

Ignorance and Knowledge.

Ignorance is the curse of God, but knowledge is power. It has been said that men will do anything rather than think. They must be roused to thought. Sudden death of an intimate friend sometimes forces people to think of adequate assurance protection, but the delay of a day in closing a life assurance contract has more than once meant a lifetime of genteel poverty for widow and orphans. Any man eligible for life assurance has in that very eligibility a large asset in ability to command life assurance protection at the small outlay of the premium. A man not able to qualify for life assurance is poor in the sense that his available funds must all be kept intact for necessities which death may bring about at any time; and a man is poor, indeed, when, in the absence of available funds, he feels that between him and death is but the meager sum that he may be able to save while death waits.

In this country there are about forty deaths to one fire. A home or building is usually insured for the limit against fire, but many a life, providing income for loved ones, is frequently inadequately covered by life assurance. Assurance has lifted the mortgage and saved the home, allowing the wife to continue her husband's business or educate her little ones.

Big thinking men consider it a duty and privilege to get assurance, and it is real property secured, more real than mortgaged real estate. A policy is so valuable that it should not only be kept, but kept intact—or, if mortgaged temporarily, it should be freed of all incumbrance at the earliest possible moment. It enhances man's earnings and administrative power.

England has distributed \$35,000,000 in old age pensions to half a million people over 70 years of age. Life assur-

ance very largely does away with this pitiable condition and may provide a lump sum or a sure definite income or pension for the wife, son, daughter, father, mother, a servant, invalid friend or some hospital or other charitable institution whether death intervenes or not. The act of assuring inculcates thrift and saving, wisdom and foresight, perseverance, efficiency and helpfulness. All these are elements of a true manhood and a vital help to anyone on his journey of life.—Life Association News.



LAKEFIELD, ONT., June 6, 1910.

THOS. J. PARKES, Esq.,
Sherbrooke, Que.

Dear Sir,—In response to your favor of the 7th instant, let me say that we are well satisfied with the returns and treatment received at the hands of the Sun Life Assurance Company.

If I had had the same confidence in good assurance companies as I have now, I would have left all the profits of my policy with the Company, in which case our returns now would have been even more satisfactory. As it is, it does not seem too bad to put in \$723.50 less two instalments of cash profits, amounting to \$82.60 and take out in twenty years \$1,107.55. In brief, I paid in \$640.90, and took out \$1,107.55, and had my life assured all the while.

It seems very plain to me that it is much better for a man, and also SAFER, to have his money in any good assurance company than to save it in the bank.

I have a boy aged 17. Let me know how soon he could be assured and your best terms.

Respectfully,

J. W. GREGORY,
Pastor Baptist Church.



BRANDON, Manitoba, July 13, 1910.

H. WALKER,
Manager Sun Life Assurance Co.,
Winnipeg.

Dear Sir,—I have pleasure in acknowledging receipt of your letter of the 12th instant with enclosed cheque for \$729.85, payment in full for policy No. 28789, which expired on the first of this month. I also wish to thank your Company for their promptness in paying same.

Yours truly,

J. I. PARKIN.