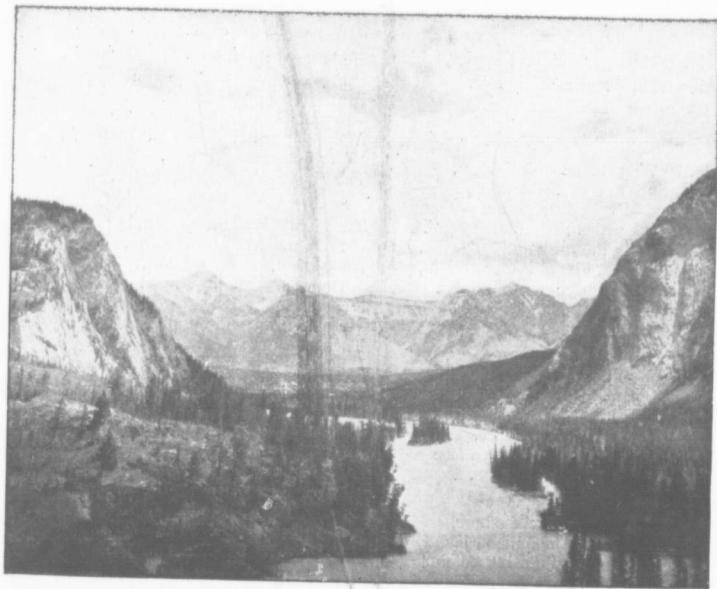


SUNSHINE

Rev. Jos. Camille Roy,
Seminare de
Quebec.

MONTREAL, DECEMBER, 1897.



THE VALLEY OF THE BOW.

E. W. HENDERSHOT, ESQ.

The manager of the Sun Life of Canada for the Maritime Provinces was born at Thorold, Ontario, in September, 1851. After a good common school education he entered commercial life at the age of fifteen, and for the next twenty years had a varied experience behind the counter, in the office, and upon the road. He has always been a great believer in the benefits of life assurance, and gave signal proof of his sagacity by taking several policies in the Sun Life of Canada without requiring to be solicited. At the beginning of 1887 Mr. Hendershot accepted a position in the service of the Company for which he had thus shown so wise a preference, joining the agency staff of the Eastern Ontario department. A year later he went to the Maritime Provinces as General Agent, and acquitted himself so well that in the following year he was appointed Manager for the District, which position he still successfully fills.

THE SKATERS.....Charles Gordon Rogers.....Outing

Far in the West the dead day's pyre,
Between the spaces of the wood,
Burned low—a dusky, sullen fire—
Beneath the twilight's gathering hood.
But quivering in the dusk and gray
One star, that softly grew more bright,
Gleamed like a promise of the night
Above the embers of the day.
Before us lay the glassy stream,
A crystal path from shore to shore,
That seemed to hold it in a dream
Of limpid, laughing tides of yore.
And still, in memory of June,
The star reflected held a place,
While glimmered o'er its frozen face
The whiteness of the rising moon.
With flashing feet we sped away
Along the silent, snow-clad shore,
That, gleaming in the moonlight, lay
Where swift our shadows ran before!
But though the shore was still and white,
No summer song was e'er more sweet
Than that clear music which our feet
Sent ringing to the winter's night!

We felt the rushing wind go by,
As round some bend with quickening stride
We swept, and heard the pine-boughs sigh—
That leaned across the frozen tide;
Until the ever broadening stream
Stretched straight before to meet the bay,
That in the magic moonlight lay
In silver silence, all a-dream!
And when at last we homeward turned,
With eager, yet reluctant feet,
Our pulses glowed, our faces burned,
And life felt buoyant, strong and sweet!
Within the house one beacon-light
Its vigil kept; within the grate
The fire burned low—the hour was late—
But health's best sleep was ours that night!

A LITTLE VISITOR..... Helen Standish Perkins.
The Independent.

