

which was a quick asset, would give ready money with which to hold his estate intact until such time as his various business interests might be closed to the best advantage.

Would not a policy of assurance, as a protection to your estate, interest you?



Read the figures for 1909 on the last page of this number.



A Great Anti-poverty Institution.

Not the least among agencies for the betterment of social conditions, for the abolition of poverty itself, is the institution of life assurance.

It is the banding together of the entire population of the country in the common purpose of providing for the widow; of raising the orphan and educating him to be in turn a self-supporting citizen; of laying by for old age; of accumulating a savings fund, to be borrowed on in time of need. This all-powerful organization of rich and poor, from all sections of the country and all ranks of society, is presenting a united front, a Grecian phalanx, a Roman legion against the calamities that are the cause of most of our poverty and even vice, crime and disease; is interested in stable business conditions, in national and international peace, health, and prosperity.

This intricate meshwork connects individuals of widely different states through the medium of the corporation, in turn disbursing its funds as well as investing them in the bonds and the mortgages of various countries, states, cities, railroads and other properties. Should it not be better understood that one-fourth of the bonds of the best railroads

of the country are now owned not by the few rich but by the twenty million life-assurance policyholders?

Life assurance is an instrumentality for the equalization not only of ill fortune but good fortune. The blow which would crush the family of one, which might make his wife a beggar and his children paupers, is warded off by being spread over millions and so provided for in advance as hardly to be felt by any single one. Thereby a home is provided for the widow, the children are fed, educated and equipped for the struggle of life, instead of being launched as dependents or worse upon the rest of society. Experts attribute it largely to life assurance that the number of paupers in this country has been reduced since 1880 from 132 to 101.4 per one hundred thousand, or approximately one-third; that the poor taxes of England, which formerly increased at the rate of \$500,000 a year, have decreased the last century \$15,000,000 annually.—E. A. Woods in "The World To-day."



It Doesn't Pay to Lie.

A very full train was within a few minutes of starting from Manchester for London. A gentleman had gone the whole length of the train and saw only one vacancy, and this was occupied by a Gladstone bag.

In his difficulty he opened the carriage door, and was about to remove the bag, when the passenger on the opposite corner told him that it belonged to a friend who had taken the seat.

"Well," said the other, who was evidently a man of experience and who grasped the situation, "the train will start in a minute and I fear your friend will be too late. At any rate, I must go to London by this train and I will keep this seat until your friend arrives." He