

Sunshine.

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OF CANADA.

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A CHRISTMAS SUGGESTION.

Once more the revolving year brings us within sight of the Christmas season, when the thoughts gather more closely than at any other time about the home, and the dear ones of the family circle.

The season is one when the spirit of benefaction takes possession of humanity within the bounds of Christendom, and hearts are made happy by the bestowal of gifts in a manner unknown at any other time of the year.

Now there are gifts many, and it is often no easy task to select what shall be appropriate and acceptable. Perhaps the great majority of the presents given at Christmas are chosen more with an eye to their beauty and attractiveness than to their practical worth.

It is therefore with some little hesitation that we venture to offer a suggestion which possibly may not at first blush commend itself to those for whom it is especially meant.

Our suggestion is that the head of the household shall make a new policy in the Sun Life of Canada one of the gifts chosen for this Christmastide.

It is a well-known saying that good wine needs no bush, and this applies with particular emphasis to the policies of this Company. They contain every privilege that with propriety and safety

can be allowed the assurer. They earn such handsome profits that they constitute investments which do not suffer by comparison with the most popular methods of saving, and they hold forth the assurance of prompt payment of their full value upon maturity, or the death of the assured.

They therefore constitute a form of benefaction that cannot be too earnestly considered by those who have the best interests of their dear ones at heart, and we carefully commend our suggestion to the attention of all such.

INHERITANCE ATTAINED AND INHERITOR INSURED.

(AMERICAN EXCHANGE AND REVIEW.)

What is called the scheme of a young man of Pittsburg who "lacked confidence in himself," appears to have been the conversion of the amount of a legacy into a combination of life annuity and death insurance. An heir at age 25 attaining recently his inheritance consulted with several parties as to the best means of investing his money and at the same time having the greatest security from eventual loss in the years of a probable long life which was before him. Finally, it is said, by the advice of a life insurance agent he adopted the plan of securing the largest sure income for life unattended with any trouble of management, with the substantial unimpairment of his estate, to be disposed of at his death as he should devise. A life with ample means for ease and comfort, with wealth nearly the same at age's last day as in the flush of youth, was an attraction not to be resisted.

The sum of \$118,000 was allotted for the transaction, that is, for the heir to become both annuitant and insurant single premium. For a life insurance Company such a combination places its contingencies at the most advantageous point. In event of early death the annuity value pays the difference between premium and insurance.