

greatest danger is that the optimist may take altogether too bright a view. He may assume that because there are good times now there will always be good times. He may forget that good and bad times alternate according to an inexorable law; that the man who passes calmly and happily through all is the man who, in good times, provides for times not so good.

There is no more reliable means of doing this than through insurance policies. Real estate may go to pieces or the bottom go out of the stock market in times of depression or panic, but the insurance policy in any good company always has a certain fixed value and is every day gaining greater recognition as the finest security to tide a man over business disturbances either of a local or of a general nature.

Insurance men can then find both duty and business in convincing people who at present have exceptional and superfluous means of the advisability of making themselves secure through insurance policies before embarking on business schemes involving more or less risk.

The time is also particularly opportune for reaching that other large class of people who never save anything, instead living up to every cent they get. At present they have more money than their habitual standard of living calls for, and, before they have acquired habits corresponding to the increase in their income, they should be given an opportunity to save some of it by investing in a life insurance policy.

The young man on a small salary often thinks he will wait till he is earning more; and that he will then begin. But he won't. At least the chances are against it. For, by the time that his salary has grown, his tastes will also have grown; and he will only delay still further the day when he is to begin to save and provide for the future. It is just this class of men who are always delaying the day of beginning to save, who, to-day, as old men, are filling our old people's homes, our houses of refuge, or the attics or back-bedrooms of distant and reluctant relatives from which they have been known to wander in their pride to seek

lodging in the village "lock-up," or to stray to the woods to die of exposure.

The young man of whatever station in life who cannot save on a small salary cannot save on a large one. It is not a question of amount. It is a matter of habit, of principle, of system, in ordering his affairs.

Professional men, too, particularly the men of those professions which are badly paid and yet in which there are many calls on their purses, both in social and charitable obligations, will do well to remember that "charity begins at home." A very practical way is to take out one of the shorter term policies in life insurance. By so doing a definite amount is set aside during ten, fifteen or twenty of the most productive years.

The man who would provide against needless humiliation in his old age and prevent his faithful helpmate from going down in sorrow to the grave, will not neglect the simple precaution bound up in an insurance policy.

Success and Old Age

NOTHING can be truer than that the history of life insurance is the history of civilization. As peoples advance out of their primitive stage they become more and more thrifty and independent. Instead of depending on chance for maintenance, or on what friends and neighbors may possess and be willing to give away; there develops a feeling of personal responsibility and pride in one's own ability to maintain oneself. Dependence gives place to independence.

Yet among the most advanced of our present-day civilized countries, it is appalling to note how imperfectly these ideas of individual independence are actually carried out.

The statistics prepared by Dr. Grinnell, dean of the medical department of the University of Vermont, bring out some startling facts. Ordinary statistics show that half the men living at forty-five live to be sixty-five. One would naturally suppose that most of them had at such an age, in a prosperous country, acquired sufficient means to maintain them in financial inde-