

# Sunshine.

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## THE BLESSING OF LIFE ASSURANCE.

In a previous issue we had the pleasure of printing a most eloquent tribute to the institution of Life Assurance from the lips of Judge Kown of the United States. It presented the matter from the point of view of the "outsider," so to speak. We now are glad to quote a very comprehensive and graphic presentation of the subject from the standpoint of the "insider," to wit: President McCall of the New York Life Company, and we commend it to the appreciation of our readers:

"I have said so much by way of criticism that I am sure no one will grudge me a paragraph in praise of the benefits which Life Assurance has conferred during the past twenty-seven years. The companies have, during that time, received from policyholders over three thousand million dollars; they have paid over one thousand millions in death claims, and nearly as much more in endowments, annuities, dividends and surrender values. It will help us to appreciate the significance of these figures if we compare them with others which more strikingly impress the imagination.

A third of a century ago a terrible civil war raged in this country for four years. The number of deaths in the Federal armies is officially stated to have been over 350,000; the National debt at the close of the war exceeded twenty-seven hundred million dollars; and the Government has since paid in pensions over twenty-one hundred millions. The debt was so great that the Nation's ability to pay it was openly questioned, and our pension legislation has been the most liberal the world has ever seen; yet, since 1871, we have paid out for Life Assurance more than the amount of the National Debt when at its highest point, and the payments of the life companies to their members have nearly equalled the disbursements of the Government on account of pensions. The Nation poured out blood and treasure like water, and laid a heavy burden upon posterity that it might insure its own integrity and perpetuity; under Life Assurance individuals have freely paid these vast sums that they might insure the integrity and perpetuity of their families, and that their posterity might be free. The patriot who gives his life for his country and the man who assures his life for the protection of his family alike link their being with the future by unselfish devotion to present duty, and, though they perish outwardly, they still live

"In minds made better by their presence;  
live,

In pulses stirred to generosity,  
In deeds of daring rectitude, in scorn  
For miserable aims that end with self,  
In thoughts sublime that pierce the night  
like stars,

And with their mild persistence urge man's  
search  
To vaster issues."

A CABOWNER had the word "Excelsior" painted on the door panel of all his vehicles. He explained that his motto was "hire."