

With death long deferred the single premium accumulation itself pays the policy sum.

An annuity of \$5,000 with insurance for \$100,000 payable at death was secured for the \$118,000—say \$80,015 paying for the annuity, and \$28,085 paying for the insurance. Should the annuitant-insurant but live out his technical life "expectation"—38 years—he will have received as annuitant \$190,000, and then dying his estate will receive \$100,000. So \$290,000 will be the product of \$118,000. Verily, insurance insures; and so inheritor and inheritance are insured.

APPRECIATIVE ACKNOWLEDGMENTS.

MILLBROOK, 31st August, 1896,

W. H. HILL, Esq.,

Manager Central Ontario,

SUN LIFE ASSURANCE COMPANY OF CANADA,

PETERBOROUGH, ONT.

DEAR SIR,

I desire to express my sincere thanks for your kindness in so promptly paying the Insurance on the life of my late husband, through your Millbrook Agent, Mr. Henry Argue. He, Mr. Argue, did everything in his power to aid me in making out the claim papers, and his courtesy I shall not soon forget.

Yours thankfully,

L. M. P.

MATTAWA, August 10th, 1896,

JOHN R. REID, Esq.,

Manager Eastern Ontario,

SUN LIFE ASSURANCE COMPANY OF CANADA,

OTTAWA, ONT.

DEAR SIR,

I beg to acknowledge the receipt from your Special Agent, Mr. Wm. Martin, of a cheque in payment of 15 Year Endowment policy, No. 8025, held by me in your Company. I desire to express my satisfaction with the results. I have had my insurance carried for fifteen years and the Company are now returning me all the premiums paid and \$277.00 in addition.

I trust the Sun Life of Canada will go on and prosper. It has my best wishes for success. I will always speak a good word for the Sun Life,

Yours very truly,

A F.

OLD FRIENDS....*David Banks Sickle.*

There are no friends like old friends,
And none so good and true;
We greet them when we meet them,
As roses greet the dew;
No other friends are dearer,
Though born of kindred mold;
And while we prize the new ones,
We treasure more the old.

There are no friends like old friends,
Where'er we dwell or roam,
In lands beyond the ocean,
Or near the bounds of home;
And when they smile to gladden,
Or sometimes frown to guide,
We fondly wish those old friends
Were always by our side.

There are no friends like old friends,
To help us with the load
That all must bear who journey
O'er life's uneven road;
And when unconquered sorrows
The weary hours invest,
The kindly words of old friends
Are always found the best.

There are no friends like old friends,
To calm our frequent fears,
When shadows fall and deepen
Through life's declining years;
And when our faltering footsteps
Approach the Great Divide,
We'll long to meet the old friends
Who wait the other side.

JAPANESE TOPSY-TURVYDOM.

Everyone has observed that the ways of the Japanese are not as the ways of Europeans or Americans, and to this radical difference of method self-contented Americans and Europeans have given the name of "topsy-turvydom." There is no manner of justification for the term. For example, when an American or a European counts with the fingers of one hand, he closes the fingers first, and then opens them one by one, beginning with the little finger. Some folks, it is true, employ both hands in the operation: in that case they keep the left hand open and fold down its fingers one by one with the right, the little finger, as before, being the starting point. But we are not talking