

SUNSHINE

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HEAD OFFICE AND BUILDINGS

SUN LIFE ASSURANCE COMPANY OF CANADA.

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Your Increased Income.

Have you obtained any increase in your salary or other income since you last took out a life assurance policy?

If so, what have you done with it? Have you put all the extra money away safely, in bank or investments? Or have your responsibilities been increased, say by way of additions to your family, to such an extent as to use up part or all of the additional income? Or have you devoted the increase of the funds at your disposal to giving yourself and your family a greater share of the comforts and luxuries of life?

Probably you have done a little of each of these things. Nobody will quarrel with you for increasing your bank or investment savings. Increase of family responsibilities is to be expected and it is fortunate that increase of income has come with it. And there is no denying that as your income grows you are entitled to a little more pleasure for yourself and your family.

But there is one thing that too many people seem to forget when money flows more rapidly than before into their hands. They forget that, as a rule, the increase is but temporary. For the man whose income depends on his own energy and ability the increase, and in fact practically the whole income, must stop when his heart stops beating, and possibly may cease a long time before that.

If the increase is *all* put in the bank, or in securities, it means that you are trying to build up an estate. But it will take years to do so, and if you are taken away in the meanwhile there will be little to show for it, and those for whom you are building up your estate will take little comfort from it. Some portion of the amount should be put into additional life assurance, thus making sure that, no matter how soon you may be stricken down, a portion of your increased income has been given *permanence*.

But, you may say, your increased family responsibilities use up all your increased re-