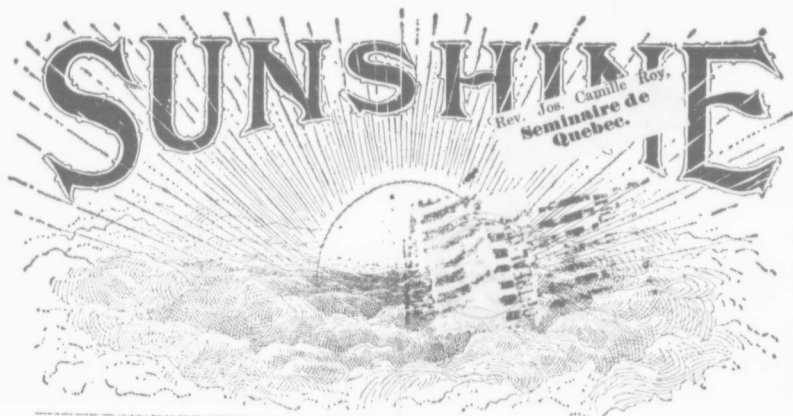


SUNSHINE

Rev. Jos. Camille Roy,
Seminare de
Quebec.

A large, stylized sunburst illustration with a central sun partially obscured by a building or structure. The sun's rays radiate outwards, creating a dramatic, high-contrast scene. The sunburst is rendered in a fine-line, woodcut style.

MONTREAL, MARCH, 1898.



CUPID A PRISONER.

JOHN R. REID, Esq.

Mr. Reid was born in the State of New York, in the year 1855, but came to Canada, during his early boyhood, with his father, who settled in Brockville. Here the subject of this sketch received a sound education in the public schools, where he won high honours. While still in his "teens" he had to strike out for himself, and began in a printing office. Thence he passed to the counting-room of an extensive produce dealer, and later on went into the Brockville Biscuit Works, of which he became the travelling representative. He remained with this concern until 1891, when he entered the service of The Sun Life of Canada as Special Agent in the Eastern Ontario District. About a year later he succeeded Mr. R. Junkin in the managership of this district, which important position he still occupies in an eminently satisfactory manner.

During his quarter-of-a-century residence in Brockville he filled several public offices—such as Secretary of the School-Board, Member of the Board of Education, Governor of the General Hospital, Secretary of the Board of Trade, &c.

At the age of 32 he was elected Grand Master of the Oddfellows of Ontario, being the youngest member thus honoured.

Since taking up his residence in Ottawa he has connected himself with the Masonic fraternity. He is also a member of the Board of Trade, and of the Central Canada Exhibition Committee. He is an elder in one of the Presbyterian Churches, and superintendent of a Sabbath School.

DOTTINGS ROUND THE CIRCLE.

No. II.

We give below some further extracts from the President's letters as he circumnavigates the globe:—

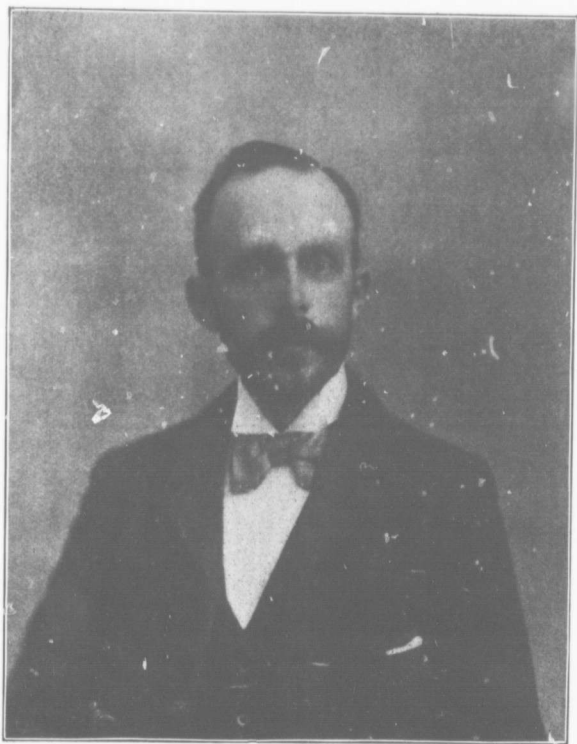
"Yesterday was a truly interesting one at Port Said. Most of the day was occupied taking

in coal. This is said to be one of the largest coaling stations in the world, and yet most of the coal comes from Wales. We went ashore, and strolled with an Egyptian guide through the town. The shops had some tin toys and gimcracks from England, but also some very beautiful shells with the rough exterior wholly removed, and the brilliant parts handsomely carved in every conceivable device, forming cameos. Some were as high in price as 40 shillings. The Chinese and Japanese things we did no more than cast a glance at, hoping to view them in their native land. The place was very clean and orderly—the market having bread and fruits and vegetables nicely arranged for sale, and the bare-legged bucksters ready to take a foreigner in.

"But the view in the harbour was unique! Boats innumerable, boys and men in every possible colour of costume, and the Arabs, crowding every available inch of sitting or standing room, being rowed either to or from the coal barges. They are the navvies, and in the harbour were steamers of all nations being coaled. These coal-handlers are clad in cotton fabrics, are bare to the knee, and have over their heads a coarse kind of sacking, while a yet coarser plaid stuff covers the neck and shoulders. A very different kind of dress from that we use, and which protects the feet and legs while simply covering the head.

