

Education.

A poor man with a liberal education is richer than his millionaire neighbour without one.

Shakespeare said "Knowledge is the wing wherewith we fly to heaven," by which we understand him to mean that a well-educated man has power to rise above the discouragements and difficulties of his life.

How important it is then that parents, after they have first provided the necessities of life for their children, should concentrate their efforts upon providing them with a thorough education. A college course, if it is accessible at all, should be the aim of every parent in the equipment of his child; for, other things being equal, the man with a college course behind him has a tremendous advantage over his competitors.

It is as true of individuals as it is of nations that the illiterate die. The "dying nations" are the illiterate ones, while those races that hold the foremost place in the world are those in which the intellect is most cultivated and is most unfettered.

And apart from its utility in business and social life an education is a source of purest pleasure, for the happiness of a man really consists in the number and variety, beauty and truth of the thoughts that are flowing through his mind, and it is necessary that the mind should be educated in order that such currents of thought may flow.

The Sun Life Assurance Company of Canada, feeling the necessity of providing an education for the children of policyholders, has introduced what is known as *The Educational Endowment policy*, and this policy is issued on such conditions as to make it very attractive from the standpoint of one who is seeking to provide an education for his children. Under the provisions of this policy

the parent pays the premium until his child reaches a specified age. In the case of the death of the parent no further premiums are payable, and in the event of the death of the child the premiums paid will be returned.

Another condition of the policy is, that after three or more premiums have been remitted a paid-up policy, without profits, may be taken, for a proportionate amount of the full sum assured corresponding to the number of complete annual premiums paid. The policies on this plan will be issued on the life of any child up to the age of sixteen years.

Still another attractive feature about the Sun Life Educational Endowment policy is that the amount of the policy may be distributed over a number of years according to the requirements of the child when at school or college. For instance, instead of paying down a lump sum of \$1,000 when the specified age is reached, the Company will make two annual payments of \$508.00, three annual payments of \$344.00, ten annual instalments of \$116.00 or twenty annual instalments of \$68.00 each, and so on for any intermediate number of years, so that the payment can be exactly adapted to the length of the school or college course which is planned.

The Educational Endowment policy makes possible the early provision of a substantial sum for a priceless object. A man may leave his child a million dollars and it can easily be dissipated or lost, but a man who gives his child a good education gives him something that no catastrophe can take away. To a great extent a cultivated mind renders the luxuries which the rich enjoy unnecessary. The wealth of the educated man is a thing that cannot be taken from him.

Ask your agent to quote rates on the Educational Endowment policy.