

# Sunshine.

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J. MACDONALD OXLEY, *Editor*.

## SEVEN REASONS WHY A MAN SHOULD ASSURE HIS LIFE.

1.—In the first place, it puts him in better shape to do business, if he assures, for by so doing he is relieved of anxiety as to the welfare of his family in the case of his death. Therefore, being relieved of this anxiety, he is better prepared for the battle of life in every respect.

2.—It protects his family, furnishes immediate relief, and keeps the wolf from the door in case of his death.

3.—It protects his estate, in case he dies, by furnishing ready money to meet urgent demands, as creditors all want their money as soon as the debtor dies, and often force sales in order to buy for less than the real value.

4.—It strengthens his credit, as often a man might be able to borrow money if the lender knew he would live a few years and make the money to pay him back. So, you see, if he assures (and in case he dies), this meets the objection, as the lender could collect out of the policy the amount due.

5.—It proves to be a better savings bank to him than any other investment of deposit. After he pays the premium, he is compelled to pay the second, the third, the fourth, and so on, until a certain time, for if he fails to make full payment he

suffers a partial loss, and in order to prevent this loss he is forced to make a special effort to keep up his policy to the end of the period, in order to reap the full benefit. By so doing he saves money which he would have withdrawn, had it been in tangible shape, if he was pressed to meet his bills. So, you see, a life policy forces a man to save money in self-defence. As it has been said, "a man cannot cut off a corner of his house to pay his bills," neither can he cut off a part of his policy to pay them.

6.—A man ought to assure, because few men succeed in life, only about five out of a hundred. Thus there are about 95 per cent. of the men of this country who will leave their families in want if they do not assure their lives, as this is the only way in which they can be sure to leave a competency for their families, by simply taking a policy in some standard company, and keeping the premiums paid when due, as they can carry ten times the amount of protection in this way that they can in any other.

7.—A man ought to assure his life, because in case he should live to be old, his policy, which is free from taxation, will protect him in his old age—by converting the policy into cash, or taking an annuity for life, which makes him absolutely independent of the cold charity of the world.

The Sun Life of Canada is prepared to issue policies meeting every one of the above seven cases, and no prudent, sensible men having at heart the best interests of those dependent upon him, or of himself should neglect to make enquiry concerning them.



The majority of mankind employ their first years to make their last miserable. The exceptions to this rule are those who employ their first years to make their last happy by means of life assurance.