

coal-miner, the garment-worker or the dock-labourer.

But there are occupations, ranking higher than these, demanding a living wage commensurate with the refinements in life that are the natural environment of a worker of skill and brain-power. These also merit consideration.

Certainly the economic conditions obtaining in the New World during the present era of prosperity warrant a fair return for honest endeavour in any vocation.

Woman, too, enters largely into the industrial, commercial and professional activities of to-day, her services commanding remuneration often equal to that of her stalwart brother.

But what of the woman who sacrifices the inviting opportunity of the times in order to undertake the duties of wife and mother?

Have you devoted any thought to the claims of the good wife whose energy and thoughtfulness, whose untiring patience and care have maintained for you a home worthy of the name?

Yes, you are prospering and she shares your prosperity but—What if death takes her bread-winner? Will she still receive "a living wage"? Will her income afford her the comforts which she has enjoyed and has a right to expect? For her work and responsibility do not cease with your death.

Take out a policy *now* with the Sun Life of Canada and insure your wife "a living wage" in keeping with her station in life should you be taken away.

P. C.

On the Wrong Side.

"So you're my auntie?"

"Yes, dear; I am your Aunt Bessie, on your father's side."

"Well, you're on the wrong side; you'll soon find that out!"

"A Gentleman Unafraid."

The following appreciation of the late Mr. A. M. Mackay appeared in a recent issue of the Insurance Index:

For fourteen years Mr. MacKay conducted the literary department of the Sun Life of Canada, with an ability, discernment and exact taste, which have made the literature of the company notable and unique. He made SUNSHINE (the company's monthly), a thing of beauty, cheer and quality, because he knew what to say, how to say it and when to say it. He filled it with pictures which ranged the world-wide field of the Company's business, and the excellence of these illustrations was further increased by the descriptive text referring to them.

This was a man who had found his work, and who did it with his might. The talents given him he ennobled with a high character and a personal charm which won him friends everywhere, but the supreme test of his personality was the high regard in which he was held by those who knew him best. He died in harness. A gentleman unafraid, like another Colonel Newcome, when the call came, he answered "Adsum." He was ready.

Making Benefactions Secure.

According to the New York Sun, President Nicholas Murray Butler, of Columbia University, has announced that owing to the sudden death a short time ago of one of the benefactors of the university, whose name was not disclosed, the trustees would be obliged to terminate the scholarships which have been awarded annually by the Alumni Association in different parts of the United States. According to Dr. Butler, conditions are such that the trustees are unable to take out of the general funds of the university the \$5,000 necessary to continue the scholarships.

The rich benefactor of Columbia, whose premature death places the university in so tight a position, could, by life insurance, have secured to the university the full value of all his intended benefactions and averted the present humiliating situation. The lesson, however, ought not to be lost on Columbia, nor upon other institutions similarly circumstanced. Governing bodies of institutions which depend upon public support will, if they are long-sighted enough, take into account the possibility of their best benefactors being prematurely cut off, and see the necessity of providing against this contingency by insuring the life of the benefactor.—Life Insurance Independent.