

## “THE PLIGHT OF SAVING.”

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Under this head a writer in the *New York Evening Post* paints a dismal future for men of moderate income, who wish to save enough of it to live in comfort during their later days. The declining rate of interest is given as the reason for this trouble. Professional men, at a salary of \$3,000 or \$4,000 a year, according to this writer, have not sufficient margin, after meeting the demands on their position, to accumulate enough, even in the course of a long life, to afford an income, say after sixty years of age, equal to that enjoyed during active years.

The effect of this, according to this writer, is that people are not saving as they used to but are willing to take a big risk on the chance of a quick return. “That the disposition to hope for a “lucky strike,” rather than to attain independence by the slow process of saving, is very widespread among persons of moderate means, is only too evident. Such visionary schemes as Jernegan’s gold-from-sea-water project at Lubec, Maine, absorbed the life-long savings of scores of hard-working people.”

“The way out of the dilemma,” continues this writer, “is not yet clear.”

We beg to differ. A man with even a very moderate income, who will begin reasonably early, can make himself secure for the latter days of his life as well as provide for those who may be dependent on him. There is no magic in a life insurance company, to make money where there is none; but everyone knows that the individual or the company, with tens of millions to invest and long experience to guide, can get better returns than the small investor. This fact as applied to a great life insurance company is sufficient to more than offset the difficulties in the depressed rate of interest.

Have you, for instance, examined what the Prudential offers in its Endowment Policy with Accumulative Dividend which may be used to provide a large Annual Income if desired?

We invite college graduates, as prudent and able men, to consider the reasons for placing money in the care of The Prudential.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA,

NEWARK, N. J.

JOHN F. DRYDEN, President.