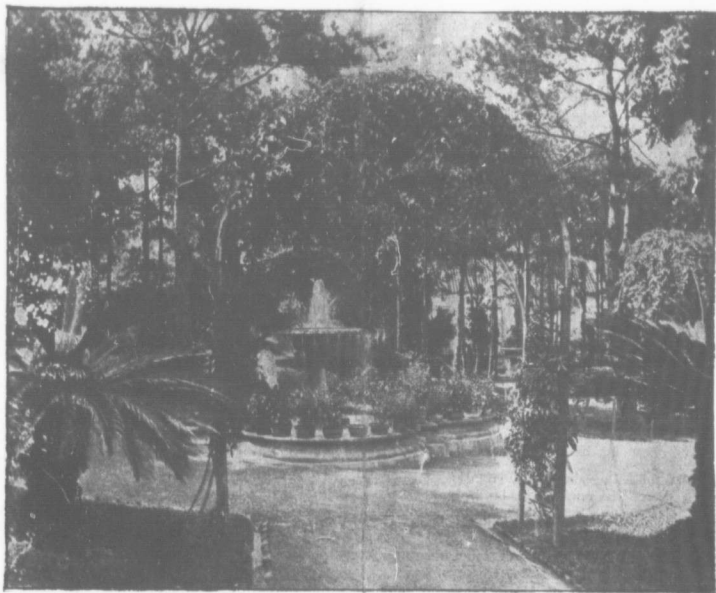


Rev. Jos. Camill. Poy,  
Seminare de  
Ancher.

# SUNSHINE

MONTREAL, SEPTEMBER, 1898.



AN ORIENTAL PARADISE.

## L. A. TRUELLE, ESQ.

ACTUARIAL EXAMINATIONS  
AND DEGREES.

Mr. Truelle is a native of the Ancient Capital having been born there in the month of May, 1865, and received his education at the Quebec Commercial Academy. On the establishment of the Quebec Agency of the Sun Life of Canada in the year 1885, he obtained the appointment of Cashier, fulfilling the duties of that responsible position with such accuracy and acceptability that on the death of the District Manager, the late lamented Mr. Louis Tessier, eleven years later, he was, in conjunction with Mr. Dion promoted to the joint control of the Agency which continues to prosper under their direction.

## RICHMOND, Va.

The following lines were read by their author at the recent meeting of the International Society of Railway Surgeons, over which he presided with great acceptance. Dr. Ross is Chief Examiner for The Sun Life of Canada in the State of Virginia, and is an honored and trusted official of the Company.

"On the banks of the James in the far way South  
Stands a city conspicuous for sight,  
Like world-renowned Rome with her many crown-  
ed hills,  
A city where focused the fight.

Colossal bronze statues grace the summit of hills  
And perpetually stand, to proclaim  
To the men of all ages who love native land,  
Here were heroes who won the world's fame.

Near her confines stand fortresses, manned long  
ago,  
And beyond them still, breast-works, to tell,  
Where brothers met brothers who differed in  
thought,  
And reasoned their differences well.

In all famed Virginia no city so fair,  
So Mecca-like none in our land,  
Under Heaven's blue sky none readier to greet,  
This honored International Band.

Historic old Richmond swings open her gates,  
Right royally hands you their keys,  
Gives you welcome to hearthstones and homes  
everywhere,  
Bids you *come*, and her longings appease."

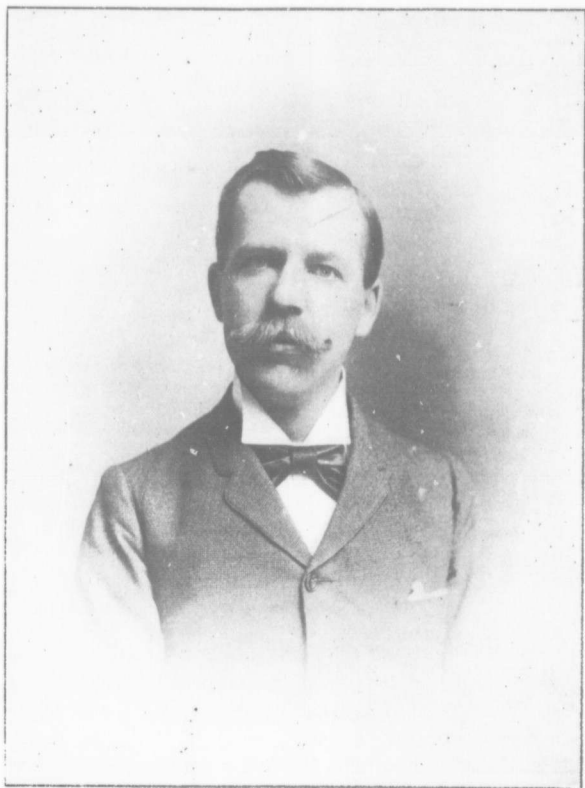
GEO. ROSS, M.D.

