

If you have an income of \$3,000, you should carry at least \$20,000 of life assurance; and even with that, at 5 per cent. interest, your wife would have to scheme to live on a greatly reduced income. You don't know how she could do it? *She would have to do it.* It would be easier than to try to live on \$250—an impossible task.

Multiply your present life assurance with the rate of interest you think it would earn, and ascertain where you stand. Look this matter square in the face, and do what you can to bring the income from your assurance to the highest figure possible, even if you have to cut off some present luxuries to do it.

The first month of a new year is a good time to begin a larger and more business-like plan of life assurance protection.



Men Who Believe in Life Assurance.

Recently Mr. Albert C. Loring, President of the Pillsbury Flour Mills Co., Minneapolis, assured his life for \$500,000.

Mr. George E. Nicholson, a manufacturer, of Kansas City, Mo., has made application for life assurance amounting to \$1,500,000. Mr. Nicholson already has four \$325,000 policies on his life, and when this additional amount is added will have nearly \$3,000,000.

What amount do you carry?



We Are Fifteen.

With this number SUNSHINE enters upon its fifteenth year. We are fast getting out of boyhood days. We have not grown in size, as boys do, but we are big enough for our purpose, which is to do all we can to bring men to see the value and necessity of life assurance protection. We aim to do this as best we can. We think we have not bored people in our efforts, for sometimes even a good thing

may become a nuisance by injudicious treatment. Four strings are necessary to a violin. A Paganini may give music on one, but there are few Paganinis. We do not try to play on one string.

We are giving our readers good pictures, the best we can get. We aim to give bright items that can be hastily read, and make the paper generally interesting, at the same time not forgetting our mission.

By this mail comes "Business," of Manchester, England, one of the brightest life assurance papers printed. The editor has a word to say about our efforts, which we give. "Business" says:

"SUNSHINE, the organ of the Sun Life of Canada, is truly a sunshiny magazine. It is full of bright articles and paragraphs from month to month, and appeals not merely to the insurance man but to the general public. Beautiful pictures of the Highlands of Scotland appear in the October issue, and the editor writes a charming holiday article about the Northern Highlands of Scotland."



Our Friend is Dead.

Some number among their warmest friends those they have never seen. This is more particularly experienced in journalism, where the writer's work takes on personality and creates admiration.

There was a man in London, the editor of the Insurance, Banking and Financial Review, who was one of our friends, and we are pleased to know that he esteemed us in like manner, yet we never met, and never shall until that day when we shall meet face to face before Him.

J. Carlisle McCleery was a brilliant man. He had literary style, force, native wit and all that goes to make a strong journalist. Insurance journalism is much the poorer because of his untimely death.