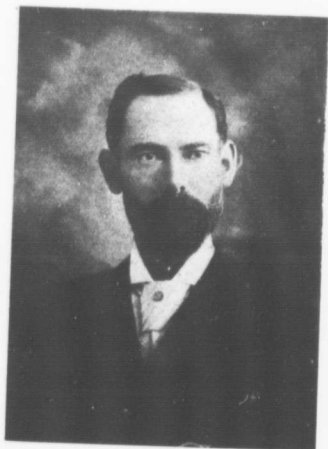




MR. N. D. SILLES,
 Manager for Virginia,
 Sun Life of Canada,
 Richmond.



MR. J. S. CAMERON,
 Manager for Georgia,
 Sun Life of Canada,
 Atlanta.



MR. J. R. JOHNSTON,
 Manager for North and South Carolina,
 Sun Life of Canada,
 Raleigh, N. C.

We regret that, after several attempts to secure a suitable photograph of Mr. H. T. Bartow, the Company's Manager for Maryland, we have been unsuccessful. It is not our fault, neither is it Mr. Bartow's, but one of those cases where fate seems to be against us, and as the printers are keeping our telephone humming, we very reluctantly give "fate" the victory.



Put your stumbling-block where it belongs and it will become a stepping-stone.

When your kindness is only intended for coals of fire it will certainly burn your own fingers.



The ill-timed truth we might have kept,
 Who knows how sharp it pierced and stung?
 The word we had not sense to say—
 Who knows how grandly it had rung?