Sunsbine.

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J. MACDONALD OXLEY, Editor,

SOME SIMPLE TRUTHS ABOUT LIFE ASSURANCE.

Life Assurance is not mere guess-work. It is an exact science based upon the unalterable laws of life and death. It is a common saying that two things in this life are inevitable, viz: taxes and death. While we have health and strength we can earn money enough to pay the arst, but when we die there is nothing better than a policy in such a company as The Sun Life of Canada to take the place of our earnings.

As an *Investment* of our earnings there is nothing better than a good policy. The reasons are many, but we will mention only a few.

1st. Its safeguards are the best. The Company is chartered by the Government and carefully examined by the Government.

2nd. The value of the policy does not fluctuate. It is not affected by panics, nor the rise and fall of stocks.

3rd. It is the most easily and promptly realizable asset that a man can leave. The Sun Life of Canada pays all claims immediately upon satisfactory completion of the proof.

4th. Its results are definitely and distinctly stated. Other investments may

turn out well or ill, but a policy always commands at least its full face value, with the possibility of added bonuses.

5th. The protection afforded to the family by such a plan as the Guaranteed Income Policy of The Sun Life of Canada is more complete and far-reaching than any other provision that can possibly be made for them.

Once more. The right kind of a policy is a bulwark against extravagance and speculation. The premiums must be paid regularly and on time, and the money to pay them must therefore be laid by.

Finally. The carrying of adequate life assurance is a duty that a man owes to himself, to his family and to his country; and in view of the merit and multiplicity of plans provided by The Sun Life of Canada, there is absolutely no excuse for any man who is assurable to leave these duties unfulfilled.

Among the many exchanges which reach the editorial table of *Sunshine*, no one has been more suggestive or valuable than *Business*, a very bright and attractive monthly published by Mr. A. Arthur Reade at Wood Green, London, England, and devoted chiefly to the interests of assurance companies in general.

Having found *Business* so helpful, we are all the more anxious to make amends for the inadvertence which led to due acknowledgment being lacking of our indebtedness to it for the main part of the article "What Will My Poor Wife Do?" published in our June issue.

An Antithetical Climax.—He was an earnest minister, and one Sunday, in the course of a sermon on the significance of little things, he said: "The hand which made the mighty heavens made a grain of sand; which made the lofty mountains made a drop of water; which made you made the grass of the field; which made me made a daisy!"