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Life Assurance a Necessity.

It is fortunate for the daily press that there is at present an investigation in progress of some of the life companies of the United States, and that many things have been discovered of an irregular nature. Were it not for this, the headlines of some daily papers would be lacking in sensational effect, and the public would have to be content with ordinary every-day news. It is quite true that the investigation furnishes ample material for the scare head-liner, but oftentimes a fact placed outside its setting needlessly alarms.

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The coolness and sane conduct of the public is a censure upon the "yellow" press and an indication of its waning power. It is very refreshing to note the conduct of the public from the beginning of the investigation until now. The principle of life assurance could not receive a better commendation than the quiet and considerate sympathy of the public. Were similar revelations made with regard to the strongest banking institutions of the country, we would have seen ere this a stampede of its depositors, with disastrous results.

The policyholders of the companies affected have kept their heads—and their policies—knowing full well that at maturity the money will be forthcoming to cover every dollar their policies call for. The perfection of the system of life assurance, upon which all old-line companies work, provides for this; and we may say that the assurance solicitors