

THOMASVILLE, Ga., Sept. 14, 1912.  
Mr. CHAS. E. WILKES, Cashier,  
Sun Life Assurance Company of Canada,  
Atlanta, Ga.

Dear Sir,—Referring to dividend just received on my policy No. 103234 in your Company, am pleased to say that I have always regarded my policies in your company as the best ones held, and the dividend just received by comparison with others is excellent, and very pleasing.

Yours very truly,

M. M. COOPER.

146, RYE HILL,  
NEWCASTLE-ON-TYNE, Sept. 2, 1912.  
JOHN STRACHAN, Esq., District Manager,  
Sun Life Assurance Company of Canada,  
Newcastle-upon-Tyne.  
Policy 57401.

Dear Sir,—I beg to acknowledge the receipt of the Company's cheque for £666 5s. in settlement of my fifteen year Endowment policy which matured to-day.

It is highly gratifying to me to receive the handsome bonus of £166 5s. which has been added to the original face value of my policy of £500. Especially is this so, seeing that in accordance with the terms of the assurance, the Company would have had to pay my heirs the sum assured and in addition thereto, a sum equal to half the total amount paid in premiums, had I died during the past fifteen years.

I would indeed be hard to please if I were not satisfied with the result of my investment, and will have much pleasure in recommending the Sun Life of Canada to my friends.

Wishing the Sun Life of Canada continued prosperity,

I am, dear sir, Yours faithfully,  
WILLIAM MICHAEL ADAMS.

### Every Man Should Look Ahead.

If you live long enough you will some day arrive at the time where you must give up work, either from choice or necessity. When that time comes, if you haven't used the years of your good health and activity in accumulating sufficient to take care of you, you will face a very serious and embarrassing situation. If you have been so thoughtless or unfortunate as to arrive at that period without having accumulated anything, what of the welfare of the family and those dependent upon you, who arrive at that time with you? The situation, if anything, is worse for them than for you, because it is not of their making. Or if you lose your health so that you are unable to make money, what of yourself and the family, if you haven't used the years of your good health and earning capacity to good advantage?

A man can do two things with his surplus money; he can spend it, or he can save, and invest it. If he doesn't save and invest his money to the best of his ability, who is going to step in and assume his obligations and look after him and his family in event of his early death, or his being overtaken by ill-health, or living to be old? There are numerous things in which a man can place money with the idea of having something in return at a time in life when it is needed, but too often men take chances on things that seem to promise big returns, and which only result in a total loss, or the tying up of their funds so that they are not available, which in effect is the same thing. A man who, during the years of his good health and earning power, will assume an obligation which forces him to lay by a definite sum of money each month, or each year, will come nearer accomplishing what he sets out to do, whereas, the man who has no such plan, or who thinks that he is so wise that he will be an exception to the rule, will arrive at old age without having acquired a competence and not so well equipped to take care of himself and family as he was when he was a young man.

Life assurance is a *saving* to any man, *not an expense*, and a life assurance policy on any plan, viewed from all angles, will, nine times out of ten, pay a better return than anything else in which a man can place his money. It is the only way in which he can be sure that if he dies early in life his family will have something, and it is the only absolutely safe and sure way that he can accumulate something for himself, for it is a proposition wherein the element of speculation is entirely removed.

Many of our big business institutions, nowadays, create a fund out of their profits each year and hold it in reserve against the depreciation in value of their business equipment and unforeseen contingencies. If it is considered necessary for great and prosperous business houses to do this, how much more important it is that you and I, as individuals, in the years of our good health and prosperity, should lay aside systematically a definite sum of money each year, which will help us to do and accomplish the very things we are working for, namely, the protection and welfare of our families, and our old age.—E. W. Hunt, Columbus, Ohio.

The Sun Life of Canada is  
"Prosperous and Progressive."