SUNSHINE

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A Happy New Year.

Of all good wishes this is the best. "A Merry Christmas" is also a happy expression, but it is good only for a day—like the dinner which short-sighted philanthropists provide, forgetting that there are 364 other days to be hungry in. "A Happy Easter" is becoming more and more used as an expression of good-will, but it, too, has a limited application—referring to only a day or, at most, a week of the early spring.

But a "A Happy New Year" takes in the whole of the days and the nights elapsing during one circuit of the earth around the sun: it is a big, generous, all-inclusive expression. This then we consider the best of good wishes, and consequently we regard New Year's Day as the most significant anniversary of the year. We therefore wish one and all of our thousands of readers the world over

"A HAPPY NEW YEAR."

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For the Evening of Life.

In those days when the yield of giltedged securities does not come up to expectations, and investors are casting about for other means of securing a larger income, attention may be opportunely directed to the question of annuities which have of late years become such a prominent feature of this Company. The Sun Life of Canada, with forty-