

anyway. Long before the cold days set in Mr. Squirrel has a goodly store of nuts and other edibles laid by, so that he can remain in cosy, well-fed comfort all winter without having to tempt the elements.

Is it not *wisdom* that makes the squirrel so provident. As far as we know he has no particular knowledge that winter is coming. He doesn't *know* why he is treasuring up his little supply of nuts. He does it because it is in his nature to do it, because he can't help it. It is *instinct* that guides him.

Man is not instinctive, at least not to such an extent as the lower animals. Where an animal uses instinct a man uses *reason*. At least he sometimes does. It is this gift of reason that distinguishes him from the common herd of brutes. He can tell cause and effect. He can calculate things ahead. He can *see*, by means of reason, the necessity of providing for possible hard times to come.

But while reason is a more valuable gift than instinct, there is one point in which it is inferior.

It has not always the compelling force.

Instinct makes the squirrel hoard up nuts as naturally and surely as rain comes down or smoke goes up. Reason shows a man that he *ought* to provide against hard times for himself or his family, but it does not always force him to do so.

But this is not the only difference between the squirrel's case and the man's. Mr. Squirrel isn't bothered by the same responsibility for his wife and family. Suppose he is despatched to another world during the summer. Mrs. Squirrel and the little Squirrels can get on fairly well by themselves. A man's family can't, as a rule, get along very decently without him.

And yet again, the squirrel has all summer to go gathering and hoarding nuts. The seasons are set and winter can't come till after autumn. Man, however, cannot tell how long he is going to have to make provision for the hard times coming when he will be gone or his energies will be impaired.

Therefore the mere gradual hoarding up of riches is not a sufficiently safe provision. He needs to create some protection *now*, if such a thing can be done.

It can. Life assurance is the way. By means of it man can fulfil his duty to himself and his dear ones. Let him live or let him die, in the first case there will be something for his old age; in the second there is the means of existence for his dependants.

Your reason shows you the need of life assurance protection. It takes love and self-respect to supply the motive forces.

Insuring your life is one of those things that it is well to do at once. Later you may not have the chance.

Better act now.

Knew Them.

The teacher was hearing her class of small boys in mathematics.

"Edgar," she said, "if your father can do a piece of work in seven days, and your Uncle William can do it in nine days, how long would it take both of them to do it?"

"They would never get done," answered the boy earnestly. "They would sit down and tell fish stories."—*New York Evening Post*.

High Finance.

"What is your idea of high finance?"

"It is a school of fiction," replied Mr. Dustin Stax, "in which mathematics takes the place of language."—*Washington Star*.

Our Pictures.

The views in this number, with the exception of the frontispiece, have all been taken specially for SUNSHINE, and show Montreal as it is to-day.

We draw particular attention to the panorama of the city, a picture which it took several days of effort to get, as the smoky condition of the atmosphere made the photograph difficult to obtain.

We trust that our readers will appreciate the result of the camera man's efforts.

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