



THE BONNELL BUILDING, 196 MARKET ST., NEWARK.

The headquarters of the *Sunshine* of Canada
for the State of New Jersey.



A Prominent Lawyer's Estimate.

Judge Charles G. Neely, of Chicago, speaking before the Life Underwriters' Association of Chicago, gave utterance to the following words regarding life assurance :

I want to say to you to-night that I have never had an agent come into my office or my home to talk to me about life assurance, but what I felt

honestly and sincerely that what he was saying to me was first in his mind for my good. Not that he would work for nothing, nor that he did not think of the premium upon the policy—that is legitimate—but the subject has a strong argument when presented to a man who has a wife and six children which need protection by life assurance. It makes an agent feel that he must be honest with himself as well as the man he is canvassing. I have no doubt but that every one of you has had the experience of delivering the result of a policy to a beneficiary and felt compensated for all the worry it occasioned you at first to place the policy by a realization of the fact that the money was greatly needed in that particular case?



The element which comes in to enrich, sweeten and glorify human life more than any other that God has given men the ability to stand, is self-sacrifice. It is the redeeming, and crowning feature of human life, that a man will lay down his life for his friends. It is not fair for a man who has asked a woman to be his wife, to say to her, "It is your duty to provide." It is admitted and not debatable that man is to be the provider; it is his glory and his honor to provide. If that is true while he is alive and his right arm is strong, and his heart is full of courage, with his wife with him to bless and strengthen his toil, how much more is it true when he is gone!

I have never looked upon life assurance with any thought of speculation whatever. I have never had the subject presented to me by any agent as a speculation. I have had it said many times : "We offer you here no speculation or speculative scheme whatever, but a business proposition which will take care of itself like a loan covered by a real estate mortgage.