

rying out of the well-meant resolve is optional, or perhaps the slowness of the accumulations engenders discouragement, for it is a slow, wearisome process waiting for money to increase in a bank, especially when the interest rate is low.

Young men can invest their savings in real estate or stocks, but if they are wise they had better not do it, for their small savings would only be a drop in the bucket in investments of this kind.

Life assurance investments are open to them, which, to our thinking, are the best forms of investment for young men. One admirable feature is, that the saving becomes compulsory. The date when each annual payment is due is noted, and preparation for payment made well in advance. Another feature is that it is a protection, as well as a paying investment. The protection feature of life assurance does not receive the seriousness with young men that it should.



The above illustration is but a partial view of Johns Hopkins Hospital, which is in affiliation with Johns Hopkins University. The University is a school for post-graduate study and original investigation; its first aim being to secure the highest efficiency in its faculty. It is, perhaps, more familiarly known to Canadians on account of having on its staff one of Canada's brightest sons, Dr. Osler, who is an honored graduate of McGill University, and also was at one time one of its efficient professors. McGill and, in fact, all Canadians are proud of him.



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When they are married and have a home to protect, it becomes a different matter.

A life assurance policy becomes at once an asset of value to a young man's estate. For example, say that a young man at age 21 deposits \$100 a year in a savings bank. His estate is only worth the hundred dollars on deposit. Let him invest the same amount in a twenty-payment life policy, and his estate is worth nearly four thousand dollars the moment the investment is made. In life assurance the interest accumulations would be, at least, the equal of the savings bank, with the added feature of protection.

If young men want to save money, and down deep at the bottom of every young man's heart is a desire to do so, his safest and best plan is to invest in life assurance to the point of his utmost ability, and in after years he will be glad he did so.