"Well, the morning temperature could not have been above 50° F., but it is marvellous how the children of the desert rough it. They are all well-formed, muscular men, with regular fleshy caps on the shoulder. The young fellows who dive for sixpences while trembling every inch of them from cold, with a wet rag about their only half concealing their nakedness, would yet for hours be rowed around the ships, evading the native police, who forbid diving, as many fatalities from sharks have thus happened. Yet they would, whenever his highness's presence disappeared, yell out: 'I say, man—give shilling—I climb up and dive,' 'Come—come—I dive,' &c. These young fellows all showed a wonderful muscular development that would astonish the gymnasium people in Montreal. No sooner would they catch hold of the boat with one hand than the body was hoisted right into the boat with apparently no effort.

"Prince Henry of Germany landed yesterday from a large German war-ship while we were looking on. There were two German ships in port. This morning the one conveying the Prince anchored at Suez, just astern of us, but she is not in sight in the Gulf now."



JOHN R. REID, Esq.

THE LATE MR. WM. J. WITHALL.

It has again become the melancholy duty of *Sunshine* to record the death of one of the Directors of the Company, Mr. Withall having passed away toward the close of January. In the issue of *Sunshine* for September, 1896, there was published a biographical sketch of Mr. Withall with the portrait here republished, and it is necessary now simply to print the following resolution:

Extract from the Minutes of the Board of Directors of The Sun Life Assurance Co. of Canada, of date January 28th, 1898.

Resolved, that the Members of this Board place on record their sense of profound sorrow and personal loss in the death of their greatly esteemed friend and colleague, William J. Withall, Esq. Having been one of the original subscribing Shareholders at the time of its organization in 1881, and having been one of its Directors since March, 1884, he has been identified very closely with its history, and his wise counsels, sterling character and kindly presence will be very much missed at our meetings. His memory will be one of the cherished inheritances of the Company.

The Directors respectfully extend to Mrs. Withall their sincere sympathy in her affliction.

INDUSTRIAL ASSURANCE.

Industrial assurance has become one of the wonders of the age. The period of its active development in this country dates back only twenty-one years, yet the capabilities of the accretion of diminutive payments—five and ten cents a week—would be incredible were not the demonstration constantly placed before us. We have striking illustrations in nature of the immense possibilities of aggregation; we see them in the coral reefs, in the guano deposits, in the stalactites of limestone caves, in the terrace of the Yellowstone Park. But these aggregations represent the tedious and prolonged process of ages. Here in the upbuilding of the industrial structure, we have from small and slow beginnings height and breadth and magnitude that seem more like answer to the potential summons of Aladdin's lamp than the evolution of practical business management. What it has wrought in such a brief period along the lines of thrift and saving, what it is doing from day to day in

the alleviation of sorrow and misery in the homes of the poor and lowly, the children of toil and privation, we shall never know; we can only faintly conjecture. It is hard to realize that in this wonderful business more than seven million policies are in force, that in its work of benefaction it is paying out fifteen millions of dollars annually, and that it gives employment to more than thirty thousand agents.—*Baltimore Underwriter.*

Referring to the above extracts we would take the opportunity of drawing attention to the Thrift Policies issued by the SUN LIFE OF CANADA, which have so many points of superiority over the ordinary Industrial policy, although they may be had for amounts and at rates of premium which bring them within the means of every wage-earner. They may be had on Life, Limited Life, and Endowment plans, and are in every case guaranteed contracts with no feature of uncertainty.

"Don't"...*Nixon Waterman...Some Home-Made Poems.*

I might have just the mostest fun

If 'twasn't for a word,

I think the very worstest one

'At ever I have heard.

I wish 'at it 'u'd go away,

But I'm afraid it won't;

I s'pose 'at it'll always stay—

That awful word of "don't."

It's "don't you make a bit of noise,"

And "don't go out-of-door;"

And "don't you spread your stock of toys

About the parlor floor;"

And "don't you dare play in the dust;"

And "don't you tease the cat;"

And "don't you get your clothing mussed";

And "don't" do this and that.

It seems to me I've never found

A thing I'd like to do

But that there's some one else around

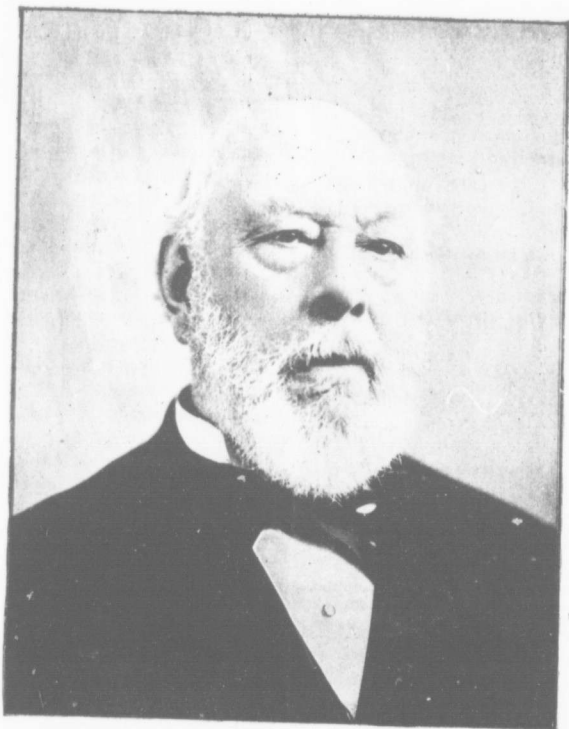
'At's got a "don't" or two.

