

At Your Own Valuation.

Watch out, you fellows who egotistically and bombastically declare you need no life insurance and can handle your funds better than any assurance company. If you should die a violent death through accidental causes and your heirs attempted to bring a suit of indemnity before a court of claims, they might find the court and jury disposed to value your life at exactly what you had valued it yourself.

Assurance vs. Investment.

There are still some men who think that their own special method of investing is the most effective way of protecting their families when they are no longer there to toil for them.

Canada, to-day, contains many men who, if they calculated their investments at present market prices, would have to confess that they had largely over-estimated their financial foresight when making these investments.

And they would not like to think that to-morrow, next week, or even next year, was a possible limit to their lives.

They would like to have another chance to rehabilitate their estates, whose values have been cut in half by the breaking of the real estate boom and the depression in the stock market. How different it would be had they amply protected themselves against such an occurrence by carrying a good block of assurance!—*Excelsior Banner*.

Life Assurance.

It reaches into every avenue of public and private life, of commerce and industry. The golden stream continually flowing in and flowing out, through the great distributing agencies we call assurance companies, replenishes and refreshes wherever it goes. While not a charity, it is charitable; while not a pauperizing beneficence, it is nevertheless a beneficence. It gives assistance without taking away self-respect; it restores the broken family ties; it replaces the wrecked home; it keeps the widowed wife and the orphaned children; it gives new courage and life to the discouraged. All of this it does because of the work of the conscientious, high-minded, able men who stand as its representatives to the people. And this tribute I pay from my heart to assurance companies and to the men who represent them.

But assurance does not only indemnify for losses already accrued. It anticipates and discounts losses by preventive measures. In the last few years there has developed a movement for publicity and conservation which promises splendid results.

The assurance companies and their representatives are leading this movement. It is partly selfish, but largely humanitarian.—Willard Done, Commissioner of Insurance of Utah.

Not an Unusual Condition.

Note this experience of a Denver minister who was called upon to say the last sad rites over the remains of the head of a family that his church had looked after. Such cases exist in practically every community and not infrequently are among families which have seen better days. The minister said:

"I stood facing the casket; a widow and five small children sat behind it; they were clothed with garments my church members had made for them. I stood good for the casket and one of my deacons stood good for the grave. The deceased was in good health two weeks before he died; he was able and eligible to carry protection on his life, but there was not a dollar left anywhere; nothing but privation and misery in store for those innocent and practically helpless human beings."

The Modern "Seven Wonders of the World."

According to a vote recently taken by a magazine, the greatest scientists accord to the wireless the enviable position of being first of the modern seven wonders of the world. Following it come the telephone, the aeroplane, radium, antiseptics, and antitoxin, spectrum analysis and the X-ray.

This order was evolved from nearly seven hundred replies from as many noted men of science in various countries. Wireless received 244 votes, as against 185 for the telephone, its nearest rival. The X-ray received 111, although 100 were cast for the Panama Canal.

This list is interesting when compared with that made up by Antipater, the Baedeker of Sidon, some two centuries before Christ.

He heads his selection of wonders of the world he knew with the Pyramids. Following these come the famous Pharos lighthouse at the entrance of Alexandria harbour, the hanging gardens of Babylon, the statue of Jupiter by Phidias, the mausoleum of Artmeisia and the Colosus of Rhodes.

Of the seven wonders of the modern world, all are of incalculable benefit to man; all mark great steps forward in his march of triumph.

A comparison with the ancient list is an eloquent demonstration that the advance of the race has been along the lines of the greatest good for the greatest number. Luxury was the password of the ancients, usefulness that of the present.—*Onward*.