking instance of this weakness in friendly society life insurance occurred recently, when a prominent order was compelled, in order to attain solvency, to raise its rates to such a degree that a large number of the older members took the surrender value of their policies rather than submit to the new conditions.

A life policy which has not bedrock security behind it is a delusion and a snare and in the selection of a company the prospective insurer should insure with one of undoubted strength, managed by specially qualified men, rather than with a young, untried company which is probably offering exceptional inducements to secure business.

The man who carries insufficient insurance or none at all should realise that the only time for securing protection is NOWnext month sickness or disease may impair the constitution and render him uninsurable, while the risk of premature death is common to us all.

When Cupid shoots an arrow his victim feels the quiver .- Ex.

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