There's a busy little fellow,
Who came to town last night,
When all the world was fast asleep,
The children's eyes shut tight,
I cannot tell you *how* he came,
For well the secret's hid,
But I *think* upon a moonbeam bright,
Way down the earth he slid.
He brought the Misses Maple
Each, a lovely party gown;
It was brilliant red and yellow,
With a dash or two of brown.
And he must have had a Midas touch,
For, if the truth is told,
The birches all, from top to toe,
He dressed in cloth of gold.
Then he took a glittering icicle
From underneath the eaves,
And with it, on my window,
Drew such shining silver leaves,
Such fair and stately palaces,
Such towers and temples grand,
Their like I'm sure was never seen
Outside of Fairyland.
Who is this busy little man,
Whose coming brings us joy?
For I'm very sure he's welcomed
By every girl and boy;
The little stars all saw him,
Though they will not tell a soul;
But I've heard his calling card reads thus:
J. Frost, Esq., North Pole.
I was an intimate friend of your late husband. Can't you give me something to remember him by?" Widow—How would I do?



E. W. HENDERSHOT, Esq.

THE LAST MAN OF THE SQUARE.

Only one man in the square is standing, and that is Gordon, still drumming with his foot and still playing, as if a host of living men were near him, able to obey his summons, "Up an' waur them a', Willie." There is something so sublime about him, so much of courage and of grandeur in that lonely living creature standing high above his crowd of dead, that the foe is kept from giving him the final thrust of spear; and something in that screaming of the pipes which makes them, lusting as they are for still more blood, withdraw for many paces, so that they may watch him.

Gordon feels a dimness in his eyes, and is conscious of a faintness and a pain to which as yet he has been a stranger. His hands, too, are of that deep colour which comes to men in war from one thing only. He pauses and looks at his doublet. Then he sees that the scarlet is stained by a liquid which is trickling with a curious pumping motion from a spot above his heart. No need to tell him now that all is over, and that very soon he must succumb, and be as those are who are lying silently about him. A spear has struck him in the breast, and the very life blood is streaming from him.

The pipes hang loosely in his nerveless hands, and the silence of the field is broken only by the flapping of the wings of the encircling vultures. In that expressive lull the savage who stepped out as spokesman before the fight began, and who is yet un-injured, comes forward for the second time to parley. Gordon hears what he has to say. He is told that his great bravery has been equal to the courage of even their renowned and warlike tribe, that by his own hand their chief has met his death, and that if he will come and live amongst them in their leader's stead his life will be spared. They make him understand that his valour has impressed them so much that they are wishful that he should dwell and rule amongst them in the place of their late head. He waves the spokesman off, answering nothing, and refusing to hear him further, and awaits the final onrush. But the enemy are hesitating, wondering what he will do, knowing now that he has got his death wound.

He still retains his pipes and clasps them closely to him, and silently he stands, the last of the rearguard, heedless of his gaping wound, seeing not and heeding not the dusky horde that gaze upon him spellbound

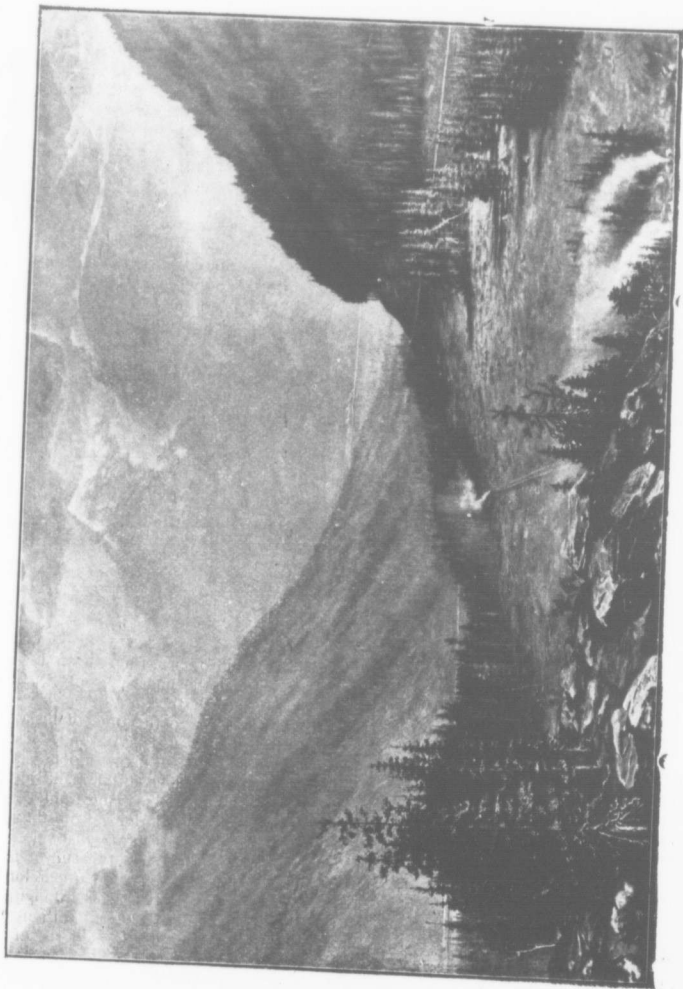
in their savage admiration. Here are soldiers lying dead about them who in fight have shown themselves the equals of their own most seasoned warriors. Of those who have fought the fight of men but one is left, and he is as a wounded beast at bay.

