

SUNSHINE

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A. M. MACKAY, *Editor.*



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Reason It Out.

"Any fire insurance?"

"Yes."

"Any life assurance?"

"N—o."

"Well, listen one minute; you fully realize the importance of fire insurance, and you would not feel secure for even one night without the protection it affords. Yet your house may never burn. As a matter of fact comparatively few houses do. Yet we admit that it is most important to insure against fire, although loss from it is by no means inevitable.

But death *is* inevitable. Why, then, be so much more careful to insure against a possible loss than against one that is as certain as fate?

Again: should your house be destroyed by fire, you may be able to rebuild and still provide for those dear to you. Your income has not been affected and your earning power has not been impaired. And should you neglect fire insurance you have carried the risk, and you live to minimize the consequence.

But if you neglect life assurance, who carries the risk? The answer is plain—your wife and children.

Once more: You have a friend who has carried a fire policy for thirty long years. He has had no fire and has nothing to show for his investment. Does he reprove himself for the expense? Not at all. He rather commends his prudence, and rightly.

How much more satisfied the man will