

ALWAYS PROMPT AND SATISFACTORY.

LONDON, ONT. March 16th, 1899.

A. S. MACGREGOR, Esq.,

London, Ont.

DEAR SIR,

Your favor of the 14th inst. enclosing the Company's cheque for \$1048 in settlement of policy 34970 on the life of my late lamented brother, Jno. Robert Backus, is to hand.

Please convey to the Manager of the Sun Life Assurance Co. of Canada my sincere thanks for the prompt and satisfactory manner in which they have treated me in settling this claim.

Yours sincerely,

ANNA FRANCIS BACKUS.



THE DEMON OF THE DAY.

In ancient times people believed in dreams. But in our age of Down-pulling and Dis-belief, as Carlyle used to lament, "you cannot so much as believe in a devil." Demons now-a-days reserve their appearance for pantomime-time, but there is one demon of the drama of life that is responsible for many of our misfortunes. *Worry* is the great modern demon, and the chief cause of degeneracy among mankind. Fortune-tellers assert that the "worry lines" on the hand are like scratches on a slate, so varied and ubiquitous are the paths that lead to worry in human existence. Happy the man who can boast of equanimity in the midst of all the thousand and one vexations and disappointments which are bound to beset his career.

The complete destruction of the demon of worry is perhaps not to be expected in this restless age. Proud philosophy herself is unable to conquer the foe. Yet it may safely be said that more persons die prematurely from worry and from diseases incident to disquietude of mind, than from purely natural causes. Men who worry never live long. They use up mental energy which is the staff of life. Their brains become less receptive. "We lie in the lap of immense intelligences," says Emerson, "and we do nothing of ourselves but allow a passage for its beams."

"What right," says a modern writer, "have men to worry themselves bald, and women to line their features with the sinister fretwork of disquiet? No one has hired men to go about collecting wrinkles." Worries, however are inseparable from

life's round. The wise man will protect himself from consequences of worry by taking care that his risks are not all left to fall on his own shoulders. He assures against the accidents of life, the advent of sickness, the loss of his property and the calamities of death. He assures for his family a safe provision should the bread-winner fail or be removed. A man may be saved from drowning to-day and may die to-morrow of eating green gooseberries. Nothing is certain but the uncertain. He who is well assured is the best equipped for the fray. With the spread of the doctrine of assurance, the departure of the worry-demon is at hand.

The foregoing wise words, which we found in the columns of our bright and sensible contemporary, *Business*, so thoroughly express our own views that we deem it necessary only to add that the Sun Life of Canada stands ready to furnish Antidotes to Worry such as indicated above in more than a score of different forms, thus meeting every contingency.

SOME ODD NAMES OF PLACES IN CANADA.

In Eastern Canada all the saints in the calendar, and some who do not belong there, have fastened their names to the French villages, recording the occupancy and rule of the land by a religious folk. If we go west and find places called Hell Roaring Creek, Last Chance, Hardscrabble, Silver King, Whoop-Up, and that sort of thing, it indicates a people whose motives are less religious than material, and who succeed in getting fun out of difficulties. The devil has fared in the West as well as the saint in the East, in which more peaceful district others have had in a few cases to take the brunt of his unpopularity, for Devil's Head, New Brunswick, was named for a settler named Duval. Hard luck for Duval! Old France and Old England have often been drawn upon, while the strong, quaint, often musical speech of the oborigines is perpetuated in too few lakes and rivers. Anglicism of names sometimes results oddly, as in the conversion of Chapeau Dieu to Shapody Mountain, and of Portage du Rat to Rat Portage. Though the two latter are the same, yet locally the French rat stands for muskrat, and the same word in English does not. Montreal is the Royal Mountain, Smoky Cape, or Cap Enfumé, is so called