

SUNSHINE

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A. M. MACKAY, *Editor.*



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September							1910		
Sun.	Mon.	Tue.	Wed.	Thu.	Fri.	Sat.			
New Moon	Full Moon	Full Moon	Last Quarter						
4	5	6	7	8	9	10	1	2	3
11	12	13	14	15	16	17			
18	19	20	21	22	23	24			
25	26	27	28	29	30				

Life Assurance in Productive Years.

The late Dr. Grinell, dean of the medical department of the University of Vermont, and widely known in medical circles, made a report some time ago, after much research, that sets forth in vivid fashion the need of all of us, men and women in all professions and walks in life, for something in a money way to lighten up the prospect of our declining years. In his investigations Dr. Grinell learned that 80 per cent. of all men living at the age of forty-five were prosperous, contented, more or less successful in business, well established in whatever pursuit they were following, were receiving incomes in excess of their expenditures, and were, therefore, more or less independent. The doctor's research shows how necessary it is that men and women should insure early in life. Most men living at forty-five live to be sixty-five. He adds: "I find that only 13 per cent. of those aged sixty-five are independent or self-sustaining. Only 13 per cent.!" Not a pleasant prospect to look forward to, is it? In other words, about eighty-seven out of every 100 people at age sixty-five are dependent upon some relatives, friends, the town, some charitable institution or society for a part, at least, of their daily subsistence. These figures are exceedingly startling, and I am free to admit have very seriously impressed me with the necessity for men in professional work, at least, to take out life assurance between the ages of twenty-