

# SUNSHINE

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February 1908						
SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29						

**Financial Stringency.**

Financial Stringency — a familiar phrase. To many a reality, to many only a phrase.

But it is current, and it will be made to play its part in season and out of season.

Quite likely some of our readers have used it with an assurance agent when he was urging action before the old year died.

Has the new year remedied matters?

We have interviewed many merchants regarding the holiday trade, and they all said they had the best sales they ever had.

The wave of good feeling that prevailed around Christmas time unlocked the purses and people forgot about a financial stringency.

It is a very hopeful sign that people with open-hearted generosity take leave of some of their money at such a time.

Our duty to wife and children is an all-the-year-round duty.

We are bound to protect them.

The presentation of a life assurance policy should not be a surprise as an ordinary gift sometimes is, for stern duty says, "YOU MUST PROTECT THEM."

It is only your duty and nothing more to throw the mantle of life assurance protection around your home.

The present financial stringency is, at worst, only temporary, already we have a good reason to hope for better things.

There IS a financial stringency that is hopeless—when the cold world is face