

Income Policy, he can keep on turning in a regular salary to the family purse after he is dead and gone. His pay-envelope will be more regular and more certain, if anything, than it ever was before.

The monthly Income Policy enables you to assure your life in such a way that your widow can get a certain fixed monthly income when you die, and if she dies within twenty years of your death, the balance of the payments may be computed into one lump sum and paid to your children.

It would be worth while for you to write this office or the nearest agency of the SUN LIFE ASSURANCE COMPANY OF CANADA, to get particulars of this, one of the most scientific and satisfactory forms of assurance that the ingenuity of the actuary has ever devised to meet a definite want felt by mankind.

Life Assurance Defined.

Life assurance makes a scientific adjustment between the possibilities and the probabilities, the accidents and averages of life. It enables the individual to merge his constant liability to death in the average longevity of the race, and to share in the productiveness of life in general, whatever may be his own fate. It discounts probability and gives certainty. In its adaptation to practical life and finance, life assurance enlists the cumulative power of small investments through long periods of time, and utilizes the far off interest of prudence for present needs. It applies scientific methods to those impulses of generosity which would otherwise encourage improvidence and provides for the needs of all through the love of each for his own. It gives affection a place to stand, and a lever with which to work. It transforms fore-thought and good will into practical helpfulness and well being. It enables us to realize for our loved ones the hopes we cherish for their future, which might otherwise be blighted by death.—
John C. McCall.

The Friend in Need.

In times like these, when the cost of living is at figures that make it hard and difficult for even the most prudent and thrifty among wage-

earners and people generally of moderate incomes to do much more than meet necessary expenses week by week and month by month, the sable-garbed messenger of woe is likely to find, in the doomed homes visited, family purses depleted and empty. The sorrow and distress of the hour are in no small degree increased by the realization that soon will come all sorts of bills, demanding payment. Fortunately, however, as is most devoutly to be hoped and prayed for, this increase of sorrow has been forestalled and warded off. Wise forethought and foresight have provided life assurance. Now does life assurance appear in its true and beautiful character as the dispenser of pure beneficence, as the friend in need who is a friend indeed.—
Prudential Weekly Record.

The Two Leaves.

Two leaves grew on a maple twig, one was little, the other was big. The little one hated and feared the world, and into a selfish scroll it curled. I'll cheat the wind, it said with a frown, no wind that blows can blow me down; secure in myself I'm snugly rolled, now blow ye winds—blow hot or cold. A roaring blast through the maples tore, and that little leaf was seen no more.

The big leaf lived like a happy boy, and played with the wind in riotous joy. It gave each breeze a fond caress, it got from autumn a glorious dress of a crimson hue, all edged with gold, like the robes that were worn by the kings of old. The wind and sun gave it more endurance, for the name of that leaf was life assurance.

Saved, Not Spent.

No one ever heard a savings bank depositor talk about what his deposits cost him. If he is putting away \$20 or \$40 every year, he never thinks of saying it costs me \$20 or \$40 a year to keep up my savings bank account. It would be absurd for him to think it or say it. His deposits are savings, that much to the good, something which otherwise he might not have had.

It is almost as absurd to talk about the cost of life assurance. Premiums for life assurance are not an expense, they are a saving. They accumulate for his benefit the same as savings bank deposits. Whatever element of cost there is in them finds its equivalent in the longer duration of life for him who pays more as compared with that of the one who pays less.

But every holder of a legal reserve policy saves money. He pays premiums but he also saves them in whole or in large part.