



VIEW OF SANDY HOOK, THE KEY TO NEW YORK HARBOR, FROM THE HIGHLANDS OF NAVESINK, N. J.

Saved Himself.

An old sea captain, well known for his powers of exaggeration, was describing a voyage at supper one night.

"While cruising in the Pacific," said he, "we passed an island which was positively red with lobsters."

"But," objected one of the guests, with an incredulous smile, "lobsters are not red until boiled."

"Of course not," replied the undaunted captain, "but this was a volcanic island with boiling springs!"



Sowing.

"Sow a thought, and you reap an action.
Sow an action, and you reap a habit.
Sow a habit, and you reap a character.
Sow a character, and you reap a destiny."

The Reward of Promptness.

Newark, N.J., May 29th, 1901.

THOS. R. RAITT, ESQ.,
State Manager,
Sun Life Assurance Co. of Canada,
Newark, N.J.

Dear Sir,—I desire to show my appreciation of the promptness of your Company in the settlement of claim on the life of my late husband, Joseph Coonradt. Although he had only paid one premium on the policy, I received the amount of claim in full, cheque for same having been handed me by your District Manager, Mr. C. A. C. Sullivan, within two weeks from the time of his death. I might add that I have since taken out policies on the lives of my four children, as well as one on my own life, and I can assure you that it will give me great pleasure to recommend the Sun Life of Canada whenever and wherever the opportunity presents itself. Wishing you and your Company all success.

Yours truly,

ANNA COONRADT.