The actuarial profession in Canada owes to the Institute of Actuaries of Great Britain a debt the magnitude of which we are only beginning to realize. When this venerable society, which had already done so much to raise the study of life contingencies to a science, decided to establish centres for examinations in the various colonies of the empire, the effect was at once felt. The coveted letters F.I.A. (Fellow of the Institute of Actuaries), could no longer be obtained except by the passing of four very severe examinations, covering at least three years, but these tests were to be hereafter held at our own doors. There was thus an incentive to undertake a heavy course of study, and several well-known Canadians have already secured their degrees. But the title they have obtained is but half of their reward. The close and methodical study of their profession for several years must give such a grasp of the subjects as could not otherwise be obtained, and this of itself is worth all the time spent. The successful gentlemen are, Mr. A. K. Blackader, Actuary of the Dominion Insurance department; Mr. R. Henderson, formerly of the same department, but now at the head office of the Equitable Life in New York; Mr. T. Bradshaw, Manager of Imperial Life, Toronto; and we now have the pleasure of adding the name of Mr. T. B. Macaulay, Secretary and Actuary of The Sun Life of Canada, Montreal. Mr. Macaulay, of course, has long occupied a prominent position in connection with the Actuarial Society of America, of which he was one of the charter members, and to the council of which he has been elected.

For the information of those who are not familiar with the system, we may say that the Examinations are held on the same days in England, Canada, Australia, New Zealand and Cape Colony. The same printed papers are submitted, the local supervisors merely seeing that everything is done in order. The answers of the candidates are then sealed up and sent to the regular examiners in London.

The results for 1898, recently published, will give an idea of the severity of the ordeals. We venture to think that no university can be pointed out in any part of the world where the percentage of persons "plucked" is greater.

The first examination has to do principally with the highest branches of Algebra. For



L. A. TRUELLE, ESQ.

this, sixty-six gentlemen presented themselves in the United Kingdom, but of these only thirty-five were successful. The results in the Colonies were as follows. The names in each group being arranged alphabetically.

## PART I.

Twenty-three candidates sent in their names, of whom seventeen presented themselves, and eleven past as under:—

*Class I. (i.e. first honors).—*Corbett, E. S. (Melbourne). Macphail, F. C. (Melbourne). Papps, P. C. H. (Toronto). Mower, G. S. (Montreal).

*Class II. (second honors).—*Benjamin, S. O. (Melbourne). Gill, J. S. (Melbourne). Moore, G. C. (Toronto).

*Class III. (ordinary pass).—*Hay, J. D. (Wellington, N.Z.). Ley, Jas., (Melbourne). Thorne, C. M. (Sydney). Tipping, O. (Melbourne).

It will be observed that, out of the total eighty-three who attempted this examination, thirty-seven, or forty-five per cent. failed.

The second part covers the use of mortality tables, formulæ for benefits of all kinds, and allied subjects. In Great Britain, out of fifty-seven persons who entered, only fourteen passed. In the colonies, the results were as follows, the names in each section being again arranged alphabetically.

## PART II.

*Class I. (i.e. first honors).—*Wood, A. B. (Montreal).

*Class II. (i.e. second honors).—*Sutherland, J. (Melbourne).

*Class III.—*Kaufman, H. N. (Montreal). Kingsbury, J. W. (Sydney). Moore, J. P. (Sydney). Reid, E. E. (Toronto). Stuckey, E. J. (Adelaide).

Out of a total of seventy-five, twenty-one only passed, fifty-four, or seventy-two per cent. being unsuccessful.

In the final examinations, English law, English methods and English investments are much emphasized. This, of course, is but natural. And yet it unavoidably places actuaries in the Colonies at a disadvantage as compared with their confreres in the old land. As a result, no Colonial has ever yet secured first honors in either of these examinations. Even in Great Britain no one has secured first honors since 1895. This year, twenty candidates went up for part III. A,

in England, and of these only eight were successful. An equal number went up for III. B, but only six succeeded.

The following are the results for the Colonies.

## PART III.—SECTION A.

Seven candidates sent in their names, of whom four presented themselves, and three passed as under (alphabetically arranged).

