

# SUNSHINE

VOL. V,  
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MONTREAL

JUNE,  
1900.

## As Seen in the United States.

The United States Review, of Philadelphia, in a recent issue has this to say about the Sun Life of Canada :

"Conspicuous among Canadian life offices is the Sun Life Assurance Company of Canada. Backed by a vigorous yet conservative management, this sterling company has pushed its way rapidly to the front. The Company first commenced business in 1871, and since that time has become one of the broadest international life companies, having successfully extended its operations not only to the United States, but also to the healthy sections of Europe, Asia, Africa and South America. The new annual statement, recently made public, shows that, as a result of its operations in 1899, large gains were made in all departments, and that on the first of the year the Company possessed \$9,247,665 of carefully invested assets — a gain of \$1,015,753 — which, after all liabilities were deducted, left \$478,304 surplus to policyholders, an increase of \$118,906. But, perhaps, what was most gratifying to the officers was the increase of nearly a quarter of a million in the premium income account, the exact figures being

\$220,696, and that this result was accomplished with an actual decrease of over \$10,000 in the expense account. The latter large increase places the Sun Life of Canada ahead of all the other Canadian companies in the matter of net premium income. A large gain was likewise shown in the assurance in force, 13,101



THE HULL-OTTAWA FIRE.  
Ruins of Main Bridge at Chaudière.

new policies having been written last year for \$9,746,309, which increased the total amount of business on the books of the Company to \$52,806,000."



On April 30th the income of the Sun Life of Canada showed an increase of \$96,654.31 over the corresponding period last year.

### Our Representative in the Bahamas.

This Company has the good fortune to be represented in the Bahamas by a very estimable gentleman, the Honorable Alfred Edwin Moseley, of Nassau. Mr. Moseley was born in Nassau in 1848, and early in life he entered the colonial service, as assistant private secretary to the Governor. Later



HON. A. E. MOSELEY.

he became clerk to the Legislative Council, which position he resigned in 1881,

the wharves to be injurious to the public health, and published some letters protesting against its being done. Anonymous criticisms followed, with some disagreeable personal reflections on Mr. Yelverton, which made him so irate that, on Mr. Moseley refusing to name the writers, he unwisely chose to construe the refusal into a contempt of court and ordered incarceration. But the town rose *en masse* and appealed to Governor Sir Ambrose Shea and had Mr. Moseley released.

It was the occasion of a great popular demonstration in favor of Mr. Moseley, and eventuated in the retirement of the Chief Justice. The case excited universal interest throughout Great Britain

### Ten Years' Progress of the Sun Life of Canada.

YEAR.	INCOME.	NET ASSETS (exclusive of uncalled Capital.)	ASSURANCES IN FORCE.
1889 . . . . .	\$563,140.00	\$2,233,322.00	\$13,337,983.00
1899 . . . . .	2,596,207.00	9,247,664.00	52,806,035.00
<b>GAINS . . . . .</b>	<b>\$2,033,067.00</b>	<b>\$7,014,342.00</b>	<b>\$39,468,052.00</b>

on being elected a representative in the House of Assembly. In March of the present year he was honored with the confidence of the Governor by being made a member of the Legislative Council.

On the death of a brother, in 1887, Mr. Moseley was called upon to become editor and proprietor of *The Guardian*, a semi-weekly newspaper, which he still conducts in addition to various other vocations. As publisher he had a highly interesting experience as champion of the liberty of the press. Chief Justice Yelverton deemed the storage of coal on

for a considerable time. It was a glaring abuse of judicial power; but it proved Mr. Moseley to be possessed of sterling principles with the courage to sustain them.



### A Unique Combination.

Mr. George A. Bateman, the enterprising district agent of the Sun Life of Canada at Kingston, Ont., issues marriage licenses and life assurance policies. Both should always go together. (No joke is intended in the above.)



THE HULL-OTTAWA FIRE.—View taken from roof of Cecil Hotel. At the time this photograph was taken the fire covered an area of nearly five miles.

## Three Men's Prayers.

The prayers of three great men of letters—Dean Swift, Dr. Johnson and Stevenson, the novelist—are strikingly illustrative.