And Sunday—'at's the day 'at "don't"

Is worst of all the seven.

Oh, goodness! but I hope there won't

Be any don'ts in heaven!



THE LATE MR. W. J. WITHALL.

MAN AND HIS SHOES.

How much a man is like his shoes !
 For instance both a sole may lose ;
 Both have been tanned ; both are made tight
 By cobblers ; both get left and right ;
 Both need a mate to be complete,
 And both are made to get on feet.
 They both need heeling oft are sold,
 And both in time will turn to mold.
 With shoes the last is first ; with men
 The first shall be the last ; and when
 The shoes wear out they're mended new,
 When men wear out they're men dead too !
 They both are trod upon and both
 Will tread on others nothing loath ;
 Both have their ties and both incline,
 When polished, in the world to shine ;
 And both peg out. Now, would you choose
 To be a man or be his shoes ?

FROM AN ENGLISH POINT OF VIEW.

The gross amount of new assurance received by the Sun Life of Canada during the year 1897, reached the large total of £3,347,260, a truly magnificent result, and one which demonstrates the increasing popularity of the company over the whole field of its operations, which now includes Great Britain and Ireland, France, Belgium, Holland, United States, China, India, Japan, and last but not least that promised land of the British Empire the Dominion of Canada. In Great Britain, during the past year, the Sun Life of Canada has held steadily on its way, broadening its base, and strengthening its hold upon the assuring public of this country, and has marked its recognition of this fact by having established for the United Kingdom a board of trustees, consisting of that great diplomatist the Marquis of Dufferin and Ava, together with the Earl of Albemarle and Sir Charles Dalrymple, Bart., M.P. Under the deed of trust, the company undertook to deposit the sum of £100,000 with the Bank of Scotland in the joint names of the three gentlemen who form the board of trust, as a permanent

security for policyholders in the United Kingdom. This is an excellent move indicating, as it does, the desire of the company, which is already British in the best imperial sense, to become thoroughly English among its English policyholders. Strictly speaking, however, it can scarcely be said that even a board of trustees of high standing, and a permanent deposit of £100,000 in the Bank of Scotland, make the company more safe than it was already, for what is safe cannot be made more safe, and the Sun Life of Canada is obviously an institution whose stability is beyond doubt or question. Happily, for more than a quarter of a century, that is, since the Act of Parliament of 1870 and subsequent acts, insurance companies, conforming to the requirements of the Board of Trade, may be described with perfect accuracy as the safest of all commercial institutions. Oddly enough, the general public are slow in recognising this important fact, yet it is one which cannot be too often enforced and repeated for the benefit of the millions of persons to whom life assurance, though often neglected, is a provision so necessary that without it the future must be to them a constant menace and source of apprehension. The Sun Life of Canada, as we have mentioned on a former occasion, is under the strict regulations and active surveillance of the Insurance Department of the Dominion Government, it has also rendered its accounts annually to the Board of Trade, in London, and, in conformity with the Act of Parliament, has recently deposited its valuation report with the same authority. We have also previously mentioned the fact that the Sun Life of Canada is recommended to the English public in a testimonial signed by 42 senators and nearly 100 members of the Dominion Parliament, the most eminent name among this galaxy of distinguished men being that of the Prime Minister, Sir Wilfred Laurier, the great Canadian statesman and orator, who, after the Queen herself, was the most popular figure in the Jubilee Celebrations. The large business done by the Sun of Canada in 1897 is quite in sympathy with

the wave of prosperity which has been rolling across the wide territory of the Dominion for some time past, which should tend to steady the rate of interest on all classes of investments, including those gilt-edged securities, in which alone, insurances companies are concerned. From figures that are before us, we find that the rate of interest earned by the Sun Life of Canada during the five years of 1892-6, was as follows; In 1892, £5 7s. 6d. per cent.; in 1893, £5 16s. 7d. per cent.; in 1894, £5 15s. 2d. per cent.; in 1895, £5 14s. 1d. per cent.; and in 1896, £5 10s. 7d. per cent. The rate earned in 1897 is, of course, not yet declared, and although we have not so far been favoured with the full figures for 1897, we presume that the funds of the company must now be in the neighbourhood of one million and a half sterling, while the total annual income cannot fall far short of half a million sterling. Owing to the rate of interest earned on the invested funds, the Sun Life of Canada is able to grant annuities on the most advantageous terms, and this branch of the company's business has been liberally patronized in Great Britain.—From *The Policy Holder* of Manchester, England.

FINNIGIN TO FLANNIGAN.....S. W. Gillilan
Pittsburg Leader.

