

SUNSHINE

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An Interesting Table.

The average yearly income in America has never been accurately determined, says the Saturday Evening Post. But two years ago the incomes of twelve million American families in sections of the country, in cities and towns, were collected, with this result in approximate figures:

CLASSES OF INCOMES	FAMILIES	
	Total	Per Cent. of Total
Under \$400	4,135,530	32.59
\$400 to \$600	2,622,516	20.67
\$600 to \$900	1,871,848	14.75
\$900 to \$1200	1,382,210	10.89
\$1200 to \$1800	1,147,399	9.04
\$1800 to \$3000	903,976	7.12
Under \$3000	12,063,479	95.06
\$3000 to \$6000	455,673	3.59
\$6000 to \$15,000	139,718	1.10
\$15,000 to \$60,000	27,235	.22
\$60,000 and over	4,047	.03
\$3000 and over	626,673	4.94
Total	12,690,152	100.00

It would seem from the above statement that the majority of families receive small incomes. We take it that this is a strong argument for life assurance, for it is the family saving only a small amount above the actual living expenses that needs the protection which life assurance gives in case the income should cease by death.

Sometimes we hear it said that mostly

all assurable people are assured. A writer in the Atlantic Monthly, some months ago, made the statement that out of the eighty or more millions of people in the United States and Canada only four and a half millions are assured. According to this the life assurance solicitor need not fear for many years to come that he will lack a constituency. While it is true that life assurance is better understood to-day than formerly, there is still a great deal of misunderstanding concerning the benefits accruing from it. Much missionary work has yet to be done. When an assurance agent begins to feel that everybody is assured, he should remember that there are many millions yet unassured, and quite likely a fair proportion is in his own territory.

Six Things to Remember.

1. That life assurance will cost you more next year than it will this year.
2. That for a small outlay you can place a citadel of financial strength around your loved ones that will be a safe barrier against want, should death remove you.
3. That as an investment you will find life assurance the best, inasmuch as it has the combined features of investment and protection. Your estate is worth the full value of your life assurance policy the moment the first payment is made.
4. That the Sun Life of Canada has policies that have embodied in them the very best features of value to policy holders.
5. That the Sun Life of Canada is "Prosperous and Progressive," having doubled its net assets in the past five years, its income in six years, and life assurances in force in seven years.
6. That the Sun Life of Canada is the Company you should assure in.