For awhile they stare, and he in silence looks at them, for he is wondering what his last pibroch shall be. He sees the cloud of vultures near him, and in the distance sights their carrion reinforcements. Then he calls to mind the tune to which the Highlanders were mustered for the field of Waterloo. Its appalling significance occurs to him, and he lifts the mouthpiece and puts it, for the last time between his parched lips. There is a sort of sob as the pipes are filled; the player's fingers tremble for a moment on the doubtful keys, and wild and tuneless notes come from the instrument. But the wildness passes gradually away as the notes settle into "Come to me, and I will give you flesh."

Mechanically, as in a dream, Gordon turns and throws his left foot forward; his right follows, and to the strains of the pibroch, he is marching round the silent square that he has rallied. At last, still fronting the foe, he totters in his march. His wound has conquered, and he knows that he is overcome and cannot make another circuit. Already his dauntless spirit is departing, and he is coming to his meeting with the last great enemy of all. True to the traditions of his fathers and the honor of his corps he meets his end face to the enemy, defiant to the very last. He draws himself up to his full height, and the effort causes the blood to rain upon the sodden tartan of the pipes. He takes a long, deep breath, and for the last time plays the music of that awful song, drumming with his foot in union with its wailing.

It is all over. Claspng the pipes to his reeking doublet, he pauses for just an instant more. Then, as his grandsire of the Greys had shouted it at Waterloo, he cries: "Scotland for ever!" and falls prone upon his face, the battle-pipes beneath him.

A lady taking tea at a small company, being very fond of hot rolls, was asked to have another. "Really I cannot," she modestly replied. "I don't know how many I've eaten already." "I do!" unexpectedly exclaimed a juvenile upstart, whose mother allowed him a seat at the table. "You've eaten eight, I've been countin'."



IN THE HEART OF THE MOUNTAINS.

THE SUN LIFE OF CANADA
WORKS FOR HIM.

We were talking about the grippe and one thing and another, and my friend Jones said to me :

"Jack when you're sick does your salary go on just the same?"

"Certainly."

"For how long?"

"Oh, as long as I might be sick I suppose. Why?"

"Would it be continued after your death?"

"Yes."

"Well, you're lucky; mine wouldn't."

"You're not working for the right sort of people, that's it."

"Oh, they're all right."

"Yes, as far as they go, but they don't go far enough. Your wife will need your salary after you're gone, won't she?"

"Of course, but how can a man expect the firm to pay him when he's dead?"

"Well, if you don't expect anything, you won't be disappointed. I expect that my salary will be continued for at least twenty years to my family if I should go the way of all flesh to-night or to-morrow night."

"How?"

"The Sun Life of Canada would pay it."

"Do you work for the Sun Life of Canada?"

"No. The Company works for me."

"Rather expensive service isn't it?"

"No: a little self-denial, that's all; and it would cost you less as you're a younger man."

"I'll think that idea over."

"You've no need to; it's been all worked out for you. All you have to do is to *do it*. And I would lose no time, if I were you, in obtaining one of the Company's Guaranteed Income policies."

G. M.

Would you like your present salary to be continued to the folks after you are gone? The Sun Life of Canada will guarantee for a very small yearly premium, to continue it for 10, 15, or 20 years certain, and as much longer as your wife may survive. It is a great idea! Ask the agent to explain it to you.

IN THE SNOW.

Do you mind that Christmas Phylis
Long ago,

When I washed your lovely features
In the snow;

And you pelted me so soundly,
And berated me so roundly,
That my boyish spirit rose in grim defiance,
don't you know,

And I kissed you while you struggled
In the snow?

Your face was red as scarlet
Then, my dear,
And your flashing eyes betrayed an
Angry tear;

And we parted at the turning,
While your face was deeply burning—
Burning with indignant blushes, filling me
with horrid fear

That you never would forgive me,
Phylis, dear.

