

C. S. V. BRANCH, ESQ.

The Manager of the British Columbia District for the Sun Life Assurance Company of Canada, was born at Montserrat, in the British West Indies, just twenty-seven years ago. As a matter of course he was sent to England for his education, which he received at the Atherstone Grammar School and Denstone College. While still in his teens he went to Porto Rico, where he spent over two years in the office of a large commission house. In the year 1890 he came to Canada, and presently obtained a position in the Head Office of this Company, which he held until September, 1896, when he was appointed Cashier of the British Columbia agency. Not long after the position of Manager became vacant, and Mr. Branch was promoted to it. The appointment has proved an excellent one in every respect, the different interests of the Company being well cared for under his direction.

THE AUTOMATIC NON-FORFEITURE PROVISIONS.

The benefits accruing from this admirable provision, which is now incorporated in all policies issued by the Sun Life of Canada, are being constantly illustrated, and we propose from time to time to publish in these columns actual examples of the protection afforded the policy holder by this addition to his privileges:

The following one is particularly striking:

In March, 1892, A. D. T. took out policy No. 34,729 for \$2,000, and paid his premiums regularly when due. In December, 1897, Mr. T. embarked on a venture which required all the capital available, and a loan was contracted with the Company on the security of this policy.

When the March, 1898, premium became due Mr. T. was unable to pay his premium, and having been advanced all the cash possible in the previous December he was unable to contract another loan to pay this premium, but was allowed to take advantage of the Non-Forfeiture Provision embodied in the new policies issued by the Company, and granted to all the old policy holders who avail themselves of its benefits. Under this provision the Company was enabled to advance the premium then due and thus keep the policy in force.

On the 15th May last, Mr. T. died and the full amount of the insurance, less the small amount of loans and advances with interest, was paid to the legal heirs.

This is one of the many instances where the Non-Forfeiture Provision has proved a blessing to the assured when most needed.

LIFTING AND LEANING.

The two kinds of people on earth, I ween,
Are the people who lift and the people who lean.

Wherever you go, you will find the world's masses
Are always divided in just these two classes.

And, oddly enough, you will find, too, I ween,

There is only one lifter to twenty who lean.

In which class are you? Are you easing the load

Of overtaxed lifters who toil down the road?

Or are you a leaner, who lets others bear
Your portion of labor and worry and care?

Ella Wheeler Wilcox.

Mr. Wilcox's exquisite poem, which can never become too familiar to us, finds a special application in the realm of life assurance. The men who carry policies in good companies like the Sun Life of Canada are the men who lift, and we have just this to say about them—may their tribe increase daily!