*Classes I or II.—*None.

*Class III.—*†Elliott, C. A. (Sydney). \*† Macaulay, T. B. (Montreal). Thodey, R. (Sydney).

## PART III.—SECTION B.

Four candidates sent in their names, of whom two presented themselves, and one passed, as under:—

*Class II. (i.e. second honors).—*\*† Macaulay, T. B. (Montreal).

The candidate marked (\*) passed in both sections.

The candidates marked (†) have now completed their examinations for the class of Fellow.

Canada is thus to be congratulated on the fact that in all four examinations her representatives took, at least, as high rank as the very best of their competitors from other parts of Greater Britain.

We take especial pleasure in reprinting the above from our valued contemporary *The Chronicle*, inasmuch as not only Mr. T. B. Macaulay, but Messrs. A. B. Wood and H. N. Kaufman, represented The Sun Life of Canada in these searching ordeals.

A Grave Reflection.—When the late New England poet, John G. Saxe, was a young Editor at Burlington, Vt., he attended a Roman Catholic funeral in the capacity of bearer. High mass was sung and the bearers stood throughout the long service. Finally a companion whispered to the humorist: "Pretty long drawn-out, isn't it, Saxe?" "Yes, was the reply. "They will run it into the ground pretty soon."

WHAT'S THE DIFFERENCE ?... *Indianapolis Journal.*

Pat Flynn had sixty-seven hats,  
And wanted sixty more ;  
It was an odd, strange whim of Pat's  
For only one he wore :  
But he would toil by night or day  
To get a hat to lay away.

'Twas "Hats" the first thing in the morn,  
And "Hats" at noon and night ;  
The neighbors laughed the man to scorn,  
And said it was but right  
To send such crazy cranks as he  
To spend their days at Kankakee.

A million dollars Peter Doyle  
Had laid away in store,  
Yet late and early did he toil  
To get a million more  
He could not use the half he had,  
And yet he wanted "more," bedad.

His neighbors praised him to the skies,  
Wherever he might go ;  
They called him great and good and wise,  
And bowed before him low.  
Is there such difference as that  
Between a dollar and a hat ?

#### APPRECIATION FROM ABROAD.

The following pleasant paragraph is extracted from the London Correspondence of the *Insurance and Finance Chronicle*.

"The report of THE SUN LIFE OF CANADA has met with a great deal of favourable review over here. The different features of this excellent report speak volumes for the capability of the management, and for the progressiveness and first class position of this office."

It is safe to say that in no part of the world do Canadian people and Canadian Institutions more eagerly desire to be well regarded than in the Old Home land, and such words as the above are exceedingly welcome.

The reputation which a man and a life assurance company have been years—nay a life-time—in acquiring can be thrown away in a moment—unless it happens to be a bad reputation.

BARBERRIES.....*Thomas Bailey Aldrich.*

In scarlet clusters o'er the grey stone wall  
The barberries lean in thin autumnal air :  
Just when the fields and garden-plots are  
bare,  
And ere the green leaf takes the tint of fall,  
They come to make the eye a festival !  
Along the road, for miles, their torches flare.  
Ah, if your deep-sea coral were but rare  
(The damask rose might envy it withal),  
What bards had sung your praises long ago,  
Called you fine names in honey-worded  
books—  
The rosy tramps of turnpike and of lane,  
September's blushes, Ceres' lips aglow,  
Little Red-Ridinghoods, for your sweet  
looks !—  
But your plebeian beauty is in vain.

GOLDEN ROD.....*Emily Shaw Forman.*

A patient, pensive silence fills the wood,  
Broken by muffled droppings, sad as tears ;  
On the far hills a purple haze appears,  
That veils and yet reveals their mournful  
mood ;  
Soft mists along the lowlands creep, and brood  
On lake and river. Through the hush one  
hears  
The tuneless drone of insects, 'tulling fears  
And hopes alike. A sense, half understood,  
Of something dear that was and is no more,  
Stirs in the heart. "Summer is gone," we  
say ;  
But see, as dreamily she went her way,  
She dropped the golden sceptre that she bore ;  
Ah, precious symbol of her gracious sway,  
Bright incarnation of the smile she wore !

GOD HELP THE BOY.....*NIXON WATERMAN.....Poems*

God help the boy who never sees  
The butterflies, the birds, the bees,  
Nor hears the music of the breeze  
When zephyrs soft are blowing.  
Who cannot in sweet comfort lie  
Where clover blooms are thick and high,  
And hear the gentle murmur nigh  
Of brooklets softly flowing.