We scarce need to be told that these words came from the grief-stricken heart of Swift, writhing in agony over the painful illness and approaching end of Stella :

"Give her a true conception of the vanity, folly and insignificance of all human things, and strengthen so as to beget in her a sincere love of Thee in the midst of her sufferings. \* \* \* Forgive the sorrow and weakness of those among us who sink under the grief and terror of losing so dear and useful a friend. Accept and pardon our most earnest prayers and wishes for her longer continuance in this evil world, to do what Thou art pleased to call Thy service, and is only her bounden duty ; that she may be still a comfort to us and to all others who will want the benefit of her conversation, her advice, her good offices or her charity."

In this petition, uttered only a few days before he faced the Arch Fear, we gaze deeply into the great heart of Samuel Johnson :

"Almighty and most merciful Father, I am now, as to human eyes it seems, about to commemorate, for the last time, the death of Thy Son Jesus Christ, our Savior and Redeemer. \* \* \* Have mercy upon me, and pardon the multitude of my offences. Bless my friends ; have mercy upon all men. Support me, by thy Holy Spirit, in the days of weakness and at the hour of death ; and receive me, at my death, to everlasting happiness, for the sake of Jesus Christ."

It is significant to note that the jaunty Stevenson, "light in ragged luck," really felt his dependence on God, as we learn

by perusing his beautiful "Prayers written for family use at Vaillima." Swift and Johnson thought often of death ; Swift, because he looked forward to it as a release, and Johnson, because it was the only thing that shook his heart. In contrast to these powerful and rugged men Stevenson says little of death, though he walked daily in its jaws. It was life that interested him, and we naturally find his prayers in harmony with his ideals.

He prays not for courage to meet death, but for divine help in rational living. "Prolong our days in peace and honor ;" he asks : "Give us health, food, bright weather and light hearts. \* \* \* Let us lie down without fear, and awake and arise with exultation \* \* \* as the sun lightens the world, so let our loving kindness make bright this house of our habitation." Let us listen reverently to this petition :

AT MORNING.

"The day returns and brings us the petty round of irritating concerns and duties. Help us to play the man, help us to perform them with laughter and kind faces, let cheerfulness abound with industry. Give us to go blithely on our business all this day, bring us to our resting beds weary and content and undishonored, and grant us in the end the gift of sleep."—The Independent.

Wilmington, N. C., May 17th, 1900.

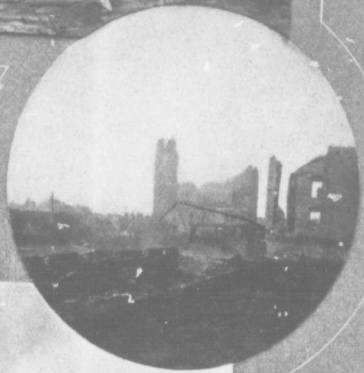
J. R. JOHNSTON, Esq.,

Manager for N. & S. Carolina,  
Raleigh, N. C.

Dear Sir,—You will please convey to the Sun Life Assurance Company of Canada my thanks for the prompt payment of the assurance on the life of my deceased husband, Colonel Roger Moore, also for the courtesy shown by your local agent, Captain McGowan.

Mr. Moore was assured under policy No. 73,478 for \$5,000.

MRS. ROGER MOORE.



HULL-OTTAWA FIRE.

Centre of Hull, looking towards E. B. Eddy's Factories.  
Ruins of Second Bridge at Chaudière.  
Ruins of Court House and Post Office, Hull.

**Bon Voyage!**

Mr. T. B. Macaulay, secretary of the Sun Life of Canada, left on Saturday, May 26th, by the steamer Tunisian—the latest



MR. T. B. MACAULAY, F.I.A.

addition to the Allan Line—for a hurried trip to Europe. Besides attending to matters connected with the Company's branches in Great Britain and France, he goes in the capacity of a delegate from the Actuarial Society of America to the Third International Congress of Actuaries, which is to be held in Paris. At this meeting, actuaries from all the civilized countries of the world will be in attendance. Mr. Macaulay is president of the Actuarial Society of America.

**Some Victoria Cross Facts.**

The Victoria Cross was instituted by Her Majesty at the close of the Crimean war, January 29, 1854.

Apart from those who have won the V. C. in the present war, there are one hundred and sixty living holders of the medal.

Sixty-two Victoria crosses were won in the Crimean war; six in the Boer war of 1881. In all four hundred and thirty odd crosses have been won.

The V. C. is a Maltese cross, made from cannon captured from the enemy. In the centre is the Royal crest; below, a scroll bearing the words "For valor." The reverse side is bare.

