



Mr. George A. Cherrier.

Mr. George A. Cherrier has had a most excellent record with the Sun Life of Canada. Mr. Cherrier commenced his life assurance career as a junior at Head Office in 1879. He did his work so well that promotion was rapid, and, when the Company's operations were extended to France, Mr. Cherrier was chosen as cashier, and, a few months ago, he was again promoted, this time to be the manager of the Company's interests in France, with offices at 8 avenue de l'Opéra, Paris.

Mr. Cherrier's many friends, but particularly the Head Office staff, are watching with pleasure his success in his new position. In a recent letter Mr. Cherrier states that the outlook for the present year is most encouraging.

The Assets of the Sun Life of Canada at 31st December, 1902, were \$13,480,272.88, an increase of \$1,707,240.81 over 1901, an increase in ten years of \$10,076,572.00.

The Wisdom of It.

There are several periods in life when a man fully realizes the wisdom of having a life assurance investment — one, when he is to receive the proceeds of a matured endowment policy; another, when he faces a commercial panic and has a policy with a loan value that will meet any unusual demand and keep him from bankruptcy; and, again, when sickness or disease remind him of the value of life assurance to his estate or family.

We may possibly escape a business panic, but we can't escape advancing years, nor can we change that immutable law that deals with all alike finally.

An endowment policy is the never-failing, constant friend. It loans the assured money when he needs it, it gives him better credit, it matures to add thousands to his bank account at a time of life when he will appreciate it, and in the event of his decease faces all creditors and administrators, and says, "Oh, no, this man's estate cannot be plundered. I am his friend and am here to protect it. I furnish the cash to provide any necessity and propose to save for his wife and children that which he intended I should save for them!"

While a man lives he may easily be considered worth thousands or hundreds of thousands of dollars, but when he dies without life assurance, that same estate may be insolvent before the administrator gets through with it.

The man without protection through life assurance is like a rudderless ship near the breakers in a storm, the chances of shipwreck to one and financial wreck to the other stand out prominently and discouragingly. — EUGENE E. CALLAHAN, in the New Haven Palladium.