

these young men go gaily onward, spending every farthing they receive, and hope to gain like comfort in later years.

The young man who spends all his earnings for present enjoyment will surely want in the years when it would be pleasant to "ease off" a little in business life. There are thousands who are being benefited to-day by the proceeds of an assurance policy, as a result of careful habits of saving in their younger days. They found it hard perhaps to meet the annual premium, but they prepared for it, and the little acts of sacrifice attendant upon their saving for this end means much to them to-day.

Young men, don't squander your money! Every cent above your necessary living expenses and other calls, which will keep you from being called stingy by your associates, should be safely placed away for future years. It is not necessary to be mean and stingy, meanness and economy are two different things; the one is a weakness of character, the other is self-sacrifice, the stingy man would feast himself, in hiding, from his fellows for fear of the expense of sharing; the economical man would like to have luxuries, but is man enough to say "I cannot afford it." The world despises the one and admires the other.

An assurance policy has claims upon young men inasmuch as the investment is made easy by its instalment feature, and besides this the protection afforded in the event of death is of great value.

What is to be the amount of your policy with the Sun Life of Canada?

The August Number

In justice to the photographer, printer, engraver and others who have a hand in the make-up of SUNSHINE, we think it *à propos* that we should let them know that is thought of their work by others. The Review, that excellent magazine,

published at London, England, has the following regarding the August number: "SUNSHINE for August has been received by us from the Sun Life of Canada, and for semi-private publications of the kind it is unique. This issue contains some splendid photographic views of Palestine, the reproduction of which shows the printer at his best. The gentleman whose camera was responsible for gleaning the illustrations certainly has expert hands and possesses artistic tastes. The letter-press, not only contains matters of interest to the agent on assurance topics, but there are many crisp and entertaining stories that can be enjoyed quite apart from business affairs. This magazine should be prized, if only for its pictorial attractiveness."



His Eyes are Opened.

A policyholder, in New York City, in a letter enclosing his premium on a policy in this Company, writes: "After an interview with your Mr. Higinbotham, I have decided to take out another policy, fifteen year endowment, which I should have done long ago *instead of wasting funds in the Royal Arcanum.*"



"The Sun Life of Canada has three strong points in its favor. Owing to strict selection of risks the mortality claims are low. In the next place the investments are exceptionally productive; and, thirdly, the new ordinary premium income represents considerably more than one-fifth of the whole. Lastly, it may be pointed out that the existence of a share capital does not appreciably affect the position of the policyholders, as a quite insignificant sum is divided among the shareholders each year. For all intents and purposes, indeed, the office is a mutual one, and profits pass into the pockets of the premium-payers."—The Insurance Observer, London, England.