

Solid Sense.

Life assurance is a modern necessity promoting systematic saving. It is the only sure way for the salaried man or woman to accumulate an estate and keep it. The company reminds the assured at regular intervals of the amount he has agreed to save and pay; this helps in the development of the saving habit and offers a distinct advantage over the savings bank and other methods.

I am a firm believer in life assurance. There is no business that demands a higher ethical standard than that of life assurance. There is no business where sterling worth and character count more. A man consults his family physician in whom he reposes every confidence, regarding the welfare of those near and dear to him; he confides in his attorney as to matters pertaining to his estate. Mr. Agent, you should preach the modern necessity of life assurance and in a way to win such a place in the esteem of your community that your advice will be sought by those who would make provision by life assurance for their families. Life assurance is the embodiment of an ideal. It evidences the forethought and love of the dead for those they leave behind. Modern life assurance, the one business which permits an unflinching and practical expression of man's noblest and best impulses for his loved ones should be conducted in a manner to represent the highest ideal of co-operation and brotherhood. The modern life assurance agent is doing a stupendous work and doing it well. He is a creator of estates, a preserver of happy homes. May his rewards and honors increase.—Isaac Miller Hamilton.

How to Save.

"It is a fair statement that in no other way will the average young man save money as surely as by the aid of an endowment policy, and he who induces one to take such a policy confers upon him a favor to which a beneficiary will look back with the keenest feelings of appreciation in after years. At my suggestion, twenty-six years ago, my son, then twenty years of age, took a twenty-year endowment policy with a New England old-line company, and on its expiration, having paid a yearly premium of \$46.09, or a total of \$921.80, he received \$1,194, and of course had been assured for \$1,000 from the time he made his first payment. These are no better results, possibly not as good, as have been secured by some of the companies, but simply show about what can be expected from the old-line companies.

"Now, a word on the other side, regarding fraternal assurance. About the time my son took

this assurance I took a \$2,000 policy in a fraternal order which was advertising cheap assurance, and for a time the assessments were reasonable, but for several years since, they reached \$8 per month, or \$96 per year, and in September, 1905, they were raised to \$15 per month, or \$180 per year, and now, on a sliding scale, I am assessed \$26.30 per month, or \$315.60 per year, with a raise of \$3 per month each year for the next four years. These rates are of course prohibitive, and I have really no choice but to drop my policy on which I have been paying excessive premiums for many years."—*Springfield Republican*.

Sun Life Increases.

Material increases in assets and other financial details are shown in the annual statement of the Sun Life Assurance Company of Canada which operates extensively in the United States. At the close of 1913 the company showed assets of \$55,726,347.32 which is an increase of more than \$6,000,000 during the past year. In the same period \$421,904.26 was added to surplus, that item at the end of the year being \$5,752,986.08. The company closed the year with assurance in force of \$202,363,996, the amount for 1913 being \$34,290,916.79.

The cash income during 1913 increased \$1,663,320.04, making a total for the year of \$13,996,401.64. Profits distributed to policyholders aggregated \$706,424.19.

Death claims, matured endowments, profits, etc., were \$4,982,553.25. The aggregate payments to policyholder, since organization, amount to \$39,385,287.91. The total premiums received since the company's organization in 1872 amount to the grand total of \$94,012,632.86.

During the year 1913 the Sun Life reinsured the Home Life Association, of Toronto.

The new Sun Life building opposite the Windsor Hotel in Montreal will be finished about August, 1915, and will be one of the finest buildings in the Canadian city.—*Insurance Field*.

It's This Way.

As a country physician was driving through a village he saw a man amusing a crowd with the antics of his trick dog. The doctor pulled up and said: "My dear man, how do you manage to train your dog like that? I can't teach mine a single trick." The man looked up with a simple rustic look, and replied: "Well, you see, it's this way: 'you have to know more'n the dog, or you can't learn him nothin'.'"