## SUNSHINE

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## That Stupendous "If."

IF a man is certain that he will live until a specified time, perhaps he could get along without life assurance. He could invest his money in many enterprises and could arrange the disposition of his estate to a nicety.

But the death element enters and makes life uncertain. It is this uncertainty of life that makes life assurance invaluable.

Even although we could control the ravages of death, life assurance would still claim a place, inasmuch as it is a perfectly safe investment, being as sure as anything human can be. The very fact that no life assurance company in Canada has ever failed is evidence enough that nothing can be much safer than life assurance, especially the Canadian brand. Life assurance has also won for itself a place because it makes saving compulsory, and with a great majority the only way money will ever be saved will be by a system that calls for a specified deposit at a specified date. The payment of premiums is not an expense, but as necessary as the payment of any of the other actual necessities of life, and should be so considered: the very fact that at a certain time a certain amount must be laid aside. is both educative and practical.

Economy should have its trial in every other department of expenditure to provide for life assurance. It should be