When a large number of men are engaged in a daring enterprise, the cross

is awarded by votes of their comrades to one officer, one non-commissioned officer, two privates, seamen or marines.

The first V. C. was won by Midshipman Lucas, of H.M.S. Hecla, on June 21, 1854. During the bombardment of a Russian fort a live shell fell on board the Hecla. Lucas picked it up and threw it overboard. It burst just before touching the water.

The V. C. is worn on the left breast, suspended by a blue ribbon in the navy, by a red ribbon in the army.

It is illegal for a pawnbroker to accept the Victoria Cross as a pledge, under any circumstances.

Rev. James William Adams, the only clergyman who has won the V. C., gained it in the Afghan war of '79.

The V. C. measures one inch and two-fifths square. The actual weight of the metal is 434 grains, just three and a-half grains less than an ounce. Its intrinsic value is a penny farthing.

The cross is only awarded to officers and men who have performed some signal act of valor or devotion to their country in the presence of the enemy. It carries with it a special pension of £10 a year, and, should the holder do some deed which, if he had not already won the cross, would have gained it, another bar is attached to the ribbon by which the cross is suspended. This bar carries an additional £5 a year pension.

**Lucky Agents.**

A New York Insurance editor writes of the literature of the Sun Life of Canada as follows: "No Company here, I am sure, excels you in turning out attractive literature to assist the Agents."



THE HULL-OTTAWA FIRE.

Residence of Mr. J. R. Booth, Ottawa.

Private Residences on Albert Street, Ottawa.

Ruins of Wellington St. and ruined fire-engine "Conqueror," Ottawa.

# SUNSHINE

PUBLISHED BY THE

SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKAY, *Editor.*

## A Young Man's Savings.

A French poet once foolishly said, "I arrived too late in a world too old." Scientists would classify this man as one out of correspondence with his environment. It is sheer nonsense for us to bemoan our lot in life. It is better to adapt ourselves to our surroundings and make the best of them.

"If I only had a college education," is the wail of the young man who perhaps is not doing his best with the knowledge he has.

"If I only had a chance in life," is the complaint of him whose eyes are shut to a score of chances unimproved.

"If I were only rich," is the cry of one who openly violates the first principles of gaining riches.

These, with many others, forget that the struggles of life are its benefactors. Every gain over opposition is so much towards strength of character, and, after all, character is the main thing. Perhaps the most disastrous evil among young men is the squandering habit—spending every cent received, and too often mortgaging the future for present uses. It is here that a great majority of young men break friends with success. It takes a great deal of will power to say, in the face of need, "I can't afford it." The young man who can say that, and stick to it, is worth much. He who is mathematician enough to figure his expenses less than his income is a financier of no mean ability.

Investing in life assurance is one of the very best ways of saving. Thousands have tried this way, and are glad they did. A large corporation like the Sun Life of Canada can invest a young man's savings much more advantageously than he can himself.

Mr. Edward Bok, author-editor, whose keen knowledge of young men's affairs is so well known, says:

"Assurance for young men, as I have often stated, is a commendable investment, and no young man should, if he can possibly do so, fail to take out an assurance policy on his life, no matter how small may be the amount of the policy."



## The Hull-Ottawa Fire.

In this issue we give a number of interesting views of the recent disastrous fire at Hull and Ottawa.

The facts of this great conflagration are too fresh in the minds of all to be repeated. The ready and generous response from all parts of the world is evidence that the heart of humanity everywhere still beats in sympathy with the needy. The two cities are hard at work rebuilding.



Philadelphia, Pa., May 10th, 1900.

W. A. HIGINBOTHAM, Esq.,  
Manager SUN LIFE OF CANADA,  
Philadelphia.

Dear Sir,—I wish to express to you my very sincere thanks for the prompt manner in which your Company has settled the claim on policy No. T28,225, on the life of my deceased wife, Caroline E. Hathaway.

I shall always take very great pleasure in recommending your Company wherever I can, as your liberal and prompt treatment certainly deserves to be highly commended.

Yours truly,

HENRY HATHAWAY.

4932 Aspen Street.



## From the Capital City.

Prosperous and Progressive are two most significant words, and in the very nature of things they should go hand in hand. That the Sun Life of Canada is both goes without saying. The annual report speaks more eloquently than words, and tells the story of a 28 years' success that is truly phenomenal. Canadians should be proud of the solid institutions that are being reared up in the Dominion, and right up in the front rank stands the Sun Life of Canada. When it is considered that the present solid and substantial position of the Company has been attained in a quarter of a century it can be safely assumed that the future has still greater success in store.

