

### Reasons for Not Lapsing.

Singular causes for giving up policies are sometimes advanced by those who feel under the necessity of abandoning payments. Frequently, the reason mentioned for stopping a policy is as strong an argument as could be made why it should be kept up, but here are some of the statements occasionally encountered:

"I am making payments on my house. It is too much of a load to carry life assurance besides. My health is good and later on will be time enough to insure." If death should come, think of the wife's burden!

"I am going to be married and need the money for use in that way." But what a reason! Better the ceremony be postponed until the policy can be afforded.

"The money I have been paying out for life assurance will be of better service to me if put into my business. I have concluded that assurance protection is less essential under my present circumstances." Should days of sickness come, the policy would seem of greater importance.

"It is all I can do to support my large family. Money comes hard and expenses accumulate rapidly." But who needs life assurance more?

"I have lost my position and cannot afford to put any more money into life assurance." He forgets that he will shortly have another situation and that money might, without much difficulty, be borrowed temporarily to meet the premium and so save the good investment."  
—The Union Mutual.

### Fool Laws a Blessing in Disguise?

Providence sometimes brings about the betterment of the human race in strange ways, in ways that first seemed to threaten the greatest of evil consequences, and perhaps the half-baked insurance legis-

lation in recent years of Arkansas, and New York, and Texas, and Wisconsin may yet prove a blessing in disguise. Quite a good-sized percentage of humans are immune to rational argument, and are only convincible by knockdown blows. After being knocked down often enough, the vast majority of men are willing to admit that the fellow who repeatedly administered the knockdown blows has the strength of the argument on his side.  
—The American Underwriter.

SYRACUSE, N.Y., Jan. 31, 1907.

MESSRS. J. R. & W. L. REID, Managers,  
Ottawa, Ont.

Gentlemen,—I have your favor of January 25th, enclosing notice of settlement of death claim of \$1,000 on policy No. 19199, on the life of my brother, E. B. Marshall, and return you herewith, as requested, the policy and discharge, duly executed.

I beg to thank you for your courtesy and promptness in settling this claim.

I hold a policy in the Sun Life on my own life, and am highly pleased with the standing of the Company and results shown.

Wishing you every success,

I am yours truly,

H. W. MARSHALL.

ALEXANDRIA, ONT., March 1st, 1907.

MESSRS. JOHN R. & W. L. REID,  
Managers Eastern Ontario,  
Sun Life Assurance Co. of Canada,  
Ottawa, Ont.

Dear Sirs,—I am this day in receipt of cheque in settlement of my matured endowment policy, No. 15912, with the Sun Life. Permit me to express my appreciation of the payment on the very day of maturity, and likewise to say how well pleased I am with the results, which represent a return of \$327.65 more than the premiums paid and the twenty years' life assurance free. Considering that this policy was written on the five year distribution plan, the figures are exceptionally good. Had the assurance been on the reserve dividend plan, I understand the results would have been somewhat greater.

I wish the Company every success.

Yours very truly,

HUGH MUNRO.