Sup'rintindint wuz Flannigan;
Boss av the siction wuz Finnigin;
Whiniver the kyars got offen the thrack
An' muddled up things t' th' divil an back,
Finnigan writ it to Flannigan.
Aftther the wrick wuz all on agin;
That is, this Finnigin
Repoorted it to Flannigan.

Whin Finnigin furst writ to Flannigan,
He writed tin pages—did Finnigin.
An' he tould jist how the smash occurred;
Full minny a tajus, blunderin' wurrd
Did Finnigan write to Flannigan
Aftther the cars had gone on agin.
That wuz how Finnigin
Repoorted to Flannigan.

Now Flannigan knowed more than
Finnigin—

He'd more idjucation—had Flannigan;
An' it wore'm clane an' complately out
To tell what Finnigin writ about
In his writin' to Muster Flannigan.
So he writed back to Finnigan:
"Don't do sich a sin agin;
Make 'em brief, Finnigin!"

Whin Finnigin got this from Flannigan,
He blushed rosy red—did Finnigin;
An' he said: "I'll gamble a whole months
pa-ay

That it will be minny an' minny a da-ay
Before Sup'rintindint (that's Flannigan)
Gits a whack at this very same sin agin.
From Finnigin to Flannigan
Repoorts won't be long agin."

Wan da-ay on the siction av Finnigin,
On the road sup'rintindint by Flannigan,
A rail gave way on a bit av a curve
An' some kyars wint off as they made the
swerve,
"There's nobody hurted," sez Finnigin,
"But repoorts must be made to Flannigan."
An' he winked at McGorrigan,
As married a Finnigin.

He wuz a-shantyin' thin, wuz Finnigin,
As minny a railroader's been agin,
An' the shmoky ol' lamp wuz burnin' bright
In Finnigin's shanty all that night—
Bilin' down his repoort, wuz Finnigin!
An' he writed this here: "Muster Flannigan,
Off agin, on agin,
Gone agin.—Finnigin."

Tommy, aged four, with great expectations as to Christmas, was disgusted to find one of his presents a baby brother. He requested his father to tell Santa Claus to send right away and take "dat t'ing back!" The next day he found his crib usurped by the new comer. His face flushed and his eyes flashed with anger. Marching up, he shook his clenched fist at the baby, and burst out, "Oo put on 'oo sooses and stottin's, and dit out of my tib!"

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, MARCH, 1898.

J. MACDONALD OXLEY, Editor.

A GOOD JUDGE ON LIFE ASSURANCE.

At the October meeting of the Life Underwriters' Association, Chicago, the Hon. Judge Neely delivered an excellent address, from which, as reported in *Black and White*, we cull the following admirable passage:—

"In speaking of life assurance as viewed from the bench, I would say that, recognizing the exalted position of a judge, and appreciating the responsibility of it, and remembering the honor that is conferred upon a man by all those things, I think I view this subject from a higher standpoint than I have done before. If I were to say anything based upon sentiment in life assurance it would be this: That, laying aside every light thought or playful fancy or suggestion of jest or mirth, the work done by life assurance men appeals to the higher and the better in every man. The fact is that the man who is assuring knows he is doing a very self-sacrificing thing in one sense; he is providing against the dark hour, he is protecting those who are dependent upon him, he is doing a legitimate piece of business for those who have the right to expect it of him. I do not object, and do not believe you will, to this thought and sentiment in your work, because there are such grand sentiments, broad and true, that run through so many of the professions that the very sentiment itself ennobles the work. The sentiment that a man has for his

wife ripens into love, for his children into affection, and the highest sentiment, that of patriotism, which makes a man love his country and be ready and willing to die for it, is ennobling, each and all of them. Gentlemen of the Life Underwriters' Association, your work is conducted upon the highest line of business enterprise, having more money under control of assurance companies than the banks of this country having departments as well systematized, as economically administered as any railway company and as the great postal system of the United States."

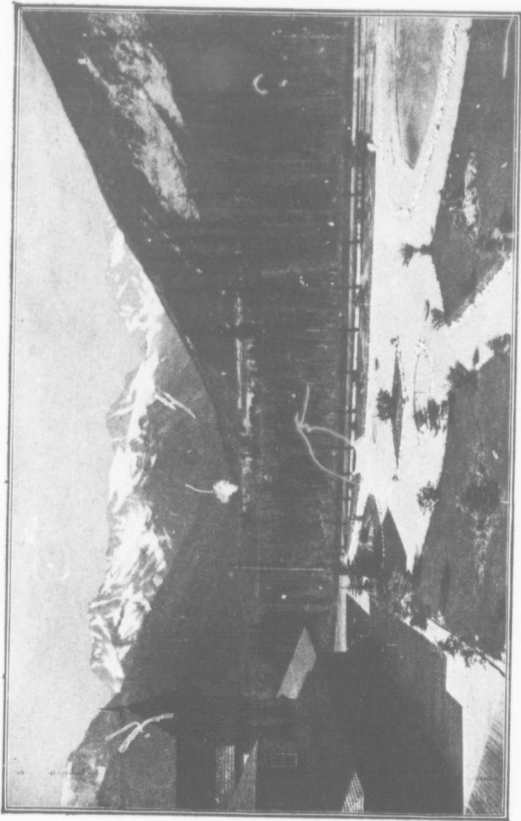
L'ALLEGRO.

