

This is what life assurance supplies. It is a bond against death. It makes certain that, if a man is taken away from the family he is supporting, there will be forthcoming an amount of money for the benefit of his dear ones.

This security is very inexpensive compared with the benefits to which it entitles you. Do you consider it worth buying? Or do you wish to have your widow and children reduced to the uncomfortable position of having someone pass the hat?

Education and its Cost.

One of the striking developments of modern times is the growth of sentiment in favour of higher education. Little is now heard of the old-fashioned attacks on the uselessness of college-got learning. Whereas not many years ago college was spoken of as only for professional men, literary aspirants and idle sons of the idle rich, to-day the university graduate is welcomed and sought for in all walks of business life.

Along with this has sprung up the desire in the hearts of parents of all classes to see their sons are properly equipped educationally for the battle of life. There is scarcely a branch of endeavour for which facilities of instruction are not offered at some qualified educational institution. A mechanic may not be anxious for his boy to devote his time to learning Latin and Greek, or groping his way through the labyrinths of metaphysics, but he sets his heart upon giving the lad the advantages of competent instruction in the principles of mechanics, perhaps, or engineering, or electricity. Almost all through our commercial fabric there exist the demand for schooled men, the facilities for producing them and the desire on the part of parents that their children should be among them.

But even with all the donations which benevolent millionaires have showered upon the colleges, education still costs money. The man who is making a limited income

may find it difficult to lay aside enough to be able to meet the expense of a college course when the boy upon whose future his hopes are centred reaches the college age. Or he may fear that his own death might intervene and his son be deprived of the golden opportunity of fitting himself to take his stand with the leaders of men.

To this man's aid comes life assurance. Life and endowment policies in various forms are suited to fit such cases. All contingencies are provided against. Take for instance the Educational Endowment of the Sun Life of Canada. Here, once the first premium has been paid, the death of the father at any time makes no difference. When the son reaches the age originally set forth for the son's college course to commence, the full face value of the policy becomes payable. It is not handed over immediately upon the parent's death to anyone else for any other purpose. Thus the provision that was made for the boy's education is kept for that purpose alone. Nobody can divert the money into other channels as might be the case if it were handed over before the boy was ready for college.

And suppose the boy dies. Under ordinary endowments of this nature the cash paid in premiums would be forfeited. In the case of the policy issued by the Sun Life of Canada however, this is not the case—under such circumstances the amount of the premiums paid in is returned. So there is no chance of loss of anything except a small amount of interest.

There are other forms of life assurance and endowments that will take care of a boy's education and any good life assurance man can put his finger on the one to suit your particular circumstances best. But there is none which takes care of every contingency so thoroughly or makes so absolutely certain that the education will be forthcoming if the lad survives as does the Educational Endowment issued by the Sun Life of Canada.