

strictest equity may, and should be, expected there. In that high regard, the man who plays loose with any human trust is simply playing the fool. Honesty is ever and always the best and only wise rule of life. I have always so regarded it and have done my endeavor to carry it out.

Gentlemen, my associates are few. The society of the great or wealthy I have never sought, my books have been my staunchest friends during my leisure hours. Outside my little family circle and my books, my friends are of the staff of the Sun Life of Canada, and you here present are of my oldest—my most intimate and most trusted personal friends. The confidence and friendship of the membership of the office and field staffs I have cultivated as I have had opportunity. And for many years it has been my nightly prayer that every member of those staffs might be enrolled as the friends of God, sharing bountifully from Him in the blessing that maketh rich and addeth no sorrow.

Gentlemen, an old sturdy leader of great fame, well-known to you all by reputation, after a troubled leadership of very many years, was not permitted to enter upon or enjoy the fruits of his many victories. He was allowed to simply ascend a mountain and view from afar the promised land flowing with milk

and honey, and then to lie down and die. For 31 years I have done my little best, with the potent aid of my associates in office to lead our good Company to success and prosperity. It has entered upon, and is now in the rich enjoyment of both—in actual possession. I thank God that I have lived to see the verification of our motto "Prosperous and Progressive". I have thus had a fuller reward than was given to the Hebrew leader. Like a good man of the olden times, I should now be ready to quit service and give up my bat. Not many are allowed to plant the seed and to eat of the fruit thereof. I have had a good share of both. Little now remains for me to do.

I am delighted to see so many of my old friends once more, although sorry to be the cause of your having to leave your distant homes at so cold a season. The Portrait, with the accompanying Address, with which you have honored me, will be cherished mementos of your friendship while I live, and will no doubt be appreciated by him to whom it will in natural succession go down.

My highest regards and best wishes for health and happiness to all the friends whose names are on the Address, and who have done me the very great honor of presenting to me this handsome Portrait. I hope we may all meet hale and hearty at our next Convention.

**1905 was a record year for the Sun Life of Canada. The figures as given on the front page of SUNSHINE are a convincing proof of the high standing and great strength of the Company.**

**It will be observed that the Company has completed the placing of all its policies on a 3½ per cent. basis, thus anticipating the requirements of the law, which allows until 1915 to do this.**