

The First Thousand Dollars.

The men who have got rich all say that the first thousand dollars was the hardest of all to save. That is natural, for the inception of any undertaking which has to be begun on a small scale is a laborious process, and everybody knows that the rich men all began either as newsboys or office slaves, says the Life Insurance Educator.

Young men with plenty of energy, but not so much surplus of money, are always looking for quick ways to get rich. Unfortunately for them these ways in most cases develop into a rapid process of demonetization, but they nevertheless take the same chance time and time again, because they believe persistently that their luck will change. By the time they get to be forty, they lose faith in luck and then settle down to plain, straightforward saving, but the ten year period between thirty or forty, or between twenty-five and thirty-five, is a dead money loss to them, except in so far as they have been able to gain a more or less extended experience in how *not* to save money.

The young man between the ages of twenty and thirty is the especially designed candidate for endowment assurance. The premium for five thousand dollars of this form of investment is an amount which the young man of fair earning capacities can easily spare from his personal needs each year and still have as much to speculate with as may be necessary for him to gain the requisite knowledge of monetary matters. Then when he arrives at the age which finds the self-confident, would-be-rich young man, wise but impecunious, the endowment-holder draws a very tidy sum, which is from five to ten times what the rich man had to start with. And it is a fact that the majority of self-made millionaires, or even rich men of lesser degree, gained their greatest proportion of this world's

goods between the ages of forty and fifty. There is hardly a man of thirty-five or forty who, with a capital of five or ten thousand dollars, cannot build up for himself a good paying business in his own line, provided he has properly husbanded at the same time his mental and physical strength. That is the age when the necessity of saving is most evident to the man who finds himself without money. It is also the age when the blessedness of having saved is most striking to the man who has had the foresight to do so. Even a thousand dollars will look good to any man at that age, and there are few business men or wage earners among the young men of these days who cannot afford at least that much endowment assurance. It is not hard to save for an end like that, even to the young men of spending habits, for it is a definite and sure goal, no will o' the wisp that vanishes just as it is about to be grasped.

It may be a hard job for the young man to save a thousand dollars by his own unaided efforts, but it is a surprisingly easy thing for him to buy it on the instalment plan from a company in which the dividends exceed by several per cent. the interest paid by savings banks.



As Others See Us.

Again it gives us pleasure to express our appreciation of "Sunshine," the official organ of the Sun Life of Canada. The January number of this publication is a veritable work of art, besides containing much interesting reading matter. It cannot fail to please the Company's policyholders, among whom it is distributed.—American Exchange and Review.

The Sun Life of Canada is
"Prosperous and Progressive."