—Ottawa Press.



"All things come to him who waits,"  
But that is merely stating  
One feature of the case—you've got  
To hustle while you're waiting.  
—Chicago, Times-Herald.

## Good News!

We are always pleased to convey good news. The following quotation from a letter just received from one of the Company's managers is cheering to us and to the readers of Sunshine:



MR. J. C. TORY.

"I had a very nice visit, from Saturday afternoon till Monday morning, with Mr. J. C. Tory, in New York, and was very much pleased indeed to find him so much improved from what he had been. I feel sure that, at the end of the extension of time, which the Company has just granted him, that he will resume his duties with renewed vigor and energy."

Mr. Tory is now in Nova Scotia—a land of health. There is a big welcome awaiting him at Head Office.



HULL-OTTAWA FIRE.—LeBreton Flats.

The SUN LIFE OF CANADA has for years done the largest new business among Canadian companies, and last year attained the position of having also the largest net premium income.

“Alcohol and Old Age—Truth vs. Fiction.”

In his address before the Actuarial Society of America, at New York, on May 17th, President T. B. Macaulay dealt with several fallacies which are met in actuarial matters. In speaking of the effect of alcohol on the duration of life, Mr. Macaulay said :

Statistics have been scattered far and wide throughout the Dominion, and, I presume, in other parts of the world, proving to the entire satisfaction of the compilers that not only moderate drinkers, but even those who are decidedly intemperate, live to a greater age than the deluded abstainers. These statements are so interesting that I quote a few extracts. They are from an attractively prepared card, issued by a Canadian firm of wholesale liquor merchants, and entitled “Alcohol and Old Age—Truth vs. Fiction.”

“The British Medical Association appointed a committee to make inquiries in order to ascertain the average age of the different categories of drinkers—that is to say, those who refrain completely from alcoholic drink, those who indulge more or less in moderation and those who drink to excess. This committee has handed in its report. Its conclusions are drawn from 4,234 deaths, which are divided into five categories of individuals, with the average of age attained by each :

- “1. Total abstainers . . . 51 years 22 days.
- “2. Habitually temperate drinkers . . . 63 years 13 days.
- “3. Careless drinkers . . . 59 years 67 days.
- “4. Free drinkers . . . 57 years 59 days.
- “5. Decidedly intemperate drinkers . . . 53 years 3 days.

“These figures show, singularly enough, that those who reach the shortest age are those who drink no alcohol whatever. After them come the drunkards, who only exceed them by a trifle.”

We are further informed that the following information was brought to light by the efforts

of the same Medical Association respecting persons who had attained the age of eighty and upwards :

Age Attained.	Number of Deaths Reported at these Ages.	Of whom Total Abstainers.	Per cent.	Moderate Drinkers.	Per cent.	Heavy Drinkers.	Per cent.
80 to 90	530	82	15.47	396	74.72	52	9.81
90 to 100	159	23	14.46	126	79.25	10	6.29
80 to 100	689	105	15.25	522	75.76	62	8.99

We are told that these statistics prove that of both males and females those who drink alcohol show the greater longevity. Taking the total 689 persons who are reported on as having died beyond eighty years of age, 15.25 per cent. were total abstainers and 84.75 per cent. non-abstainers, so that the chances of living to beyond eighty are said to be :—men, one abstainer to 11,586 non-abstainers ; women, one abstainer to 3,263 non-abstainers ; men and women, one abstainer to 5,561 non-abstainers. These results are claimed to be “a complete refutation of the absurd statements so repeatedly made by the total abstinence party,” and to show that even heavy drinkers are very much more desirable risks for assurance companies than those who are so foolish as to abstain from the use of this veritable “Water of Life.”

It is evident, now that this oracle has spoken, that we will have to revise our opinions about the injurious effects of alcohol, and that we will have to return to the ancient practice of charging an extra premium to all who commit slow suicide by abstaining. It has now been proved that teetotalism shortens the lives of its followers by from two to twelve years, and that it must be ranked among the most destructive death-dealing forces in existence. The danger incurred by exposure to it is apparently greater than the military risk of the Transvaal war ! To avoid the bottle's mouth is more hazardous than to face the cannon's mouth !

