

uncertainty of the "when" of death is the reason why life assurance should be earnestly considered.

In view of death, thy earthly goods enjoy ;

In view of life, economy employ.

He's the wise man who both these rules obeys,
And strikes the mean 'twixt stint and lavishness.

Your present income is the safeguard of your home. By it necessary things are secured ; by it you are aided to get what enjoyment you can out of life. To continue your income, after you are gone, for the interests of your family, is the mission of life assurance. To carry out its mission may to you be striking "the mean 'twixt stint and lavishness," but it is worth whatever personal sacrifice it may call for. If it be true that we are enriched by the things we have learned to do without, the economies exercised in paying life assurance premiums have an influence on our lives that is invaluable. The excuse, "I can't afford it," is so weak, in the face of this great necessity, that a man should be in the last ditch before he would surrender to it. Can your family afford to be without the money life assurance would place in their hands, should your income cease ?

It is surprising what savings can be made when a purpose is in it. The price of a cigar a day for a year would pay the premium on a thousand dollars of assurance. A little pruning here and there would make it possible to carry sufficient assurance to protect your family's future.

There is an old Latin proverb that says, "He who has got wealth betimes, unless he saves betimes will come to want betimes."

Is this not true ?

We despise the mean, miserly man who worships money for money's sake. Yet we should not be unwisely lavish with our money.

That rainy day we have been hearing about since childhood is coming some time. The sun is shining now and everything is bright, but the clouds are beyond the hills, and we should be ready for whatever may happen.

A policy with the Sun Life of Canada will shine and brighten your life, and when you are gone it will help your loved ones to fight life's difficulties.

Mr. W. S. Emerson.

The United States Review of June 28th contained a photograph and sketch of Mr. W. S. Emerson, the new City Manager of this Company in Philadelphia. Mr. Emerson has had a very successful life assurance career, and we trust he will enjoy equal success with this Company. Speaking to the Review representative of his reasons for joining the agency force of the Sun Life of Canada, Mr. Emerson said: "I made a thorough investigation and study of the past record of the Sun Life of Canada, its policy contracts, and, perhaps more important still, the dividends which it is paying its patrons. Few companies can show a more healthy and steady progress in all that pertains to progressive yet conservative management ; and it is evident, from the general satisfaction prevailing amongst those assured, that in the dividends to policyholders this is a hard company to equal."

The Review concludes the sketch as follows: "The Sun Life of Canada is one of those companies whose management has at all times aimed at securing a