

J. R. JOHNSTON, ESQ.

The Manager for the Sun Life of Canada, in the States of North and South Carolina, is another illustration of the schoolmaster abroad achieving success in a different sphere of work.

Born at Oxford, in the Province of Ontario, more than forty years ago, Mr. Johnston received a sound education at the Chesterville Public School, and the Metcalfe High School. In the year 1874 he entered the teaching profession. Three years later he took a full course at Queen's University, from which he graduated with honours in English and Mathematics. He soon obtained an appointment on the staff of the Carleton Place High School, of which he presently became Principal. After nine years in that position he resigned it to accept the Principalship of the Sydenam High School.

In 1895 he entered the service of this Company as Special Agent in Western Ontario, and the State of Michigan. In the following year he was appointed Manager for North and South Carolina.

How successful he has been in advancing the interests of the Company, in these states may be judged from the fact of the thirty-five Companies doing ordinary life business there in 1897, the Sun Life of Canada stood sixth in the list of business placed, and paid for, which is certainly a commendable showing.

THE PIONEER POLICY HOLDER.

The Rev. T. De Witt Talmage preached a sermon once upon the crime of not assuring, in the course of which he observed that Joseph was president of the first life assurance company the world ever saw. "Life assurance," declared the simile loving divine, "is as old as the corn-cribs of Egypt."

The late Sheppard Homans, one of the greatest actuaries the business of life assurance has yet produced, has told us that life assurance—the theory of probabilities, had its origin in a game of cards, while recently the Rev. Frank Albert Domer, of Youngstown,

Ohio, preached an eloquent sermon to a local fraternal body in which he declared that God was at the head of the first life assurance association and Noah was the first policy-holder! "While the vast majority neglected to provide against approaching calamity, Noah made careful provision, and when other families were suffering, his household was safe. The benefits accrued only to the families of those who entered the ark."

Mr. Domer took for his text Hebrews 11, 7., and further declared that Noah made this provision for the safety of his family because he was "warned of God of things not seen as yet." "The flood," Mr. Domer assured his hearers, "was still a thing of the future. There was no sign or indication of any such occurrence. There was no cause for present alarm and yet by faith in God and moved by fear of the impending danger, of which he had been warned, Noah paid premiums for a hundred and twenty years that when death and destruction did come his household might be safe!"

Sermons such as these may do no great harm, accuracy not being a prime necessity in a theological discourse upon the origin of a great benefaction. But making all due allowance and margin, granting all poetic and other license to Mr. Domer, some of his figures of speech are far fetched. First: Noah was over five hundred years old before Shem, Ham and Japheth were born, and six hundred years old at the time of the flood, consequently he "paid premiums" less than a hundred years. Second: Noah was commanded to build the ark; he had no choice in the matter. Third: What would have been the use of the majority attempting to pay premiums. They were doomed. "All flesh wherein is the breath of life, from under heaven, and everything that is in the earth shall die." *Vide* Genesis 6, 17. It was a species of fraternal assurance for Noah, the patriarch keeping the reserve in his own pocket; but it was as unlike life assurance as the scheme of Joseph and his partner Pharaoh.

The fundamental principal of life assurance is the fulfillment of the sacred obligations of husband, parent or protector, securing to the objects of his affection benefits in which he himself will not share. It is a sacrifice for the benefit of others. Noah made no sacrifice (until he went forth from the ark, Genesis 8, 20).

The identity of the pioneer policy-holder, like the author of "Beautiful Snow," will keep the prophets guessing a while yet.—*Selected.*