



CAPE BRETON ISLAND—A glimpse of Sydney Harbor, showing British and French cruisers in port.

friend across the way didn't enjoy his money like you did. Don't waste your sympathy. Likely your friend is having a good time—an average good time—and besides, is getting a good deal of genuine mental pleasure in anticipation of the day when he will reap the fruit of his savings, when you will likely have a lot of regrets for what "might have been"—and all the "good times" of the past gone.

It is rather pathetic to see a man after he has passed the three-score post, face to face with the sternness of those years, without anything saved for them. Money is always a good friend, but it is from sixty onward that it is a particularly good friend and it is a friend that will be absent THEN unless arrangements are made NOW.

Don't be mean or stingy. It is contemptible in any person. Be generous

up to your ability, then after that, people may call you "close fisted" if they like, but you know better.

Keep a weather eye on the future.

Load yourself with as much life assurance as you can possibly carry and you will feel the force of our advice in future years. You will thank us for it then. The other fellow who will disregard it will likely say when you are comfortably situated financially—"He's a lucky chap!"

Turn over a new leaf the coming January—for a January day years ahead, when the winds will feel colder and the sky be greyer perhaps, but you will be sure of one friend in your Endowment policy when other friends have disappeared.

The Sun Life of Canada is
"Prosperous and Progressive."