## SUNSHINE

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## A Lucky Chap!

He held a cheque—the result of a matured 20 year endowment policy-in his hands, and as he looked at the snug amount now his, his thoughts ran back over the past years, and it seemed but a short time-those twenty years-since he took out his policy. The twenty years ahead seemed like an eternity then. Year in, year out, he paid his premiums. At times he had to deny himself many of the comforts of life, and while his chums kept abreast of the styles and gave their earnings to the many things that called for them, this young man kept his assurance premium in view, and if it was secure then, and not until then, would he get " reckless." After these years he is now reaping his reward, and he says that the sacrifices he had to practise, which at the time seemed rather hard, were truly an education to him. "He's a lucky chap!" is what his

"He's a lucky chap!" is what his friends say. He doesn't see it in that light. It's a brand of luck any young man can have.

All through 1908 you spent every cent that came into your possession. True you had a good time and enjoyed every farthing of it, but wouldn't you be just as happy to-day if you had saved somed your money for an investment policy, the results of which would be enjoyed after a while? He is a wise man who can equalize his enjoyments throughout is life.

Perhaps you often wondered why you

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