But I called to you far up the
Winding lane,
And you waited till I reached your
Side again,

And your eyes grew soft and tender
As I told you, I remember,
Told you of a love I swore to you could never,
never wane,

And you halted, and I held you,
In the lane.

THE PERILS OF AN AUTOCRAT.

It would appear from the following paragraph that the poor Czar of Russia comes under the "Extra Hazardous" classification.

From 1885 to the time of his death, the late Czar of Russia, Alexander III., never appeared outside his bedroom and study without a fine steel suit of mail, which would protect his body, back and front, between his collar-bone and his loins, from the dagger of the assassin. Excepting his valet and his wife nobody had seen this suit of mail, as it was worn between the underclothes and uniform, but the Czar's unwillingness to go even to a Cabinet Council without it was an open secret in all the Courts of Europe. Bismarck at one time wore such a coat, as did also Stambouloff and Crispi. The Italian Premier, indeed, as we have before noted, still wears for protection from the assassin's bullet or knife, a light suit of mail

of double thickness over the heart. None of these men, however, resorted to such precaution until repeated attempts at assassination had been made. True it is that "uneasy lies the head that wears a crown." Nicholas II. of Russia has waited for no such attempt on his life. Ever since the last arrests of Nihilist students at Odessa he has worn a shirt of nickel and steel, onerous as the garment must be to a man of his inferior physique and lethargic habits. Still stranger stories of his fear and caution have penetrated the walls of the Imperial palace and gained credence among the people of his capital. Although no dagger has been laid on his pillow to unnerve him, and no warning of death has been put under his dinner plate to plague him, the Czar never visits his dinner table or bed without the company of a trusted attendant. It is this attendant's business to examine every napkin and to turn every plate on the table before his Majesty sits down to eat, and to unmake and make again the whole bed before his Majesty retires for the night. At every door of the dining-room and bed-chamber stands a Cossack guard, day and night, and from every dish that is served at the Imperial table a special watcher in the Court kitchen must eat a mouthful before it is served, to prevent any chance of poisoning. As from 1885 to 1895 it now can be said with truth that not a bird could fall to the ground within ten miles of the Imperial palace without being seen by a hundred eyes.

RUSKIN ON DEBT.

Probably there are few if any of the readers of *Sunshine* who have had the opportunity of reading the following characteristic letter from Mr. Ruskin. It was written in reply to a communication asking him to give a contribution towards the extinction of the debt upon an English Chapel and contains some truths that are well worth heeding.

"BRANTWOOD, CONISTON, LANCASHIRE,
May 10th, 1886.

"SIR,

I am scornfully amused at your appeal to me—of all people in the world precisely the least likely to give you a farthing! My first word to all men and boys who care to hear me is *Don't get into debt*. Starve and go to heaven—but don't borrow. Try first *begging*—I don't mind if its really needful *stealing*! But don't buy things you can't pay

for. And of all manner of debtors, pious people building churches they can't pay for are the most detestable nonsense to me. Can't you preach and pray behind the hedges, or in a sand-pit, or a coal-hole first? And of all manner of churches thus idiotically built, iron churches are the damnablest to me. And of all the sects of believers in any ruling spirit—Hindoos, Turks, Feather Idolators, and Mumbo Jumbo Log and Fire Worshipers—who want churches, your modern English Evangelical Sect is the most absurd, and entirely objectionable and unendurable to me! All which they might very easily have found out from my books—any other sort of sect would—before bothering me to write it to them.

Ever, nevertheless, and in all this saying,
Your faithful servant,

JOHN RUSKIN."

THE SERIOUSNESS OF LIFE.

The following is an Eastern apologue that has made a deep impression on many minds, amongst others on that of Tolstoi: A traveller in the desert is attacked by a furious wild beast, and, to save himself, gets into a dry well; but at the bottom of the well he sees a huge serpent, with jaws wide open to devour him. He dares not get out for fear of the wild beast. He dares not descend for fear of the serpent. So he catches hold of a branch growing out of a crevice of the well. His arms grow tired, but still he holds on; and then he sees two mice, one white, one black, gnawing through the branch, inch by inch. He knows that he must give way soon, and he must perish; yet, seeing a few drops of honey on the leaves, he stretches out and takes them, though he finds them no longer sweet. The interpretation is not difficult. The desert is the world; the wild beast is passion; the serpent is death; the branch is the life to which we cling; the black and white mice which gnaw through the branch are the nights and the days; the honey on the leaves are the few poor, transient pleasures at which men vainly clutch as they hang over the abyss. And what are they worth?—*Farrar's Social and Present-Day Questions.*

He—Do you believe that money has a personality? She—I don't know. Why? He—Here's a telegram I just got from my wife at the seashore, addressed to "one hundred dollars," in my care. She—what does it say? He—It says "come at once."

