

# SUNSHINE

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December 1912											
SUN	MON	TUE	WED	THU	FRI	SAT					
1	2	3	4	5	6	7					
8	9	10	11	12	13	14					
15	16	17	18	19	20	21					
22	23	24	25	26	27	28					
29	30	31	Est. Dec. 31	Est. Dec. 31	Est. Dec. 31	Est. Dec. 31	Est. Dec. 31	Est. Dec. 31	Est. Dec. 31	Est. Dec. 31	Est. Dec. 31

## The Value Of It.

Life assurance has to-day become an actual necessity, though this was not always the case.

Many of those who have been in the agency business for some years could relate the difficulties they had to encounter in days gone by persuading men to protect "home and family."

While there has been great advance, we have not yet, however, come to the conditions when it is unnecessary to seek out assurants, and the companies have to employ a great army of men to gather in those who stand in need of this protection.

As we have already stated, the work of the agent is getting lighter and lighter as the years go by, so much so that many successful solicitors have wholly discarded the use of literature in their canvass, not having any need for it.

The individual amount of assurance carried by each policyholder is also growing in volume.

A little while ago a man would feel perfectly at ease in this regard if he carried as little as one thousand dollars, but to-day many of our shrewdest business men are assured for many hundreds of thousands.

It is well that a beginning should be made, however small.

Let us suppose the reader of this carries—say fifteen or twenty thousand with the Sun Life of Canada—this with many men is merely a beginning.

Living is on such an expensive scale