God help the boy who does not know  
Where all the woodland berries grow,  
Who never sees the forests glow  
When leaves are red and yellow.  
Whose childish feet can never stray,  
For such a hapless boy I say  
When nature doth her charms display—  
God help the little fellow.

### F. X. DION, ESQ.

Mr. Dion was born at St. Joseph de Levis in June, 1852, and educated there. Taking up the musical profession he practiced it as organist and teacher until the year 1888 when he entered the service of The Sun Life of Canada in the capacity of Special Agent in connection with the Quebec Branch. He proved very successful in the securing of satisfactory business, and when the death of Mr. Tessier left the management of the Agency vacant, he was selected to be joint manager together with Mr. Trudelle, which position he now creditably occupies.

### THE USES OF FLOWERS.

The saffron of commerce is the dried stigmas of a species of crocus. From a remote period it has been highly prized for colouring and flavoring fluids. It is largely employed in India in this way. In India the young flowers of the banana plant are eaten. The Chinese prepare them by pickling them in vinegar. In India the flowers of a kind of sorrel, which have a pleasant, acid taste, are made into tarts and jellies. The blossoms of the shaddock are used for flavoring sweetmeats in the same country. The beautiful bright red flowers of the *Quassia amara* are valued in Jamaica for the help they give to digestion when infused in wine and water. A powerful alcoholic beverage, somewhat resembling Irish whiskey, is distilled from them. The species of lily known to botanists as Thunbergi is one of the choicest delicacies of the Chinese kitchen. In China dried rosebuds are used as a condiment. Rosebuds boiled in sugar and made into a preserve are eaten by Arabian women. Rose petals are candied like violets, and so likewise are jasmies. The common, yellow pond-lilies make delightful preserves, and from them the Turks prepare a cooling drink. These flowers have a

perfume like that of brandy, and hence they are sometimes called "brandy bottles." The flower petals of a species of custard apple, called *Anona senegalensis*, are used on the Niger for flavoring dishes. The petals of roses thrown upon cold, light wine float away from the lips in drinking. Every lover of cool and fragrant beverages knows the luxury of plunging the heated face into a bunch of fragrant green mint.

### A GOOD CHARITY.

The charity which begins at home even if it ends there, having accomplished and still accomplishing something, is a very good kind of charity. The average man who seeks to do good will find plenty of people inside the circle of his immediate relations who are entitled to his consideration. To leave these in poverty or what is as bad—on the road which leads to poverty—while he is busy with the relief of what is but a drop in the bucket of immeasurable human want is not true charity.

Sometimes a little good advice is all that is required. People will do right if the right is made clear to them. They will assure their lives if the benefits of life assurance is properly presented to them. Let them but be assured of its beneficence in their individual case and they will secure it and hold on to it.

The hill of life has never been graded, and never will be, but for the toiling millions who must struggle up its rugged and rocky trail to the rest which lieth beyond, a life assurance policy is a staff which has made the journey easier to many and will be a very present help in trouble on the journey to many more.

If your own common sense does not tell you what to do in the matter of life assurance, you need not seek guidance of your conscience.

G. M.



F. X. DION, ESQ.

# Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY  
OF CANADA.

MONTREAL, SEPTEMBER, 1898.

J. MACDONALD OXLEY, Editor.

## SUNBEAMS.

A man generally walks the way he looks, and he who is guided and guarded by a policy of assurance in The Sun Life of Canada travels safely and securely along the journey of life.

\*\*

The best man is the man who does the most good to others. This also includes the man who does good to himself, because the man who has no regard for himself will have no regard for others.

\*\*

The highest tree has the biggest struggle with the wind, but it gets all the sunshine there is going. That is the law of compensation in Nature, the which, if a man studies, he shall do well.

\*\*

Sometimes when a man's having the slings and arrows of outrageous fortune about all he can stand, he is only getting ready to come out like a log out of a saw mill—as timber worth twice as much.

\*\*

The best way to perform a great work is to do a little towards it every day, "for the noblest undertaking man's wisdom hath conceived, by oft repeated efforts has been patiently achieved." But this is not good advice in regard to life assurance. Don't *think* about that: do it without loss of time.

No man is right in his religion who is not right in his living, and no man is right in his living who is not right in his life assurance. Life assurance is also worship, especially if its devotees are inspired by love.

\*\*

The Jewish High Priest could not have done the work of the little maid in the house of Naaman the Assyrian. She assured Naaman, and Naaman believed in her assurance. It was a policy of life assurance.