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, DECEMBER, 1897.

J. MACDONALD OXLEY, *Editor.*

REVIEW AND PRE-REVIEW.

With this number, *Sunshine* completes the second year of publication, and the occasion seems fitting for a brief glance over the period of its existence. Planned upon lines differing in many respects from those of its contemporaries published under similar auspices, it has from the start been most cordially received by the policy-holders and friends of the Sun Life of Canada, while it has proved of no small service to the agency staff working in their oft-times difficult fields.

That *Sunshine* has fully realized the ideal of those who projected it, and have been responsible for its conduct may not be for one moment claimed. No publication ever entirely satisfied those for whom it was intended. But the little paper has been very kindly treated and the prospects for a still more useful career are all that could be desired.

In the coming year some important changes will be made. More attention and space will be given to the practical problems of life assurance, some of which have been so ably discussed by an expert contributor in the present number, and while the interests of the general reader will be by no means forgotten, the fact of the paper being put forth in the interests of the Sun Life of Canada will be frankly made clear.

In this way, it is hoped, *Sunshine* without ceasing to become a welcome visitor to those not specially concerned in the enlargement of the Company's operations, will at the same time prove a more efficient aid to the men who are devoting their talents and energies to that end.

We would invite special attention to the illustrations of this number for which we are indebted to the kindness of the Canadian Pacific Railway Company. They are beautiful as works of art and appeal to us strongly because they picture portions of our own beloved country—than which there is no nobler heritage possessed by man to-day.

SUNBEAMS.

On an average, man's physical strength begins to decay at the age of 36 and that's about the age when every man of sense will not have long to wait for the policy taken out in the hey-day of his youth to mature. And as soon as one matures he should take out another in the Sun Life of Canada.

On 4th November, 1847—fifty years ago, the application of chloroform was discovered by Dr. J. Y. Simpson in his house at 52 Queen St., Edinburgh, where himself and assistants Drs. Keith and Duncan inhaled its fumes which put them "all under the table in a trice, to Mrs. Simpson's great consternation and alarm."

Chloroform has been to surgery what steam has been to the arts, manufactures and commerce, and what life assurance has been to the whole body politic.

Somebody is responsible for the story that "the ostrich when pursued, hides his head in the sand," as if nature gave an idiotic instinct to any bird, big or little! The only animal which protects itself in this way (which is no protection at all) is the man who neglects for himself and family the protection of life assurance.



THE BRIDGE AT STONY CREEK.

Chloroform freed the shackles which bound the progress of surgery, steam released the brake on the progress of the arts and manufactures; and life assurance has glorified the path of the husband and father who are no longer the bond slaves of the future.

Let a man imagine every kind of hard luck hitting him at once, and he will be a long way short of the troubles which will hit his family if he fails now to secure for them the protection which an assurance policy in the Sun Life of Canada can give them.

It is useless to argue with the inevitable. The only argument available against an east wind is that of protection—put on your overcoat. And similarly the only argument against the east wind of possible adversity is one of protection—assure in the Sun Life of Canada.

And, talking about the east wind, reminds us of the old lady whose social status was described by Tennyson, as "An old wife, lean and poor, her rags scarce held together." Well, this old lady got her an ulcer, or, as the story hath it "a cloak." And it fell on a day that the East Wind and the Sun got into a windy and heated argument, as to which of them could make the old lady take off her cloak the quicker. So the East Wind huffed and puffed and blew a blast that would have chilled that ancient female to the bone, but for the cloak, which she held on to until the blast had "blawn."

Then the Sun came out from behind a cloud and smiled his sweetest, and grew warmer and warmer, until that naughty old lady "blessed herself and cursed herself and went to tell her neighbours," that the Sun could discount the East Wind or any other wind. So she took off her cloak to the Sun, (reserving, however, the right to wear it in the face of the East Wind). Therefore when the Sun was shining she didn't need her cloak. There's a moral in that story for those who have the wit to see it.

G. M.

THE BOW IN THE CLOUDS.

