

Sound Advice from the Pulpit.

The Rev. R. A. Dickey, B.A., pastor of Royce Avenue Presbyterian Church, Toronto, in his sermon to his people recently, speaking on the principle underlying life assurance companies, said:

"That means that men should provide for those depending on them while in health and life. But it means more. No man has done his duty until he has made sure that in the event of his premature death, his wife and family will be amply provided for. A lot of men think they have done their duty when they assure their lives for a sum equal to one year's income. That is no adequate provision. I don't believe in leaving a fortune to one's children; generally it is a curse rather than a blessing, but they should be guaranteed an education and a fair start in life, whether the father lives or dies and this can be effected by the poorest of us through the beneficent institution of life assurance companies. I don't say where you should make this provision, but one condition above all others ought to be insisted upon, that is that the institution where you make provision for your family should be absolutely safe. If your income be limited and you feel you can't afford to do all you would like to do, I appeal to you to save somewhere else rather than life assurance premiums. Some men spend as much in tobacco as would pay a life assurance premium, some families spend as much in chewing gum and candies as would insure a provision for themselves in the event of the death of the bread earner. Save in furniture or clothing if need be, share the hardships of life with your family, but don't run the risk of leaving them to cold charity at your death.

"In view of the certainty of death three things are imperative: (1) make sure of your soul's salvation through your faith in Jesus Christ; (2) make provision for the support of your family in the event of your premature death; (3) make your will. The doing of these will remove worry and fear and lengthen life.

Acknowledgments.

INGERSOLL, Ont., Sept. 9, 1912.

MR. W. T. MCINTYRE

Toronto.

Dear Sir,—Your favor of Sept. 4, enclosing cheque for full amount of claim on policy No. 26688, received, for which accept thanks. I hereby also desire to express my pleasure at the promptness and courtesy which has characteriz-

ed your dealing with me in our business relations. I can heartily recommend your Company to any one anticipating assurance.

I am, yours respectfully,

JAS. W. MILLINGTON.

Toronto, August 29, 1912.

MESSRS. SUN LIFE ASSURANCE COMPANY,
10 Adelaide Street, East, Toronto, Ont.

Re policy No. 231684.

Dear Sir,—I have your letter of July 30th, with dividend certificate for profits allotted to the above policy, for which I beg to thank you. After looking the same over I have decided to take advantage of the third option, and would therefore be obliged if you would apply the amount to the payment of this year's premium. These profits are very satisfactory.

Thanking you for same, I am,

Yours respectfully,

THOS. R. HUGHES.

390½ BATHURST ST., TORONTO, Sept. 4, 1912.
T. B. MACAULAY, Esq.,

Montreal.

Dear Sir,—Your dividend certificate, policy 10219, duly received. I am *very* well pleased with it, only it serves to remind me it (the policy) may *soon be due*, in two days from now (the 6th) I reach my 70th birthday. As I am in splendid health as usual, I hope to add another \$100 to the policy, but there will be a constant reminder that I am living on borrowed time.

Many thanks.

Yours truly,

JAMES ADAMS.

Toronto, Aug. 3, 1912.

W. T. MCINTYRE, Esq.,

Sun Life Assurance Company of Canada,
City.

Dear Sir,—I duly received your favor of 30th ult., enclosing dividend certificate showing profits allotted on my policy, and beg to say I am more than satisfied with the results. In comparison with my policy in another company they are not in it with your Company.

Yours faithfully,

W. B. EVANS.

Toronto, Aug. 7, 1912.

W. T. MCINTYRE, Esq.,

Sun Life Assurance Company of Canada,
City.

Dear Sir,—Replying to your favor of the 6th instant, I had no thought of your publishing my letter, however, I have no objection to you doing so, in fact think the widest circulation should be given to such liberal treatment by your Company, when others are, in so many cases, disappointing.

Yours faithfully,

W. B. EVANS.