

out in February last by a young farmer. This young man had only had one sickness during his life and that had been many years before. By medical men he was considered to be above the average physically. According to all the laws of probability he could have expected to live forty-two years longer. In July he was stricken with appendicitis and died in three days following an operation.

We merely cite this case to show you that even the most robust cannot feel sure of continued life. You may be in the very flush of youthful vigour, you may be conscious of a superb vitality, but sudden disease may seize upon you at any time, or some accident may befall which will snuff out the candle of your life at a moment's notice. Instances indeed have been known in the experience of this Company, where a man has applied for life assurance to protect his family and yet been dead before he had time to pass the necessary medical examination. Other instances have been known in which by only a few hours' time have men succeeded in getting the assurance protection they desired. We call to mind a case where the Company's representative on going to deliver a policy found that the assured had fallen off a high building and been killed less than an hour before.

These cases will serve to show how suddenly, how unexpectedly the fates may snip the thread of life. The man who has wife and children, who has no large amount of capital laid by for their support and who has not a substantial amount of life assurance, is gambling heavily with fate; and if he loses, it is not he, but his family, who will have to pay the stakes.

Mr. White's Tragic Death.

With tragic suddenness death has already taken away one member of the happy party which recently returned from St. Andrews-by-the-Sea.

Among those who took part in the Outing there was none who appeared to enjoy himself better,

none who participated in the general activities with more zest than Mr. Holland A. White.

On the very day of his return from St. Andrews Mr. White was stricken with heart-failure at table and within a few minutes he had passed away.

Mr. White was formerly the Company's manager at Hamilton, Ont., but some time ago gave up his more strenuous managerial duties and thereafter represented the Company at Welland, Ont.

Mr. White was one of the Company's veterans and had a host of friends both in Head Office and in the field. He will be greatly missed at future agency gatherings.

First Business from South Africa.

The Sun Life of Canada is still branching out. Already one of the best known and most widely spread companies in the world, it has just recently opened in South Africa, and the first batch of applications was recently received. The following paragraph from a well-known Cape Town paper will be interesting:

"The Sun Life of Canada, which is now opening a branch of its business in this country, under the management of Major W. H. Brown, was established in 1865, and has already assets of £10,000,000, with a revenue of over £2,500,000 and a net surplus of £1,095,000. Expansion in this Company's figures is proceeding at a marvellous rate. The net new business for 1912 exceeded £6,300,000, while, as a proof of public confidence, over £400,000 was received as purchase money for annuities.

"When it is stated that the net interest earned on investments during last year was just over six per cent. and that the expenses of managing so vast a business were moderate, enough has been said to prove that the Sun Life of Canada is worthy of public confidence in a high degree, and we welcome the advent in South Africa of another strong life office offering up-to-date and attractive plans of insurance backed by absolute security."

Made No Difference.

"What are you doing, dear?" asked the little girl's mother as she paused to look at some very strange marks the child was making on a piece of paper.

"I'm writing a letter to Lillie Smith," was the answer.

"But, my dear," laughed the mother, "you don't how to write."

"Oh, that doesn't matter, mother! Lillie doesn't know how to read."