

mage, we cannot see how any man can get down on his knees and pray to his Maker with a clear conscience, who has neglected to take out a policy of life assurance for the benefit of his loved ones, should their bread-winner be taken away.

No honest man can escape this duty. It is a sacred and solemn obligation. If you have not discharged it, you would do well to interview a representative of the Sun Life of Canada at once, and take the necessary steps so that you may fall into line with the ever-increasing army of those who are loyally obeying the scriptural injunction.



### "Stick to It."

This is a homely heading, but sometimes the homely philosophy of the Sam Jones type sinks in the best. The writer was particularly struck with the homely but pointed advice of an elderly man to a younger companion. Said he, "William, I carry seven policies on my life, and I'd sell a second coat rather than drop one! Stick to your policy 'like a wax-plaster to a carbuncle.'"

An item in the Sherbrooke Record, recently, is a striking illustration of the uncertainty of life, the good results of an assurance policy, and the danger of allowing a policy to lapse. In less than three weeks nine accidents occurred within a radius of thirty miles of Sherbrooke. Amongst the nine, one, a married man, had provided \$1,000 assurance to protect his wife and two little children, and upon which he had only paid three premiums. He had every prospect of a long life, but after leaving his home in the evening death snatched him away in a moment of time. This is an eloquent object lesson on the benefit of life assurance.

Two of the others—one of them a young man, the other a middle-aged man—had taken out policies for \$1,000

and \$5,000 respectively, but for some unexplained reason had allowed them to drop, and as a result the relatives are left without the benefits of these policies. Possibly the fallacious argument that "they could invest their money better than the insurance company" prevailed with them. If so, the utmost they will have been able to save, with the interest, will be, in one case, \$200 as against the \$1,000 the assurance company would have paid; and in the other case, \$1,000 as against the \$5,000 the company would have paid.



### A Practical Object Lesson.

According to the Insurance Press, life assurance organizations of the United States and Canada distributed \$532,500,000 to policyholders and their beneficiaries during 1909. \$366,500,000 of this amount represented death claims, and \$166,000,000 payments for dividends, surrender values, annuity instalments, etc.

In the past three years the appreciation of the value of life assurance policies for the protection, through loans, of commercial credit and the alleviation of temporary embarrassments in minor affairs, has been a noteworthy feature. For instance, \$397,000,000 of the assets of the companies reporting to one of the leading insurance departments were made up of these loans.

Another striking fact is that in more than 2,150 cases policies which became claims during the year were for \$10,000 or over (the aggregate of these policies being \$57,000,000), which proves that the leading financial and professional men realize the importance of life assurance as a factor in business and family affairs.

According to classifications made by representative companies, merchants and farmers were the principal holders of the policies that became death claims, closely