\*\*

Earn money before you spend it, and then turn it over to an agent of The Sun Life of Canada who will give you an assurance of future participation in a fund that shall fail not.

\*\*

Nine men, possibly, out of ten "run down" when their affairs are "wound up." Then does a policy of life assurance in a company like The Sun Life of Canada attest its quality.

\*\*

"Happy is the bride The Sun shines on," and "The Sun" referred to there is The Sun Life of Canada which should shine upon every bride in the Queen's dominions and parts adjacent.

\*\*

James Montgomery is the author of a beautiful poem entitled "The Common Lot." Speaking of lots reminds us that there are a lot of people in this world who are not satisfied with their lot. Let us suggest to them that they build a house on that lot, put a nice little woman inside the house as mistress of it, and then go and get a Guaranteed Income policy in The Sun Life of Canada for the little woman's especial behoof. If that doesn't bring contentment then get some more life assurance, and if that doesn't bring it get some more. You know as well as we do what the trouble is, discount it like a man.



Son of man, heir of all the ages, borrow thou nothing, neither lend anything, for the creditor does not love the debtor, neither can it be said that the debtor hath regard to the creditor. Pay your premiums promptly, bask in the sunshine of The Sun Life of Canada and all will be well.

\* \* \*

"Truly the moon shines with a good grace." That grace so sheeny is a borrowed grace—borrowed from The Sun, and it is all moonshine to expect that any man's going out or coming in can be illuminated except from the fountain head and source of illumination—The Sun Life of Canada.

\* \* \*

A young man of slender salary should marry a girl of small waste, and should see to it that her waist be encircled with the belt of life assurance.

\* \* \*

No man ever regretted doing the best he could in the matter of life assurance for his family.

\* \* \*

The smaller a man is the more apt he is to tell the life assurance agent that he can carry his own risk.

\* \* \*

Man's inhumanity to himself makes countless thousands mourn.

\* \* \*

"As half in shade and half in sun  
The world along its path advances,  
May that side the Sun's upon  
Be all that e'er shall meet thy glances."

That's Tom Moore's Irish way of wishing that your pathway and ours shall evermore lie along the sunny side of the hedge. Blessings upon his blarney, for that is the sum total of all our strivings, our ultima thule when work is done, the Alpha and Omega of the present day work of our hands! And as for being upon the side that The Sun's upon, "there's nothing half so sweet in life." It is the winning side, and an early appreciation will let you in on it. Address The Sun Life Assurance Company of Canada, Montreal, or any of the Company's district agents.

"The unsunn'd heaps of misers treasure" referred to in "Comus," by Milton, are not without their uses. The miser has been execrated, cursed and despised in song and story by peoples of all lands since the world began, and very needlessly. The miser is a philosopher, a canny man, albeit an illogical one. He hoards that which he values most, he knows wherein the great strength of the world, and of every Samson in it lieth, and that he holds on to with the grip of purpose. No Delilah shall wrest the secret from him where the key of his treasure is kept, she cannot entice him with her speech. He is stronger in purpose than Samson. But it is his worship that confounds him in the eyes of every right thinking man and woman. He is an idolater, a worshipper of gold and its collaterals, and this worship intensified with all the fervor of misdirected idealism is his bane.

In quest of the Greatest Good the miser is not alone. Ten thousand times ten thousand with and without sparkling armour pursue the same quest day and night. An exceeding great army, they, the sons and daughters of men spend their strength in gathering gains. The race is not to the swift, nor the battle to the strong. If it was so ordained, the weaklings might as well go to the wall where they belong, their weakness being their handicap.

It is the purpose of life assurance to make of this weakness a source of strength. It is simply a weakness of purpose. None of these people will ever attain unto the stature of a Saul among his fellows, no one of them will ever become even a miser, they cannot carry enough of steam to accomplish much. They are the great working majority. They cannot be misers as we have said, "it is not in them." The labour of their hands would slip away from their grasp and provide for them no substance in the future did not life assurance step in and conserve it for them. Hence life assurance lifts life's handicap and equalizes as far as possible the running. The race would always be to the swift and the battle would always be to the strong if it did not.

## TESTIMONY THAT TELLS.

BRAMPTON, ONT., June 10th, 1898.

HOLLAND A. WHITE, Esq.,  
 Manager Hamilton District,  
 Hamilton, Ont.

DEAR SIR,

Mr. Foster, your agent at Brampton, has to-day handed me a cheque for the amount of my matured Endowment policy in your Company.

