



PUBLISHED BY THE  
SUN LIFE ASSURANCE COMPANY OF CANADA,  
AT HEAD OFFICE, MONTREAL.

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### The Cost of Dying.

We hear a good deal now-a-days about the cost of living—how expenses have jumped ahead with leaps and bounds—and of income not keeping pace.

Men use this argument oftentimes with life agents when soliciting life assurance.

Nobody doubts the fact that the cost of living has increased and is increasing ; but this very fact is one of the strongest arguments why life assurance should be considered ; for if living expenses now crowd to the wall, how would it be should death intervene ? The widow and children would feel the pressure of the high cost of living more keenly than before, with the absence of the bread-winner of the family.

It is the cost of dying, therefore, that is the problem that faces the head of every family, and every cent's increase in the cost of living makes a corresponding increase in the cost of dying, and he is a selfish, shortsighted, inhuman man who is content to allow his family to take the risk of poverty and distress through the lack of life assurance, when by thoughtful co-operation, even in the face of hard financing, some provision could be made for dependents.

It is folly to take chances, for it is nothing more nor less than gambling with the future, with heavy odds against you. That awful heresy of trusting Providence to work miracles for our families should the grim reaper do his worst, has long ago been relegated to the graveyard of false teaching. Nobody should doubt a kind and beneficent Providence ; but, we say it reverently, it would be but encouraging selfishness and indifference to foster such an idea.

From our experience we have learned that Providence helps those who have done their best to help themselves, and not until then. We think our orthodoxy will not be questioned in this regard.