permit a word of caution. Be not too urgent to have a policy where the moral hazard may be doubtful, the habits not quite satisfactory, or where there may be reason to suspect financial worry or undue strain to be present. Too often there are dead or dying structures aback of them. At headquarters we are economizing in expenditure, and searching for good-paying investments, and we are quietly but effectively, year by year, providing the increased requirements of the Federal law as to reserves. We count upon you in aiding us in that good work by scrupulously sifting into and fully reporting in all cases on the vital points of a risk, and searching for suspected fraud in claims. We depend upon you to make and to keep the Sun Life of Canada Prosperous and Progressive. Share with us also in the fullest measure in the resolution to keep its good name a synonym for honorable and just dealing.

Yours faithfully,

Amacaulay Managing-Director. Philadelphia, Pa., September 10, 1901

W. A. HIGINBOTHAM, Esq., State Manager

Sun Life Assurance Co. of Canada,

611-14 Stephen Girard Building, Philadelphia, Pa.

Dear Sir:—It is a pleasure to me to place myself on record as being entirely satisfied with the prompt settlement of the claim under Policy No. 76667, for \$20,020, on the life of my late husband, Walter G. Wilson.

From the time you were notified of my husband's death, until Mr. McNeill handed me your cheque, I received from him every courtesy and assistance in completing the claim papers.

The foresight of my late husband, in taking out the above policy a little over two years ago, in your Company, is the best proof that he had every confidence in your institution, and it now affords me great pleasure to confirm his action, by recommending the Sun Life of Canada to anyone contemplating life assurance.

Yours sincerely,

FANNIE C. WILSON.



PEACH PICKING AT BARNESVILLE, GEORGIA-(June 20th.)