

Saving Money.

A man's earning period is between the ages of 20 and 55. Unless he saves in these years the probabilities are that he will not save at all, but be dependant upon his declining strength to supply him with the necessaries of life, at a time when he should enjoy some degree of rest.



To the great majority of men the balance of their income which they think they can save is very very small. Just here life assurance for this great class shows at its best.—It says: You can save and you *must*. When a man has a premium coming due at a certain time, it is wonderful how easily he can arrange to meet the payment. If there were no premium, in nine cases out of ten, he wouldn't be a cent richer at that given time. Strange! but it is too big a fact to be contradicted.



Recently there came to the writer's notice the case of a man who had received a large salary, but saved nothing. He believed that he should enjoy life in the present and, therefore, spent his money as he received it. His wife was given an unusually large weekly allowance for household and other expenses. This man was taken suddenly ill and died. A few weeks ago his widow, who was not trained to hard work of any kind, was compelled from force of circumstances to open a boarding house in one of our towns! It is unnecessary to point the moral.



Probably many who will read this article are unprotected by life assurance. May we hope that they will learn its lesson? The Sun Life of Canada has thousands of



THE MASONIC TEMPLE,
CHIEF OFFICE FOR STATE OF NEW JERSEY,
SUN LIFE OF CANADA.

men among its policy holders who have quite a large estate in the form of policies. Had they not these policies they would not be any richer. Any agent of the Sun Life of Canada will be pleased to talk this matter over with you more fully.



GANANOQUE, Dec. 11th, 1899.

DR. D. H. ROGERS,
Gananoque, Ont.

DEAR DOCTOR,

Kindly inform the Sun Life Assurance Co. of Canada that we are very much pleased with the prompt manner in which they have settled the claim on the late Mr. Wm. Raymond. The claim papers were only sent in a week ago, and we are to-day in receipt of cheque in full.

Yours truly,

MARY MIDDLETON.



Localized in every State.

One of the things that popularize the Sun Life of Canada with Americans, is the fact that, unlike those of most other companies, its policies are by their terms payable at the chief office of the Company for the State in which the assured resides.