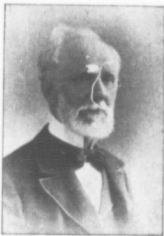


The Late Mr. David McFarlane.

It is with feelings of sorrow that we have to chronicle the death of Mr. David McFarlane, of Montreal, which sad event



took place suddenly at his home on Thursday morning, the 18th April. Only a few days before we heard his voice at the annual meeting of this Company. For a number of years he was a regular at-

tendant at the annual meetings, and was a close and interested observer of the Company's progress. At the meeting of 1897, in an address, he said:

"I can remember when the Company was established. I believe I was one of the earliest shareholders, and I must confess that it was with some trepidation that I had ventured to take stock in it, but all uncertainty as to the results was soon dispelled, and I would express the hope that the future might be found even more successful than has been the past."

At the annual meeting, held on March 22nd, this year, less than a month before his death, Mr. McFarlane said: "I feel it a pleasure to be present. It is a matter of great gratitude to me to note the prosperity of the Company. The agents evidently are faithful and energetic. The Sun Life of Canada has great benefits to offer, and the public appreciate the Company's value." This was, we believe, his last public utterance.

We shall miss Mr. McFarlane's kindly greeting and good wishes. He was the soul of honor and of courtesy. At all times his influence was for good. Even in business transactions a person felt the better from coming in contact with him. The family has our sincere sympathy.

Questions and Answers.

J. P. M. — What is the meaning of Hm., which I see so frequently used in life assurance literature?

Hm. means Healthy Male, and refers to the table of mortality prepared by the Institute of Actuaries of Great Britain. It is based upon the experience of twenty English and Scotch companies; healthy male lives only being included.

S. G. B. — The objection you raise to life assurance does not hold, so far as the Sun Life of Canada is concerned. This Company allows thirty days of grace for the payment of premiums, and the nonforfeiture provision which now applies to almost all policies issued by the Company provides that if, after the assurance has been in force two years, the premiums be not paid, the Company will voluntarily and without any action on the part of the assured, keep the assurance in force as long as the reserve is sufficient to enable the Company to advance the premium as a loan. This is one of the best features ever embodied in a life assurance contract, and is one of the improvements introduced to this continent by the Sun Life of Canada.

When It Is Too Late To Assure.

When sickness comes it will be too late. When trouble comes and death approaches you will have something else to think about.

In fabled story, a wild boar of the jungle was whetting his tusks against the trunk of a tree. A fox passing by asked him why he did this, seeing that neither hound nor hunter was near. "True," said the boar, "but, when that danger does come, I shall have something else to do, than to sharpen my weapons.—The Underwriter.