But before we finally adopt these new conclusions those of us who have still the courage to continue to be teetotals, may be allowed to ask a few questions. We would like to know, for example, whether the physicians who, we presume, supplied the information, were men with an extensive practice in teetotal circles or not. People naturally can give details of this kind only about their own acquaintances, and the

proportion of total abstainers included in the statistics may be better evidence as to how many teetotal friends these doctors had, than as to the longevity of the drinking and non-drinking classes of the community. We can imagine that a coterie of abstaining doctors might supply similar data, in which the number of aged drinking people known to these men would be so few as to apparently prove on the other hand that even moderate drinking destroyed any chance of long life.

But we would like to ask also what proportion of the population of Great Britain are abstainers? If it were found, for example, that their population in the total country was only ten per cent. (I do not know the percentage, and use this figure merely for the purpose of illustration), while their proportion among those dying at over eighty years of age was fifteen per cent., our courage might begin to revive. If further we were to find that the proportion of total abstainers was greater among children than among older people, we might let our heads rise a little higher still. In fact we might draw a conclusion from the statistics entirely different from that deduced by the compilers, and I can imagine an enthusiastic teetotaler retorting on an enthusiastic liquor advocate as follows: "The average age at death of our people is lower than the average age of death of yours, because on our side we have the children, who hold the future in their hands, while you have principally the old men, who are rapidly dropping out to join the past." The one conclusion would be as much justified by the statistics as the other.

I tremble to think, however, what will happen if these medical gentlemen begin to investigate the mortality prevailing among the members of the different professions, including our own. If they combine all into one table they will assuredly find that of those professional men who attain eighty years of age and over, the vast majority are doctors, lawyers and clergymen, and of Actuaries but very few. This of course will be to them conclusive proof that Actuaries are very short-lived, and that our occupation is extremely unhealthful. The doctors will, of course, reason that as out of every hundred professional men who attain to eighty years of age, less than one per cent. are Actuaries, it follows that the chance which each Actuary has of attaining that age is less than one one-hundredth part as great as would be the case if he were a physician or a lawyer. This result they will probably diagnose to be due to the melancholy produced by continuous

brooding over mortality tables and death claims. When the highly dangerous nature of occupation is once clearly understood by the directors and officers of the companies, we can no longer hope that they will extend to us the favor of assuring our lives on the same terms as those of other people. I am afraid that they will consider that we are worse risks than even the teetotalers. We will all have to use our influence to the utmost to induce some at least of the companies to refrain from imposing extra premiums, on the score of the necessity to the business that some persons should follow this very unhealthy profession.



### His Card.

A commercial traveler on his trip called upon a well-known chemist. He was nervous as he put his hand in his pocket and handed out a card.

"I represent that concern," said the young man.

"You are fortunate," replied the chemist.

The commercial traveler was encouraged and said:

"I think so, sir; and the chemist who trades with us is even more so. My firm has the finest line of cosmetics in the country."

"I shouldn't have thought it," slowly responded the man of medicine. "Her complexion looks natural.

And he handed back the photograph which the young man had given him by mistake. He took it and left without waiting to make any farewell remarks.

—London Tit-Bits.



Arnprior, Ont., March 1st, 1900.  
SUN LIFE ASSURANCE COMPANY OF CANADA,  
Montreal.

Dear Sirs,—Please accept my thanks for the Company's cheque, handed me by your local agent, Mr. L. Stafford, in settlement of my matured Endowment policy, No. 30,124, due to-day.

The payment on the exact date of maturity is certainly most commendable. I have also to add that the results are to my satisfaction.

Wishing the Company all prosperity,

Yours truly, JOHN J. NEILSON.

### What made Blackmore Famous.

The number of persons who have not read and enjoyed Lorna Doone are few indeed, says *The Saturday Evening Post*. But little is known either of the author himself or how the book achieved its popularity.

Richard Doddridge Blackmore, the author, who recently died, was far more deeply interested in horticulture and agriculture than in literature. Of his garden he was very proud, and his neighbors had known him only as the "fruit man;" of his Lorna Doone they knew comparatively nothing.

Just thirty years ago the book made its appearance. At that time Blackmore was a struggling lawyer, who decided to try his hand at literature. The manuscript was sent to eighteen publishers, and was rejected. The nineteenth published it, but it proved a flat failure. Fortunately for the fate of the book the Marquis of Lorne was married a few years later, and the public, fancying that the book had some connection with the story of the house of Lorne, clamored for it, and, while disappointed in this regard, found it a most fascinating book.

