SUN LIFE ASSURANCE COMPANY OF CANADA, AT HEAD OFFICE, MONTREAL.

A. M. MACKAY, Editor.



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## Brains and Life Assurance.

Elbert Hubbard, that presenter of sane things in unusual garb, tells an interesting story in the New York American, of how life assurance took on a new appearance to him. In the financial flurry of November, 1907, he found himself and his Roycroft plant in dire need of money -even his ability could not ward off the demands that come to every business man. Approaching a financial man for a loan one day, he was informed that a hundred thousand dollars would be loaned on the plant, but Mr. Hubbard himself must hand over a life assurance policy for the same amount. As the banker said, "Your brains are the chief asset in this business. Your initiative evolved the business and you know the work in every part. The buildings were built and the machinery installed with your mental raw stock in mind. With you there, the value of the plant is reasonably assured. With you gone, it is a conjecture, why, people would not consider a loan for an instant without the assurance on your life."

It was more than a compliment to Elbert Hubbard; it was a straight business transaction and Mr. Hubbard recognized it as such. Many a business man looks upon his plant, the business he has

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