

and that unavoidably, many of the most deserving in our communities; while mere soul-comfort was and ever must be ineffectual in cases where the body was clamorous for food that was not forthcoming. While the good man may "visit the fatherless and widows in their affliction," more than mere word comfort was needed in most cases of that sort. One of the apostles said, "if a brother or sister be naked or destitute of daily food, and one of you say depart in peace, be ye warmed and filled, nevertheless ye give them not those things which are needful for the body, what doth it profit?" Now this form of substantial communism is nowhere found as fully exemplified as in life assurance. Immediately on the death of the bread-winner whose life may be assured, it becomes the duty of the life agent to visit that house of mourning, where overtopping the deep sorrow of bereavement, hearts are oppressed at the grim spectre of home and little ones with no house-band or other protector left. "What," he asked, "in the wide range of Divine Providence can be half as welcome or acceptable in these circumstances as the gift brought by the Life agent, "Ready Cash." That was in the highest sense the fulfilling of the scriptural functions of "visiting the fatherless and widows in their affliction," and supplying them with things needful to the body. Such was a practical plea for life assurance and for its more general adoption by all classes of the community.

It was a matter for sincere satisfaction to be actively engaged in promoting a business which like this distributed so much substantial good throughout Society just where there is the deepest distress. The plea that this was a luxury for the rich only is no longer tenable, for, since the advent of this Company's Thrift Policy, every man woman and child who can spare even five dollars per annum, could make a handsome provision against premature death.

As an illustration of the growing importance of the Sun Life of Canada as the trusted custodian of the people's savings, he mentioned, that the cash assets were already more than equal to one Dollar for every man, woman and child in the Dominion of Canada, while its assurances were nearly \$7.00 on the same number of persons. And as the

stewards of these trust funds the Company had had the gratification of paying in years past to widows and others, the large sum of \$3,113,741.94. Who could tell how much want and suffering that sum may have relieved?

The growth of patriotic sentiment among the assuring classes of the Canadian public was proved by the markedly increasing preference being shown for home Companies in late years. The Government Blue Books show that in 1878 the total Canadian business in force in Foreign Companies was \$56,095,381; in Home Companies \$28,656,556; while in 1895 the figures stood thus: in Foreign Companies \$131,320,862; in Home Companies \$188,461,077. The amount effected by the Home Companies in the year 1895 alone was only about \$700,000 short of their total assurances in 1878,—certainly a marvellous expansion for Canada.

Very deep regret was expressed on account of the death of Mr. Louis Tessier, the Company's late Manager at Quebec, and an eloquent eulogium was passed on him for his sterling integrity, amiability of character, and unwavering devotion to the interests of the Company. Not only had the Company lost a trusted and valued officer, but he himself had lost a warm personal friend.

"Our staff of agents," added the President, "consists of men of sterling worth, and deserving of the highest consideration from the Company, and it is sincerely hoped that recent arrangements made with many of them may tend to advance their interests and in this way increase and ensure their attachment to the Company."

THE HONORABLE SENATOR OGILVIE had pleasure in seconding the motion. The progress of the Company in all the essentials of sound management was simply marvellous. The machinery worked smoothly and successfully, and general prosperity was the result. The Directors and Management, he said, looked well after all monies entrusted to the Company, and much time and thoughtful consideration is bestowed upon the selection of safe and profitable investments.

At Ottawa, new concerns, he said, were all the time seeking incorporation, and the very success of this Company is made