Blackmore was constantly confounded in the public mind with the late William Black. Black was once introduced at a London banquet as "the author of Lorna Doone," to which he responded: "Gentlemen, while the worthy toastmaster is mistaken in attributing to me the honor of writing Lorna Doone, I must confess that I am profoundly sorry that I cannot claim that distinction."

### For June Marriages.

Rev. Fr. Harrison, of Milwaukee, says: "The life assurance policy and the marriage certificate should both adorn the preliminaries to the wedding breakfast."

### It Pays.

- It pays to canvass day by day, from early morn till night;
- It pays to tell the honest truth, and take the business right;
- It pays to keep "back-calls" in view, fulfill each promise made;
- It pays for certain points to work, on plans well tried and laid.
- It pays to call at one set time, as each week runs its course;
- It pays to seek new business, and keep the old in force;
- It pays, till change is counted, the receipt to hold in hand;
- It pays to book each premium paid, as at the door you stand.
- It pays a second call to make on those who've failed to pay;
- It pays to go at night to those who are from home all day;
- It pays to take some trouble when assurers run behind;
- It pays this advice to heed for your own peace of mind.—PHIL FORMES.

Sherbrooke, Que., March 31st, 1900.

C. C. KNIGHT, ESQ.,

District Manager SUN LIFE OF CANADA.

Dear Sir,—Please convey to your Company my sincere thanks for the prompt settlement of claim under policies Nos. 64,838 and 69,587, held by my late husband, W. N. Irwin.

Yours truly, MRS. W. N. IRWIN.

As business partner of the late Mr. Irwin, let me also express to you my appreciation of the business-like manner in which your Company acted. And I can assure you that I will lose no opportunity of saying a word in favor of life assurance and your Company.

Very faithfully yours,

A. M. GREENSHIELD.

In 1899 the net premium income of the Sun Life of Canada was over \$15,000, in advance of any other Canadian Company. (Preliminary report of the Government Superintendent of Insurance, page 37.)



THE HULL-OTTAWA FIRE.—View from Parliament Hill.

## Bairnies, Cuddle Doon.

The bairnies cuddle doon at nicht  
 Wi' muckle faught an' din ;  
 "Oh try and sleep, ye waukrife rogues,  
 Your father's comin' in."  
 They never heed a word I speak ;  
 I try to gie a froon,  
 But aye I hap them up an' cry,  
 "Oh, bairnies, cuddle doon !"

Wee Jamie wi, the curly heid—  
 He aye sleeps next the wa',  
 Bangs up an' cries, "I want a piece"—  
 The rascal starts them a'.  
 I rin an' fetch them pieces, drinks,  
 They stop awee the soun',  
 Then draw the blankets up an' cry.  
 "Noo, weanies, cuddle doon."

But ere five minutes gang, wee Rab  
 Cries out, rac 'neath the claes,  
 "Mither, mak' Tam gie ower at ance,  
 He's kittlin' wi' his taos."  
 The mischief's in that Tam for tricks,  
 He'd bother half the toon ;  
 But aye I hap them up and cry,  
 "Oh, bairnies, cuddle doon !"

At length they hear their father's fit,  
 An', as he steeks the door,  
 They turn their faces to the wa',  
 While Tam pretends to snore.  
 "Hae a' the weans been good?" he asks,  
 As he pits off his shoon ;  
 "The bairnies, John, are in their beds,  
 An' long since cuddle doon."

An' just afore we bed oorsel's,  
 We look at our wee lambs,  
 Tam has his airm roun' wee Rab's neck,  
 And Rab his airm round Tam's,  
 I lift wee Jamie up the bed,  
 An', as I straik each croon,  
 I whisper, till my heart fills up,  
 "Oh, bairnies, cuddle doon !"

The bairnies cuddle doon at nicht  
 Wi' mirth that's dear to me ;  
 But soon the big warl's cark' an' care  
 Will quaten doon their glee.  
 Yet, come what will to ilka ane,  
 May He who rules aboon  
 Aye whisper, though their pows be bald,  
 "Oh, bairnies, cuddle doon !"

ALEXANDER ANDERSON.

## A Western Suggestion.

A clergyman, in Chicago, suggests an addition to the marriage service: "Wilt thou take out as large an assurance as possible in favor of this thy wife, and religiously continue it as long as it may be necessary?" The bridegroom is to answer clearly, "I will." Then all the people present are to say "Amen !"