Life in these days is full of anxiety and worry. Competition is so keen and the scramble for wealth so eager, that the days and the years are full of toil and fret. The man whose business is successful to-day knows not how soon a competitor may take away his trade and profit, and the man of means knows not how soon his investments will lose their value. There are so many instances of men once prosperous or even magnificently wealthy who have been reduced to poverty, that the ablest capitalist cannot repress a fear as to his own future. This is the reason why so many business men and merchant princes are putting their money into life assurance. A scion of the house of Vanderbilt the other day insured his life for \$1,000,000.

An incontestible, nonforfeitable policy in a company like The Sun Life of Canada, is as near to perfect safety as human power can make it. The assured in The Sun Life of Canada will find his policy to be a wonderful solace to him by day or night. He can enjoy the companionship of his wife and children, with no grim spectre of possible want stalking in the back-ground, or staring him in the face. He is serene in his possessions as the traveller in the Latin proverb who sang in the midst of the robbers.

More than all this, the two added elements of self-respect and increased repose, not only increase his happiness, but enable him to bear the burdens of life with more firmness and composure.

G. M.



GLACIER STATION—SELKIRK MOUNTAINS—CANADIAN PACIFIC RAILWAY.

SUNBEAMS.

"A place for everything, and everything in its place." The place for a policy of The Sun Life of Canada—you know where it should be. Is it there?

**

The bread of labour is the bread of life, and love is the butter. Life assurance is the baker who delivers a loaf every morning, when there's something wrong with the family oven.

**

Energy will do anything which can be done in this world. But the man of action who does the best work, makes assurance doubly sure before he begins. Then he can centre his undivided efforts on the work in hand.

**

The opportunity to do good to others presents itself to every man once in a while; and so also does the opportunity for a man to do a good turn to himself. A man should do a good turn to himself as well as to his neighbors. That's why The Sun Life of Canada desires to call your attention to its Twenty Year Endowment Policy, (you being a single man, but none the less a useful one, on that account.)

**

When Xenophon arose from his bed of snow and began to cut wood, "his soldiers also arose and did the like." The immortal ten thousand were not slow to take a hint. A hint to "do your duty" in the matter of life assurance, ought to be as readily responded to by you.

**

If you want to know a man's character, find out his thoughts about ordinary everyday things, and how he regards his neighbours. If he is "all right," life assurance will keep him so, and if he is not already assured, The Sun Life of Canada has half-a-dozen plans of assurance to offer him, some one of which will certainly suit his case and purse.

**

In the succession of human events, the cares of to-day are seldom the cares of to-morrow. But the cares of the future are an ever present obligation, which can be cancelled in half-a-dozen ways by The Sun Life Assurance Company of Canada.

"Naked as from the earth we came and entered life at first, naked we to the earth return and mix with kindred dust." But some of us may mix with "kindred dust" and leave kindred dust unprovided for. Wherefore a Guaranteed Income policy in The Sun Life of Canada, as a legacy to "the folks," will complete every obligation you have been unable to carry out in regard to them.

**

No form of life assurance so completely adapts itself to the needs of a married man as a Guaranteed Income policy in The Sun Life of Canada. The man who secures such a policy for his family, places them beyond the reach of destitution. Should the widow not survive her husband many years, the instalments payable under the policy will yet be paid until all the payments have been completed; whilst, if she be still living at the end of the instalment period, the instalments will continue to be paid to her during the whole of her subsequent life, whether that be long or short.

**

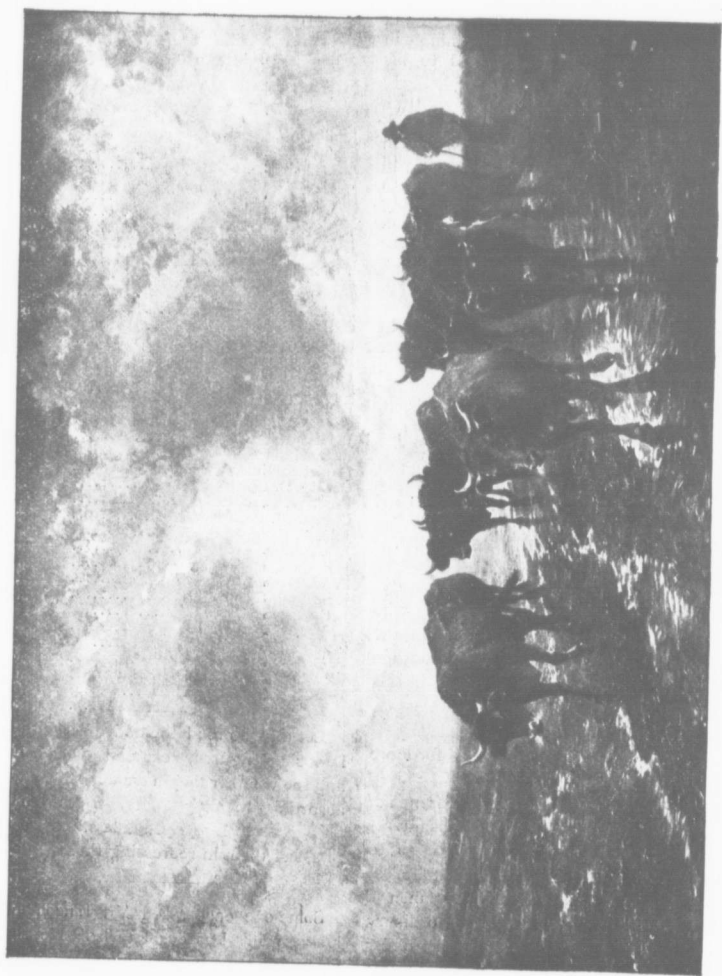
The sweets of volition—that which alone exalts a man and crowns him with glory and honour, is also very much at his service in the matter of life assurance. He will make good use of his opportunities who takes unto himself a policy in The Sun Life of Canada.