I desire to express my very best thanks for the promptness with which they settled my claim.

For those looking for a good investment and absolute security, I would recommend The Sun Life Assurance Co. of Canada every time.

Yours truly,

T. G. SHEPPARD.

CAMP BARODA, 23rd June, 1898.

TO  
 MESSRS. G. M. LALKASAN & Co.,  
 Bombay.

DEAR SIRS,

I beg to tender you my heartfelt thanks for the very kind manner in which you assisted me in preparing the claim papers on the assurance of my late mother with your Office under Policy No. 55853 and the prompt payment of cheque No. 141 for claim handed on to me this day by your Mr. M. M. Lalkasan. Although my mother was assured only in March, 1897 and died in December, 1897, you paid the assured amount at once, which proves distinctly the great liberality and promptness of your Company in paying claims.

I appeal to all my native brethren to assure their lives with your Company at once.

I beg to remain, Sirs,

VIRESHWARANAND INDIRANAND PANDIT,  
*Claimant.*

PERTH, May 16th, 1898.

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

DEAR SIR,

This letter is to thank the Company through you for the prompt payment of the \$1000 life assurance on my lamented son, Thos. H. McMullen, who was recently drowned and who insured his life in your Company in August last, having just paid one year's premium. I cannot speak too highly of the kind attention of the Agent, Mr. George A. Bateman, and will always speak a good word for the Sun Life.

Yours sincerely,

MRS. MARY ANN McMULLEN.

TORONTO, April 14th, 1898.

THOS. H. KANE, Esq.,  
 Supt. Thrift Department,  
 Toronto, Ont.

DEAR SIR,

Allow me to thank you for the very prompt payment of the assurance on the life of my daughter, L. M. Metge. I appreciate the kindness of the Company and the courtesy of its agents very

much indeed, and will always recommend The Sun Life of Canada wherever I can.

Yours truly,

ELIZABETH METGE.

CHARLESTON, S.C., June 28th, 1898.

MR. R. S. PRINGLE,

District Manager,

Sun Life Assurance Company of Canada,  
 54 Broad Street, Charleston, S.C.

DEAR SIR,

I desire to express my best thanks for the kind treatment I have received in arranging of settlement papers in connection with claim on policy No. 23,670, on the life of my late friend, James Edwards, and also for the businesslike despatch shown in payment of this claim.

In appreciation thereof I have taken a policy in your Company for \$1000 on my own life and cordially recommend The Sun Life of Canada to all who may intend assuring their lives as a liberal and honorable Company.

Yours respectfully,

C. M. ENGLISH.

CHARLESTON, S.C., June 29th, 1898.

MR. R. S. PRINGLE,

District Manager,

Sun Life Assurance Company of Canada,  
 54 Broad Street, Charleston, S.C.

DEAR SIR,

Will you please convey to your Company my best thanks for check handed me in settlement of policy of Assurance on the life of my late father, James Edwards.

I have had no trouble whatever in connection with the matter, and I therefore feel that I ought to put myself on record regarding it.

Whenever the opportunity offers itself I shall not fail to put in a good word for the Sun Life of Canada.

Yours respectfully,

MAGGIE EDWARDS.

OTTAWA, June 10th, 1898.

JOHN R. REID, Esq.,

Manager Eastern Ontario,

Sun Life Assurance Company of Canada.

DEAR SIR,

I desire to acknowledge with thanks the receipt of the Company's cheque in payment of the assurance on the life of my late lamented son, John O. Dobier, handed me this day by your city agent, Mr. W. Grant. In doing so, I wish to express my high opinion of life assurance as a means of making a provision. At the time of his death my son had only paid one yearly premium. In connection with proofs of death the officials of the Company have shown every disposition to arrange the documents with the least possible trouble to myself, and have rendered me every assistance cheerfully and promptly.

Wishing the Company all success,

Yours sincerely,

GRACE DOBIER.



THE DAUGHTER OF THE HOUSE.