## One of the Little Lambs.

The Rev. Dr. Meredith, a well-known Brooklyn clergyman, tries to cultivate friendly relations with the younger members of his flock. It is related that, in a recent talk to his Sunday school, he urged the children to speak to him whenever they met.

The next day, a dirty-faced urchin, having a generally disreputable appearance, accosted him in the street with: "How do, Doc?"

The clergyman stopped, and cordially enquired: "And who are you, sir?"

"I'm one of your little lambs," replied the boy, affably. "Fine day?"

And, tilting his hat to the back of his head, he swaggered off, leaving the worthy divine speechless with amazement.



## A Dying Man who Lived by Arranging His Own Funeral.

"I don't know that life assurance is a cure for disease," said the retired life assurance solicitor; but I know of an instance which makes it look that way. In the town, where I first began business, was a bachelor of about fifty years, who was quite alone in the world, and had some years before taken out a \$5,000 policy on himself for the benefit of a maiden sister, who had died a year before the events of this story. He kept his policy going, however, because it was

a good way to save money, and one day he was taken down with some kind of fever. He grew worse day after day, until the doctor told him that he would in all likelihood be dead within the next twenty-four hours.

"This suggested his life assurance money, all he had to leave, and he immediately began to talk with the doctor on the subject of a proper disposal of it. He concluded, after some thought, that the best thing to do with it was to 'blow' it on a tremendous big funeral for himself, including a banquet for all the people he knew. This was an entirely new idea for a funeral, and when the doctor left him that night to the care of his nurse, his mind was entirely occupied with his funeral. He talked to the nurse about it, and when the nurse made him stop, he lay and thought about it. In fact, he became so much interested in the details of his funeral that he quite forgot about having to die to make it possible.

"In the morning, when the doctor came, he found his patient in a mild state of perspiration, and his pulse beating in much better fashion than it had been doing for some days. He also found the general condition of the patient much improved. He was greatly astonished, and at once began to ask questions. The patient told him with eager interest of a lot of new things he had thought of for the funeral, and some that bothered him a good deal, and said he had been thinking of it all night. Then the doctor laughed and told him he guessed the funeral would have to be postponed, for he wasn't going to die just then, anyhow. Nor did he, and he isn't dead yet, but he is married and has his policy paid up for his wife's benefit."—Sun N. Y.



## The Sun Life Assurance Co'y of Canada.

HEAD OFFICE: MONTREAL.

### Directors:

**R. MACAULAY, Esq.,**

*President and Managing-Director.*

**HON. A. W. OGILVIE, Vice-President.**

**S. H. EWING, Esq.**

**JAMES TASKER, Esq.**

**J. P. CLEGHORN, Esq.**

**MURDOCH MCKENZIE, Esq.**

**ALEX. MACPHERSON, Esq.**

**T. B. MACAULAY, Esq.**

**J. R. DOUGALL, Esq., M.A.**

### Chief Medical Officer:

**GEO. WILKINS, M.D., M.R.C.S. ENG.**

### Secretary and Actuary:

**T. B. MACAULAY, F.I.A.**

### Assistant Actuary:

**ARTHUR B. WOOD.**

### AGENCY DEPARTMENT.

Superintendent of Agencies:

**JAMES C. TORV.**



SUNSHINE

1899

One of the  
Most Prosperous Years  
in the History of

The Sun Life  
of Canada.

Interesting Points from the 1899 Report :

New Life Applications . . . . .	\$14,723,577.59
Cash Income from Premiums and Interest . . . . .	2,596,207.27
Increase over 1898 . . . . .	268,293.67
Coupled with <i>decrease</i> in Expenses . . . . .	10,293.64
Assets . . . . .	9,247,664.61
Increase over 1898 . . . . .	1,015,752.80
Surplus over all Liabilities except Capital . . . . .	478,304.45
<small>(According to the Company's Standard, the Hm. 4 per cent. Table.)</small>	
Increase in Surplus . . . . .	118,906.19
Besides Profits given during the year to policies entitled thereto . . . . .	59,740.75
Death Claims, Matured Endowments and Profits paid during 1899 . . . . .	803,972.65
Payments to Policyholders since foundation . . . . .	5,930,593.00
Total assurance in force . . . . .	52,806,035.00

PROSPEROUS  
....AND...  
PROGRESSIVE