**

Education teaches a man how best to use every faculty he possesses, and life assurance guarantees to him a reward for all the labour which he doeth under the Sun.

**

All our monsters, will-o'-the-wisps, banshees, chimeras, angels, nightmares, hobgoblins, bogies, fairies and loup-garous, are self-made and 'prentice work, the best as well as the worst. And yet there was a time when men and women believed themselves to be guided and guarded (or the reverse) by "voices of the night." Some men and women so believe to this day. And fairy faith is harmless enough where faith in life assurance is practiced, and a policy in The Sun Life Assurance Company of Canada is the evidence of such faith.



BRINGING HOME THE HERD.

Life assurance begets credit and confidence; without which present day methods of trade would be impossible. And every policy in the Sun Life of Canada adds to the sum of such confidence and credit. The use of a man's premiums in life assurance are not confined to his immediate case alone.

* *

The sooner you take out a policy in The Sun Life of Canada, the less it will cost you. In life assurance a man has to pay for his grey hairs. He gets a big advantage by beginning young. A man of 25 gets nearly twice as much assurance as the man of 50 for the same premium.

* *

"He who does not help us at the right moment, never helps," says Goethe. Take a look over the letters published from time to time in SUNSHINE and see how real the help of The Sun Life of Canada has been.

G. M.

PROMINENT AMERICANS WHOSE LIVES ARE HEAVILY ASSURED.

Mr. Geo. W. Vanderbilt, who assured his life for \$1,000,000 on the eve of his departure for a long voyage abroad, does not hold the record in this form of transaction. John Wanamaker, the dry goods magnate of Philadelphia and New York, carries policies for more than \$1,500,000.

It has become quite common for men of large fortunes to carry heavy life assurance, and policies ranging from \$50,000 to \$100,000 are numbered in the hundreds.

These policies are taken out by men of capital as an investment in the ordinary run of business. The conditions under which they are accepted do not differ from those that the ordinary man of family meets who seeks to insure his family from want in the event of his demise. The company only assures itself of the reliability of the party assuring.

These large policies are made possible and safe by the system that the big assurance companies have adopted for re-insuring their risks in home and foreign companies.

Following is a list of the policies held in the United States by individuals for sums of \$200,000 and upward:

John Wanamaker, Philadelphia.....	\$1,500,000
George W. Vanderbilt, New York....	1,000,000
August Belmont, New York.....	600,000
E. H. Abbott, Milwaukee.....	500,000
Chauncey M. Depew, New York.....	500,000
W. W. Gibbs, Philadelphia.....	500,000
T. A. Havemeyer, New York.....	500,000
J. Reed Whipple, Boston.....	500,000
George K. Anderson, New York.....	410,000
P. H. Glatfelter, Spring Forge.....	390,000
John J. McCook, New York.....	385,000
S. C. Lawrence, Boston.....	365,000
C. S. Brice, Lima, Ohio.....	350,000
M. L. Wickes, Los Angeles.....	340,000
R. C. Flower, Boston.....	325,000
Pierre Lorillard, New York.....	310,000
C. A. Coffin, Lynn, Mass.....	300,000
R. L. Anderson, Pittsburg.....	300,000
C. H. Call, Marquette, Mich.....	300,000
J. L. Gates, Milwaukee.....	300,000
F. O. Mathiessen, New York.....	285,000
Daniel K. Miller, Philadelphia.....	270,000
Charles B. Kountze, Denver.....	260,000
Fred. W. Peck, Chicago.....	400,000
Clarence I. Peck, Chicago.....	400,000
John V. Farwell, Chicago.....	250,000
J. I. Adams, Chicago.....	250,000
J. S. Carr, Durham, N.C.....	250,000
F. W. Devoe, New York.....	250,000
J. S. Fogg, Boston.....	250,000
J. C. Osgood, New York.....	250,000
L. B. Newcombe, New York.....	250,000
George O. Howard, Buffalo.....	250,000
C. H. Verner, New York.....	250,000
W. W. Waddingham, New Haven.....	235,000
M. M. Belding, New York.....	235,000
P. H. Armstrong, New York.....	232,000

Let all who read the above list with its imposing figures, examine themselves and see whether they have done *their* duty according to *their* ability. If they have not, The Sun Life of Canada stands ready to assist them in redressing their neglect.

