

SUNSHINE

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The High Cost of Living.

There is much agitation just now over the ever increasing cost of living—and some things are being learned through the investigation that is going on. Both producer and the consumer is being blamed, but as yet no true solution of the problem has been found. The fact is that everything is soaring in price and it is becoming a serious problem with the average man. One feature of the case which makes the problem more serious is that salaries and wages have not kept in proper ratio with the necessary expenditures. These conditions make it difficult for men to lay aside an amount sufficient to be of much assistance to their families in the event of death. The small amounts that can be ordinarily saved, even if placed in a savings bank, would not be large enough to be of any lasting benefit. The small savings are not large enough to invest, and oftentimes this discourages saving by little sums altogether. One of the many things in favour of life assurance is that it does not take a large amount of money to buy a thousand dollars of life assurance—a saving of twelve cents each day will do it, and very few people are so sorely pressed financially that they could not do that. Life assurance must not be viewed as an expense any more than depositing money in a bank is an expense, and the saving by life assurance is better, inasmuch as it protects

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