

considered a sacred trust for wife and children, and to delay its protection is very unwise.

It doesn't take much of a mathematician to figure out how much it would cost to continue present comforts and needs if the income to the family should cease.

Perhaps it might be difficult to create an income from life assurance to equal the income at present received, but it should be attempted. The amount of life assurance a man should carry should be large enough that at current interest rates, it would comfortably carry forward the expenditure of the home if it should be necessary.

Multiply the assurance you carry by this rate of interest and see how you will stand the test.

The great majority of men, we fear, would fall short.

You know that life assurance will never be cheaper to you than it is to-day. Each month's delay makes quite a difference

in your premium when totalled and there is also a big risk that delay may make life assurance impossible for you.

Have you been reading the many letters Sun Life policyholders have been writing us about the profits on their policies? These should interest you as to the wisdom, security and profitableness of life assurance, and also that the Sun Life of Canada is a good company to assure in.



Melrose Abbey.

In Scotland can be found, within small compass, the most wonderful variety of scenes to hold the interest of the traveller. The Highlands enchant us with their sombre grandeur, the Trossachs charm us with their loveliness, Edinburgh delights with its combination of the picturesque and historic. But, to our mind, the Borderland, with its blending of the historic, romantic and scenic, is Scotland's greatest glory. Here within the narrow compass of a couple of counties (Berwick



MELROSE ABBEY : South-East View.