

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA,
AT HEAD OFFICE, MONTREAL.

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| January 1910 | | | | | | | |
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Facing a Problem.

It is hard to make one dollar do the work of five, yet that is what the majority of women have to do when death removes the husband.

Most men who have life assurance have far too little for any permanent help. A little is better than none, for it gives immediate help, but when placed at interest yields a very inadequate return for the carrying on of the home.

Let us say that you are now earning \$3,000, and you find it difficult to make ends meet. You think you are as economical as you can possibly be. If asked to cut out any of the present items of expense, you would find it exceedingly difficult.

Suppose the \$3,000 should cease to-day, by your death,—what then? The household expenses would have to be met. The fixed charges would remain the same. You have, let us say, \$5,000 of life assurance, which invested at 5 per cent. would yield \$250 a year. That looks pretty small when set over against \$3,000 a year. How do you figure it out that your wife and family could live on that meagre amount? You now live on a \$3,000 plane. How could your wife and family live on a \$250 plane?

This is the only way to look at the question. No use thinking that something is going to turn up to lessen the stress. Nothing but worry and pinch will be in store for those left behind.