**SOME DEATH CLAIMS PAID  
IN JUNE, 1898.**

9316...	Raw .....	500.00
48193...	Leclerc .....	475.00
18166...	Weddell .....	1,088.00
54682...	Bonorden .....	£500 0 0
T 23628...	Honck .....	485.50
43348...	Whitley .....	1,000.00
T 14029...	Dion .....	90.00
59925...	Reid .....	804.00
T 439...	Sullivan .....	96.00
T 33901...	Dawson .....	116.00
T 35656...	Presswell .....	83.33
66108...	Chesnut .....	1,000.00
66681...	Hughes .....	1,000.00
58984...	Miers .....	500.00
70926...	Solomon .....	1,000.00
23002 ..	McDougall .....	5458.48
T 7325...	Riordan .....	143.00
24067...	Figueron .....	1,556.72
68148 9 }	Gibuy .....	10,000.00
30916...	Branchaud .....	585.00
18383...	Bordeleau .....	1,090.18
7917...	Massie .....	479.95
53225 6 7 }	Sha Ladha .....	Rs. 3000
23510 1 }	Jagannath .....	Rs. 1000
23412 3 }	Jagannath .....	Rs. 2000
23990...	Chandaubar .....	Rs. 1000

**THE HABIT OF ENJOYMENT.**

THE ART OF ACQUIRING IT.....MINNEAPOLIS TIMES

The habit of enjoyment is not among the moral excellencies usually recommended to the young. Nevertheless it deserves a place among the habits worth acquiring. Few know anything about this phase of virtue, and those who do are happy-natured people, who understand it by instinct, not by education. The mere indulging in recreation at stated intervals, important as this may be in its way, does not constitute the habit of enjoyment. The latter is something deeper and more far-reaching. It is the constant disposition to enjoy everything that presents itself. People put off the attitude of pleasure as they put off their finery, and don their work-a-day minds as they don their work-a-day clothes. Malcontents never lay aside prison uniform. This daily marching with eyes upon the ground

is by no means necessary. A sober spirit is essential to sober undertaking, but this does not demand the closing of the senses to the gratifications that constantly surround them. A stoical, morose, slavish spirit does not tend to the best effort. On the contrary, as Quick observes: "The mind will not act during any depression of the animal spirits." If this be generally true, how the achievements of the world are minimized by a lack of healthful enthusiasm! Enjoyment, instead of being relegated to holidays and vacations, should be the rule of life. The employment of any faculty should be—and is, under proper conditions—pleasurable. And every situation not positively painful may yield enjoyment either material, æsthetic or humorous.

This habit like all others, is not to be acquired without effort. It is based upon that splendid mental equipoise that results from good health and steady nerves. To acquire it, it is of first importance to divest the mind of worry, haste and excitement, by preoccupying it with peaceful and pleasant images. It is necessary to relax both mind and body and work leisurely and contentedly. Impatience and zealous, tumultuous effort are incompatible with the habit of enjoyment. It is necessary to have regular diversions, and, above all, to free the animal spirits from too strict and constant repression. The sight of children romping often stirs in the hearts of their elders a sympathetic impulse, which is promptly and methodically checked, instead of being heartily indulged as it should be. To adapt a familiar adage:

"A little nonsense now and then  
Is needed by the wisest men."

It is a great art to learn to abandon oneself to the spirit of play. There are many reasons for cultivating this habit. Not only is enjoyment an object in itself, but it tends to preserve health and youth and prolong life. It, moreover, makes one more agreeable and companionable. Exactly in proportion to our capacity to enjoy is our ability to please. We cannot radiate enjoyment that we have not first felt. It is those people who take a lively and pleasureable interest in everything whose society is most sought. Women commonly need this doctrine more than men. And it is this very faculty for enjoyment that men mean when they preach of the charms of goodfellowship. There are, however, men who are as monumental in their surly and pompous dignity as women are in their anxious and fretful passivity. All sorts and conditions of men might well take lessons of children in spontaneous enjoyment.



A NEEDLESS PANIC.

### BRAHMAH'S PATENT LOCK.

Joseph Brahmah, the famous inventor, was the pioneer among modern manufacturers of burglar-proof locks. He placed a lock upon his shop window with the offer of a large sum of money to anybody who would pick it. It was found to be unpickable by any known device.

A lock of such a quality upon a safe or upon the door of a house would give to the owner a happy sense of security. He would know that humanly speaking his property would be safe.

A policy in The Sun Life of Canada resembles Brahmah's lock in respect of the security it affords. No investment is safer. Nothing else affords so complete a protection to a man's property against the last enemy. It is the sheet anchor of hope.

G. M.

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### BROKEN STOWAGE.

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A sharp Answer—A well-known bishop was making his annual round among the Sunday schools of his diocese, examining the children and encouraging them.

One Sunday after having spoken on the lesson, whose subject was Jacob's Dream, he said, "Now is there any question you would like to ask me?"

For a moment there was silence, then a small girl on a front bench, spoke forth, in a timid voice, "Please, my Lord if the angels had wings, why would they need a ladder?"

