

SUNSHINE

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A. M. MACKAY, *Editor.*

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"What are You Worth?"

That is, what would your property, Real Estate, Bank stocks, Bonds, or other securities bring you if they had to be sold on the open market to-day? Would you not sustain a severe loss if they were sold, and would not the price you would receive depend entirely upon the condition of the money or stock market?

A policy of life assurance issued by a strong, reliable life assurance company, is the one asset which, under all circumstances is worth its PAR value. The conditions of the "street," money or real estate markets, have no effect whatever on the value of this security. IT IS WORTH AND PAYS ONE HUNDRED CENTS ON THE DOLLAR. It is a quick asset; upon receipt of proofs of death the beneficiary or estate receives the par value of the policy at once.

A prominent and influential business man of Montreal applied to this Company a few months since for a policy of a large amount. His reason for making the application was that he desired to protect his estate in the event of his death, realizing that if his death should occur during a time of business depression, his estate might suffer a severe loss. He argued that a life assurance policy,