

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, AUGUST, 1897.

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THE PHILOSOPHY OF LIFE ASSURANCE.

There is always something new to be said upon this subject, or at least some fresh and striking way of putting before the public the beneficent qualities of what is undoubtedly the most admirable feature of modern economies. This has been recently done by one of our contemporaries, and we gladly avail ourselves of the eloquent words that are herewith given :

"Life assurance makes scientific adjustment between the possibilities and probabilities, the accidents and averages of life. It enables the individual to merge his constant liability to death in the average longevity of the race, and to share in the productiveness of life in general, whatever may be his own fate. It discounts probability and gives certainty.

"In its adaptations to practical life and finance, life assurance enlists the cumulative power of small investments through long periods of time, and utilizes the far-off interest of prudence for present needs. It applies scientific methods to those impulses of generosity which would otherwise encourage improvidence, and provides for the needs of all through the love of each for his own. It gives affection a place to stand and a lever with which to work. It transforms forethought and good will into practical helpfulness and well-being. It enables us to realize

for our loved ones the hopes we cherish for their future, which might otherwise be blighted by death.

"To the husband and father, life assurance is duty, opportunity, partnership with vast and indestructible forces, guaranty of average success in a field where individual failures are sure to be many and disastrous. Under all accumulation and endowment forms, it is protection for loved ones during a term of years, and benefit to the assured in case of survival: it is manhood and middle age relieved from anxiety, and old age relieved from want. To the wife and mother it is protection, security, the fulfilment of marriage vows, the assurance of love stronger than life, and over which death has no power. It bridges over the abyss of poverty that may at any time open for herself and her children, the fear of which causes many an anxious hour. To children it is guardianship, the pledge of support and of the continuance of educational and social advantages, until they are prepared to take up the burdens of life with adequate preparation and strength.

"Founded in the nature and needs of man, allied to the most persistent forces in the business world, adapted to circumstances the most common, ministering to ends the most dear, approved by the wisest, and patronized by the best of men—life assurance fulfils a mission without parallel in the financial world."

A word Fitly Spoken—The little word "again" once threw a large assembly into fits of laughter. It was at a public meeting in New York. One of the speakers, the Rev. Mr. R. had the misfortune, when he tried to take a seat, to miss his chair and come down at full length on the platform. The accident occasioned not a little subdued mirth. When at last it came his turn to speak, the presiding officer introduced him in these words: "The Rev. Mr. R. will again take the floor." The reverend gentleman never met with so enthusiastic a reception as greeted this announcement.