This question was so unexpected that the poor bishop did not know what to reply, and was racking his brains for an answer, when the eager voice of a farmer's little daughter cried out, "Please my Lord, I know."

"Why was it, my dear?" asked the relieved bishop.

"Because they were moulting."

Mike's Leg.—Mike was once fixing the roof of his house, when Pat came along and inquired: "How are ye, Moike?" "Got a bad leg," says Mike. "Well you canna expect better," said Pat, "you are getting old now." "It canna come of that," says Mike, "the other leg is old, too."

The Heavenly Way.—Cannon Knox-Little told a good story once at a church congress, He said he remembered a lych-gate in front of a beautiful church, which had been restored and made very nice. There was painted over the door, "This is the Gate of Heaven," and underneath was the large notice, "Go round the other way."

A Question.—An English hostess was entertaining about three hundred people at a reception and had provided only about seventy-five seats. In despair, she said to a compatriot: "Oh, I am so distressed! Not three-fourths of these people can sit down!" "Bless my soul, madam!" he exclaimed, "what's the matter with them?"

Eligible.—A class of girls about ten years of age each, whose teacher was fond of forming clubs, tried to form one of members who could trace their ancestry three generations or more, and offered a prize to the girl whose family went back the furthest. Therefore she gave each a card for her parents to fill in.

One girl, going home to her dinner, said to her mother: "Oh! Mamma! Teacher is forming a club and it is called The Holland Dames of America. If you can tell how far back we can trace our ancestors I can join."

The mother, being busy, answered: "Oh, tell the teacher we're mongrels." The child returned to school, and as soon as the teacher mentioned the subject, arose from her seat and said: "Teacher, mama says I can join, our ancestors were all scoundrels."

A Kean Anecdote—In playing Richard III, Charles Kean indulged in a series of dreadful grimaces which the conventions of the times regarded as appropriate accessories of the role. He was playing the piece in a prominent town, and had occasion to take on a man to enact the part of the Sentinel who awakes Richard and announces: "'Tis I, my Lord, the village clock hath twice proclaimed the hour of morn." Unfortunately Kean made such dreadful grimaces that the Sentinel forgot his lines and stammered: "'Tis I, my Lord, 'tis I, my Lord; the village cock! 'Tis I, my Lord, the—village cock!" By this time there was a decided titter all over the house, and Kean then said: "Then why the mischief don't you crow?" which, needless to say, brought down the house.

Gas sometimes escapes, but the consumer never does.

## HIGH WATER MARK!

We use a figure of speech taken from the ocean to entitle our summary of the year's results, but with the reservation that there is a significant difference to be noted between the movement of the tide and that of THE SUN LIFE ASSURANCE COMPANY OF CANADA. The tide advances only to retreat again, but the Company's progress has been continuous and permanent, and it is the determination of those who direct its affairs that in this regard the future shall be only the fair fulfilment of the past.

Below we print a summary of the results of the year's business condensed from the Annual Report. The figures speak so strongly for themselves that it seems superfluous to enlarge upon them, but we would like to call special attention to three items, viz: The New Applications received; The Life Assurances in force, and the Cash profits paid Policyholders; the first two illustrating the confidence reposed in the Company by the assuring public, and the third, the way in which the Company repays that confidence.

### SUMMARY of the RESULTS for 1897.

New Life Applications received during 1897 .....	\$16,292,754 92
Increase over 1896 .....	5,182,462 73
Cash Income for year ending 31st December, 1897 .....	2,238,894 74
Increase over 1896 .....	352,636 74
Assets at 31st December, 1897 .....	7,322,371 44
Increase over 1896 .....	934,226 78
Reserve for Security of Policyholders (according to Hm. Four per cent. Table) .....	6,856,752 98
Increase over 1896 .....	924,552 50
Surplus over all Liabilities, except Capital (according to Hm. Four per cent. Table) .....	314,220 13
Surplus over all Liabilities and Capital Stock (according to Hm. Four and one-half per cent. Table), being the Dominion Government Standard .....	583,271 98
Claims Paid during 1897 .....	463,674 37
Life Assurances in Force .....	44,983,796 79
Increase over 1896 .....	6,786,905 87
Cash Profits paid Policyholders .....	217,377 74



## The Sun Life Assurance Company of Canada.

HEAD OFFICE, - - MONTREAL.

Directors.

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Secretary and Actuary.

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

Superintendent of Agencies.

JAMES C. TORY.