



PART OF YOKOHAMA, SHOWING HARBOUR.

#### Real Estate and Life Assurance.

In the Illinois Agents' Exchange, Mr. Bokum gives the following reasons why he values the \$10,000 policy in his safe more highly than the deed to his \$10,000 property:

1. It cost me less to obtain the policy. I had to pay down only one-twentieth of its face value. But to get the deed I had to pay the full value of the property.

2. It costs less to maintain the policy. My annual deposit doesn't amount to as large a sum as the taxes, fire insurance, repairs, assessments, etc., on my property.

3. The value of my policy must appreciate year after year, while the value of my property is as likely to depreciate as it is to appreciate.

4. There can be no flaw in my policy; it is absolutely incontestable. There may be a flaw in my title-deed.

5. All the payments I make on account of my policy will be returned to

me with interest at a stated time. I shall never have anything to show except receipted bills for the payments I make for taxes, fire insurance, assessments, repairs, etc., on account of my property.

6. If I should die, my policy will provide my family with food, clothing, shelter and educate my children. On the other hand, the expense of maintaining my property might deprive my family of even its shelter.

7. If I should die, the policy would bring my family at once \$10,000 cash, without a dollar of expense to them. My property might have to be sacrificed if ready cash were needed, and a commission paid besides.



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