Some one once asked Mr. Lincoln how long a man's legs ought to be. He said: "That is a very serious question, and I have given much thought to it a great many times. Some should be longer and some shorter; but I want to tell you that a man's legs ought always to be long enough to reach from his body to the ground."

THE GROWING CHORUS OF APPRECIATION.

OWEN SOUND, ONT., Jan. 18th, 1898.

HOLLAND A. WHITE, Esq.,
 Manager Hamilton District,
 Sun Life of Canada,

Hamilton, Ont.

DEAR SIR,

Will you kindly convey to your Company my sincere and heartfelt thanks for cheque for \$1,000 in settlement of claim under policy of my late son, handed me to-day by your General Agent. I cannot speak too highly of the prompt and courteous manner in which I have been dealt with, and at the same time would like to say a good word regarding life assurance as a protection against future contingencies. My son's case is a striking example of this. He was insured hardly one year ago, and had therefore only paid one premium when the policy became a claim. I shall never fail to speak highly of life assurance, and particularly of your Company.

Yours truly,

MARGARET J. BROWNE.

BERLIN, ONT., Jan. 21th, 1898.

HOLLAND A. WHITE, Esq.,
 Manager Hamilton District,
 Sun Life of Canada,

Hamilton, Ont.

DEAR SIR,

Accept our sincere thanks for cheque handed us this day by your agent, Mr. Thos. Ballantyne, in settlement of claim under policy No. 3443, Alletter, of which we have held an assignment. The returns are very good indeed, in fact more than we expected. We shall therefore always take pleasure in recommending The Sun Life of Canada to intending assurers.

Yours truly,

DUNT & CO.,

Assurers under Policy No. 3443.

PRESOTT, Jan. 21st, 1898.

JOHN R. REID, Esq.,
 Manager Eastern Ontario,
 Sun Life Assurance Company of Canada,
 Ottawa.

DEAR SIR,

Please accept best thanks for cheque handed me this day by your Brockville agent, Mr. I. J. Mansell, in settlement of policy No. 18582, on the life of my lamented son. The promptness of payment after the necessary documents were completed, and the assistance rendered by Mr Mansell to facilitate matters and relieve me of trouble, are highly appreciated.

I wish the "Sun Life of Canada" abundant prosperity.

Signed, WM. W. NUNN.

153 ORANGE STREET,

KINGSTON, JAMAICA, Dec. 31, 1897.

DEAR MR. PALMER,

Allow me to acknowledge with many thanks your cheque for £547 17s. 7d., the amount due on my late husband's life policy in the Sun Life Assurance Company of Canada, and to say that I am very pleased with the prompt settlement, claim only being made on the 15th day of December.

Yours truly,

(Signed) FLORENCE E. BOWREY.

To C. O. PALMER, Esq.

In this instance only two weeks elapsed from the time the claim was made to date of payment, and the profits on the policy amounted to 40 % of the sum assured.

AITKIN, MINN., Jan. 14th, 1898.

The Sun Life Assurance Company of Canada,

GENTLEMEN,

Yours of 7th inst. containing cheque for \$958.69 in payment of policy No. 5663 on the life of Adam Scott, deceased, at hand, and I beg leave to thank your Company for the prompt and satisfactory manner in which the matter has been attended to.

Yours respectfully,

F. E. EBNER.

There is nothing that affords The Sun Life of Canada more pleasure than the payment of a matured Endowment policy, and how much pleasure it gives the recipient may be learned from the following letter :

ST. JOHN, N.B., Feb'y 1st, 1898.

T. B. MACAULAY, Esq.,

Secretary,

Sun Life Company of Canada,
 Montreal, Que.

DEAR SIR,

I desire to thank you for cheque of the Sun Life Assurance Company of Canada, received through Mr. E. W. Hendershot, your Company's manager for the Maritime Provinces, in payment of my semi-Endowment policy No. 17982, due this day. The result is particularly gratifying as I have in my possession the estimated cash results furnished at time of my taking out the policy, and I am now receiving a larger sum than was then promised me. I also appreciate the thoughtfulness of your Company in forwarding papers to complete in time to enable me to have the money on the exact date the policy matured. This confirms the confidence I have in the Company, shown by my taking out \$5,000 more assurance with you last year, before I knew what the results would be on the policy just matured.

I remain, yours truly,

H. W. E.

BROKEN STOWAGE

Somebody says, in speaking of flattery that "A little soft soap is a good thing; i' there isn't too much lie in it."

She—"How would you punctuate the following. 'Bank of England notes of various values were blown along the street by the wind?' He—"I think I would make a dash after the notes."

Autobiographical—The self-made man was speaking. He said, "My father was a raiser of hogs. There was a large family of us."—And then his voice was drowned by the applause.

A parish beadle was lately much exercised at the appearance of a strange old gentleman who, when the sermon was about to begin, took an ear trumpet, in two parts, out of his pocket and began screwing them together. The beadle watched him until the process was completed, and then, going stealthily up, whispered: "Ye mauna play that here! If ye dae, I'll turn ye oot!"

