man of forty. Increasing age means increasing delay of impairment of the physical organism. And while the average man may retain his vigor, and while his general health may be perfect, yet the individual man can have no assurance whatever that his good health will continue for so much as another year. There are a thousand foes surrounding every individual life-dangers of accident, of disease, of unsanitary or unhygenic environment, or nervous strain leading to physical breakdown. man who delays to assure his life is a gambler with these foes, which menace him on every hand. In effect he defies them, he affirms his ability to resist and overcome them.

## Postponement May be Fatal.

The whole point of this article, so far as it relates to the man who is not assured or not sufficiently assured, is that postponement of the act of assurance does not represent any saving of money, and that it may prove very costly, that it may even be fatal. The matter is an urgent one for every man—his business is to assure his life at once, let his age be twenty, thirty, forty, fifty, or sixty. The more promptly he attends to this highly important matter the better pleased he will be with himself for all time to come.

—J. C. K., in London Daily Mail.



NEWFOUNDLAND—An iceberg freak, the SS. "Strathcona" is seen through the arch.



NEWFOUNDI, AND—An Eskimo father and son on board the mail steamer "Home."

WINDSOR, Ont., Sept. 16th, 1908. Mr. J. O. PECK,

Agent, Sun Life Assurance Co., Windsor, Ont.

Dear Sir,—I beg to acknowlege receipt of cheque for \$2.700.00 in payment of my maturel policy in the Sun Life Assurance Co. I beg to express my entire satisfaction with I this settlement. A result which repays me fully 4% or all premiums paid, and the premiums themselves (besides giving me the assurance) cannot fail to be satisfactory, and to reflect great credit on the management of the Sun Life of Cannola My testimony is the more valuable as I have knowlege of a settlement of an exactly similar claim by a friend of mine in another company, which fell short with amount paid (compared with what I got) by hundreds of dollars.

Yours faithfully,

GEORGE BARTLETT.

The Sun Life of Canada is "Prosperous and Progressive."