

exercised in the case of assurance policies. I firmly believe that it is the duty of every man to be assured. With assurance policies to be had at such low rates as is at present the case, there is scarcely a man who cannot afford some sort of a policy, no matter how small the amount it may call for. What seems to the man himself in good health as a small amount for an assurance policy, often turns out to be a modest fortune to the woman or children who survive him. I wish, sometimes, that the taking out of an assurance policy, on the part of the husband, for an amount according to his means, might be made an obligatory part of every marriage ceremony.

I know whereof I speak when I say that there are hundreds of women in the homes of this land who are daily carrying with them the fear that their husbands or fathers are neglecting or forgetting to make suitable provision for them as widows or orphans. They shrink from speaking to the men of their homes about the matter. And it is especially for the benefit of these women that I write these words. Perhaps, where the occasion makes it necessary, they can, with a woman's skill, see that what I have written here may come to the attention of these men. And if my words should prove to be means of bringing even one man to a realizing sense of his duty I shall not have written in vain. No man can afford to neglect a simple duty which may mean all the difference between happiness and misery to his family. Suitable provision for them he cannot allow himself to "put off," for surely it is true that "in the midst of life we are in death."

"This," groaned the wretched young father, shifting the wide-awake baby to the other arm and making the turn at the northwest corner of the room for the four hundred and fifty-seventh time, "is one of the hardships that pass in the night."

PROMPT PAYMENT APPRECIATED.

SLAUGHTON, MASS., July 1st, 1896.

The Manager,

THE SUN LIFE ASSURANCE CO. OF CANADA.

DEAR SIR,

I gratefully acknowledge the receipt of \$2,000, the amount in full of my late husband's policies in the Sun of Canada. Though we removed to the States and my husband died there, your Company offered every facility for a prompt settlement.

I strongly recommend that fine old Company, "The Sun Life Assurance Co. of Canada," to intending assurers.

Yours sincerely,

(Signed) MRS. Q. B. S.

MATURING ENDOWMENTS.

The results upon these policies are proving very satisfactory, the profits realized in many cases exceeding the estimate. Of this the following is an example:

Ten payment Semi-Endowment for \$1,000 on W. R. T. aged 23.

Result on maturity,—Guarantee...	\$500
Profits.....	130

Total cash paid.....	\$630
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The estimated profits were only \$125.

The total premiums paid were \$554. Mr. T. therefore had all his premiums returned and \$76 in addition, besides his ten years assurance.

An Englishman, new to American travel, was travelling through New Jersey. Approaching a city, he turned to a lady across the aisle, and asked hurriedly, "Is this Elizabeth?" Drawing herself up, she replied, sternly, "What do you mean?" Without perceiving that he had offended her, he repeated his question; and she screamed out, "Sir, you are no gentleman." Just then the brakeman shouted, "Elizabeth," and the stranger left the car.