

Life Assurance.

Time was when the life assurance agent was looked upon with distrust and disfavor, but that was long ago. His business has now become so important a factor in our civilization that he represents a distinctive element in the civic economy of the age, says the Portland Daily Advertiser. Life assurance is neither an experiment nor a luxury. It should be looked upon by every man who has a family to support and provide for as one of the supreme necessities. There have been so many widows and orphans who have had occasion to bless the day the husband and father signed the application for life assurance, which saved them from the miseries and discomforts of poverty after his death, that its utility in the homes of the toilers has become thoroughly recognized and firmly believed in. Its place in the world of finance and investment is established by the fact that the greatest captains of industry and wealth are among the heaviest policyholders.

To carry life assurance means, to the man who works for wages or for a modest salary, systematic saving and consistent economy. But it also means a sure and safe provision against poverty for his dependent wife and children in the event of his death. And under the various forms of policies which modern life assurance offers, it may also mean comfort and contentment for his own old age. The development of life assurance has been great, indeed, and this development has been along lines which promise much in the way of returns to the consistent policyholders. To the man of moderate means life assurance offers the best and safest method of perpetuating his estate and making it available to those to whom he leaves his patrimony, and at the same time it provides an

efficient safeguard against the consequences of vicissitudes in business. To him, as well as to the wealthy, it furnishes a means whereby he may secure to his estate a fund immediately available for the protection of holdings in real estate and other lines of investment against the shrinkage of forced sales.

But of all these classes the man who toils needs life assurance most. It affords him the opportunity to convert small yearly savings into a considerable estate. By taking out such an amount of life assurance as his income will warrant, and keeping the premiums paid thereon, he may remove from his mind that load of care and anxiety which hangs so heavily upon him who has no estate to leave to those dependent upon his earnings. To every man, then, who cannot otherwise ensure the necessities of life to his family, after his death or during an unproductive old age, next to the amount actually necessary for living expenses, his assurance premiums should come first. And as most men either have or hope to have in future some one thus dependent upon them, the earlier in life the investment in life assurance is begun the better. To the great majority of men, therefore, to whom life assurance is available, it is not only a privilege of inestimable value, but it also becomes a solemn duty.

A good action is never lost; it is a treasure laid up and guarded, for the doer's need.—Calderon.

The Sun Life of Canada is "Prosperous and Progressive." See the Statement for 1903 on the back page.