The difference between ancient and modern slang was amusingly illustrated in a recent incident at the Chautauqua Assembly, when the teacher of English literature asked, "What is the meaning of the Shakespearean phrase, 'Go to'?" and a member of his class replied, "Oh, that is only the sixteenth-century expression of the modern term, 'Come off!'" The two phrases, while apparently opposite, do, in fact, substantially mean the same thing.

A wealthy Irish lady, whose summer home is situated near a garrison town in Ireland, once sent an invitation to Capt. Armstrong to take tea with her, saying, "that the pleasure of Capt. Armstrong's Company is respectfully requested," etc. To her astonishment she received by an orderly the following note: "Enlisted men Jones and Smith have been detailed to do guard duty, but the remainder of Capt. Armstrong's company accept with pleasure Mrs. Weyler's polite invitation."

The editor of a periodical that pays only on publication sent the following letter to the ancient address of a contributor: "If the author of 'The Cave in the Sea' is still living, he is hereby notified that his story has just been published, and that we have a cheque to his credit." Shortly afterward the editor

received the following reply: "Dear Sir,—He died twenty years ago; but his great-grandchildren will be pleased to receive the cheque, if forwarded during the present century."

A young minister had gone to the home of his boyhood to preach; and, of course, the villagers were full of curiosity to hear him. At the close of the service one of the deacons engaged the young preacher's wife in conversation. "It was a strange coincidence," said he, "that your husband's text was the one from which his father preached his last sermon in this pulpit." "Indeed," said the lady, "that was strange. I hope," she continued, "that it was not the same sermon." "Oh, no," said the deacon, in a deprecatory manner, "his father was a very smart man."

A WONDERFUL FREAK OF NATURE.

Among the many wonderful freaks in nature there can be none in the geological line that can possibly excel that known as "The Giant's Head." It stands, or rather reclines, against the face of the cliff at Point Pinos, in Monterey county, California, and all who have viewed the wonder declare it to be the most colossal as well as the most marvellous freak in natural sculpture in existence. All portions of the "head" except the back (which appears to be "blocked" into the metamorphic rocks against which it seems to be so naturally reclining) are as perfect as though fresh from the hands of some giant sculptor. The chin, mouth, nose, eyes and brow are all perfect, as is also the hair, which appears to be gracefully drawn back from the forehead. The ears are not so "true to life" as the other features are, but even in this respect no stretch of the imagination is required in order to see tolerably perfect auricular appendages. The bold features, backward wave of the hair, massive forehead, moustache, finely chiselled nostrils, and deep-set eyes, are all reproduced on a natural yet gigantic scale and with wonderful exactness. The freak stands near the Point Pinos lighthouse, being but about 500 feet from that building in a northerly direction. The "head" stands almost at tide level, the lower portion of the face being partially submerged during high water. At time of low tide, however, the wonder is high and dry, and is at that time a marvellous marvel from whatever direction it is viewed.

SUMMARY of Life Assurance Business in Canada for 1897, compared with 1895 and 1896.
 (Compiled by **THE INSURANCE & FINANCE CHRONICLE** from figures supplied by the Companies.)

COMPANIES.	NET PREMIUMS RECEIVED.			ASSURANCE ISSUED AND TAKEN.			TOTAL ASSURANCE IN FORCE.		
	1895	1896	1897	1895	1896	1897	1895	1896	1897
Sun Life of Canada	\$ 1,301,221	\$ 1,649,943	\$ 1,852,241	\$ 6,864,093	\$ 7,468,282	\$ 10,561,270	\$ 34,728,290	\$ 38,170,341	\$ 44,983,797
Canada Life.....	2,006,891	2,025,716	2,105,759	6,089,621	4,635,778	4,942,000	70,205,929	70,375,397	72,719,555
Confederation.....	852,874	899,079	920,168	3,371,320	3,064,995	3,171,522	26,427,474	27,379,476	28,284,666
Ontario Mutual.....	599,163	601,617	636,867	2,494,268	2,415,359	3,031,900	19,278,424	19,973,159	21,487,181
North American.....	485,354	539,762	582,431	2,917,000	3,447,990	3,431,524	15,442,444	17,161,229	18,945,878
Manufacturers.....	324,449	355,149	384,041	2,873,557	2,712,929	2,559,772	10,066,441	10,711,666	11,867,229
Federal.....	257,647	313,399	349,589	1,833,050	2,000,500	2,003,850	10,156,227	10,337,482	10,950,087
Temperance and General.....	142,448	151,319	174,877	1,477,000	1,782,000	1,790,650	5,993,681	6,687,212	7,260,786
Great West.....	122,598	150,033	201,667	1,682,200	1,742,200	2,206,390	4,934,850	5,653,204	7,198,034
London Life.....	160,889	177,004	185,741	1,920,644	1,288,172	1,506,724	4,104,954	4,289,577	4,737,501
Dominion Life.....	53,395	65,565	71,731	541,359	574,700	593,700	2,025,514	2,381,977	2,654,573
Imperial.....	.....	.....	35,070	.....	.....	1,185,725	.....	.....	.....
Northern.....	.....	.....	11,767	.....	.....	360,500	.....	.....	.....
Royal Victoria.....	.....	.....	8,071	.....	.....	242,500	.....	.....	.....



A MISCHIEVOUS COUPLE.