

SUNSHINE

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A. M. MACKAY, *Editor.*



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A Common Excuse.

One of the most common excuses given to life assurance solicitors is, "I can't afford life assurance." Sometimes there is cause for the saying of it, but often times it is only an excuse. It is difficult to deal with it, because of its very personal character. A person does not feel it to be within the realm of decency to probe too deeply into the personal finances of the person he is soliciting.

Oftentimes this excuse is given because the question of life assurance is not sufficiently understood. Life assurance is looked upon by too many as a luxury instead of a necessity.

No person would think of classing food and clothing as luxuries, but rather true necessities.

These necessary things are provided for, and luxuries, just as they can be afforded.

Life assurance comes under the class of "necessary things."

The head of a family should stint himself of many things in order to protect his earning value in case of death.

It is too bad that death has to be spoken of when dealing with this matter, but it cannot be helped, for "the herb isn't grown that will act as a remedy against death." Death is sure to come, and the