

first place lead a man to lay up during his active life a fund to support him later, and which will in the second place prove safe and certain.

Such a method is the OLD AGE PENSION plan of the SUN LIFE ASSURANCE COMPANY OF CANADA.

By this plan, a man, during his productive years, say from thirty to fifty, lays by a certain sum every year, half year or quarter, which is returned to him in instalments, with substantial interest additions, in later life, when he is no longer fitted or anxious to take part in the toil and moil of business.

The regularity of the payments forms an incentive to saving which would not otherwise exist. Experience has shown that few men really do save. The fact that only three out of a hundred at age sixty-five are self-supporting proves this. On the other hand, the fact that comparatively few fail to meet their payments on life assurance policies is evidence that periodic payments form a really effective aid to systematic and successful saving.

There is another feature of a Sun Life Old Age Pension that must be noted. Men seldom find themselves able to build up a sufficiently large amount of investments to enable them to live on the interest. After their working days are over, they cannot live in comfortable independence unless they draw on capital. This might be all right if a man could tell exactly how long he was going to live. He could then apportion his capital so as to last him to the end. But he does not know how long he may last, and if he draws on capital he may exhaust it before the end comes and thus leave himself absolutely penniless in his oldest and most feeble age.

With the Old Age Pension it is different. A return is assured which is much larger than can be obtained from any reasonably safe investment. The Company estimates its payments on the supposition that you will live to a certain age, and each payment includes interest and just as much of the principal as will exhaust the capital at the end of the expected period of your life.

But if you live longer, the payments will continue as long as you are on earth to receive them!

Two old Scotch fishermen, having imbibed overmuch, were on their way home, and overcome with a great desire to sleep, accordingly they stretched themselves on the warm beach sands and were soon slumbering heavily. The tide crept in, awakening the one nearest the water as a wavelet dashed a quantity of the salty liquid into his mouth. Half asleep, he started to arise, saying, "It's time we wis awa' oot o' this hoose. They're changin' the drink on us."

For You.

The following extract is from an address by V. L. Price, Vice-President of the National Candy Company, St. Louis, Mo., made recently before the Life Underwriters' Association of St. Louis:

"Every time I look into the face of a life underwriter it reminds me that I am growing older, or my age is about to change or that life is a very uncertain thing. These are not pleasant thoughts, but a stern realization of these unalterable facts brings one to face the question of life assurance as a duty every man owes to someone. It seems to me that in furthering the reason why a man should take out life assurance one has to look only into his home, to the desires of those therein he so loves to satisfy and to the continuance of that satisfaction after he is dead and gone.

"Then also life assurance is an investment and good collateral, both for borrowing money in time of need and establishing character in times of progress.

"The man who carries all the life assurance he can afford stamps himself as a man of earnest thought, deep responsibility and as possessing unselfish motives."

The Loss.

"What will the loss be, if I put off assurance for a year?"

Lose your life possibly.

Dead men are not insurable.

Lose your health possibly.

Sick men are not insurable.

Lose your sense of duty possibly.

Putting off assurance to-day makes it easier to put it off next month, postpone it until next year, and thereafter drop the subject altogether.

But the losses wouldn't stop there.

There's a long list of possibilities.

She might lose a mortgaged home, which assurance ought to protect.

She would lose her living, which depended wholly on your income.

Children would lose care and comfort, because of duty left undone.

She and they would lose—but why continue? That list is endless.

Assure now; prevent losses—your own and theirs—before they begin.—*The Investor's Guide.*

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