

Sunshine.

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PARTNERSHIP ASSURANCE.

The death of a partner in an aggressive firm frequently means an immediate lacking of more or less capital at the very time when additional funds would prove very advantageous to purchase the interest of the heirs. Frequently it is the oldest and most experienced partner who dies, and the withdrawal of his brains and the prospective retirement of his capital is likely to encourage competing concerns to make onslaughts on the business of the establishment whose mainstay is gone. The regular old line life assurance companies are paying with such promptitude now, that it is a safe assumption that a death claim can be collected by the surviving partner or partners within two weeks from the assured's demise. The annual premiums involved are, of course, charged to the expense account of the firm and are much less than those who have not investigated the subject would suppose. Few mercantile or manufacturing houses fail to carry fire assurance, and yet the daily chances of partners dying are over a hundred times greater than a serious fire loss. Every man must die, but comparatively few stores or factories burn.

The Sun Life of Canada is prepared to issue partnership policies calculated to meet every contingency of business, and

the importance of firms seriously considering the matter cannot be too strongly emphasized.

A WISE JUDGMENT.

The words of a Judge carry weight because they are the utterance of one who has had special opportunities for acquiring experience, and arriving at sound, carefully considered conclusions. We therefore take much pleasure in reprinting on another page a portion of the eloquent and forcible address recently made by one of the Judges of the United States upon the important subject of Life Assurance. In the depth of their conviction and warmth of their sincerity these words are memorable, and we earnestly commend their perusal to our readers trusting that in many instances they may prove to be seed falling into good ground, to bear fruit abundantly.

THE LARGEST SINGLE PREMIUM.

One of the leading life assurance companies of the United States not long ago issued a policy for \$100,000 upon which a single premium of \$84,000 was paid, the policy being on the ten year endowment annual dividend plan, and it has been claimed that this was the largest single premium ever received by a life assurance company. That may be true so far as the American companies are concerned, but it must not be forgotten that The Sun Life of Canada, through its English Branch, received in 1897 a single premium exceeding *one hundred thousand dollars*, and may therefore properly claim to hold the record until something still larger has been reported.

He—Do you know, I think you are a most singular girl. She (cooly)—I assure you it isn't from choice.