The late Henry George was uncompromisingly opposed to private ownership of land, and was the chief advocate on this continent of a proposed single tax on land values, as an improvement on existing

methods of taxation. When the Encyclical on the Condition of Labour was issued from the Vatican in 1891, Mr. George addressed a reply thereto in the form of an open letter to Pope Leo XIII., which embraced some economic views diametrically opposed to those contained in the instrument issued by His Holiness, and also it may be said, opposed to the views held on the same subject by nearly all professed religious teachers in Christendom, in all communions and creeds

It is said that "all great men think in the same direction," but nothing could be further from the fact. Few great men since the world began have thought alike, because men do not arrive at the same conclusion from the same evidence, or if they did, juries would never disagree, and lawyers would have no clients. When we find two eminent men trained in different schools of thought holding different views upon a great question, there is no cause for alarm; they are equally honest and sincere in their views, and both of them are seekers after truth.

The Encyclical on Labour is divided into paragraphs, the fourteenth to the sixteenth of which postulate, that fathers should provide for their children, and that private property (in land) is necessary to enable them to do so. To quote the exact words of the official translation:

"It is a most sacred law of nature that a father must provide food and all necessaries for those whom he has begotten; and, similarly, nature dictates that a man's children, who carry on, as it were, and continue his own personality, should be provided by him with all that is needful to enable them honorably to keep themselves from want and misery in the uncertainties of this mortal life. Now, in no other way can a father effect this except by the ownership of profitable property, which he can transmit to his children by inheritance."

To which Henry George replied:

"The duty of fathers to transmit to their children profitable property that will enable them to keep themselves from want and misery in the uncertainties of this mortal life! What is not possible cannot be a duty. And how is it possible for fathers to do that? Your Holiness has not considered how man kind really lives from hand to mouth, getting each day its daily bread; how little one generation does, or can leave another. It is doubtful if the wealth of the civilized world

all told amounts to anything like as much as one year's labour, while it is certain that if labour were to stop, and men had to rely on existing accumulation, it would only be a few days, ere in the richest countries, pestilence and famine would stalk. The profitable property your Holiness refers to is private property in land. Profitable land, is land superior to the land that the ordinary man can get. It is therefore possible only for some fathers to leave their children profitable land."

Henry George at his death left life assurance to the amount of \$15,500, and personally stated at \$2,000. From this it is evident that land is not the only profitable property. Indeed in many cases land is not profitable property at all; and in like manner stocks, bonds and other variable investments, which are in their very nature unstable as water, and require positive financial genius to handle to advantage, are too often by no means a desirable property for a man to leave to his children.

The late Asa Packer endowed a University with millions, but so much has the Packer estate shrunk in values, that it has lately been found necessary to call on the state for financial aid to meet the running expenses of the college.

The estate of the late Capt. Ward of Detroit at the time of his death was supposed to be worth \$5,000,000. In the final settlement, the results of the life work of a financial genius were wasted. Virtually there was not a dollar left. Two years later when values were restored, the same estate was estimated to be worth \$11,000,000! Three hundred thousand dollars in life assurance would have saved all that.

The personalty of the late Bishop Fuller of Niagara was probated at \$500,000. In addition, Mrs. Fuller had a fortune amounting to over \$300,000, all supposed to be well invested. The two combined, however, had decreased in value in a few years on the death of Mrs. Fuller, to four hundred dollars!

The various business ventures and investments which fail to "pan out," as miners say, and leave those dependent upon such resources destitute, could be numbered by the thousands, and it is for these reasons that an assurance policy in a Company like the Sun Life of Canada, is such a sterling asset for every man who desires to leave behind him a sure and certain estate to his family, or for his own endowment during his lifetime.

Canada, under the most beneficent form of government the earth has ever known, is one of the most prosperous and progressive countries in the world. Her unlimited resources will ensure the credit of invested millions to generations yet unborn, banked upon the Divine promise that, "*while the earth remaineth, seed-time and harvest and cold and heat, and summer and winter, and day and night shall not cease.*"

But the average man with a few hundreds, or a few thousands to invest, has no opportunity of investing his money to the same advantage as a large company like the The Sun Life of Canada, and even if he had, he or his family might be compelled to realize upon the investment at a time when a sale might mean cruel loss. On the other hand the same amount of money invested in (let us say) an endowment in the Sun Life of Canada would become an immediate asset in the event of death, or a provision for the assured himself if living at the maturity of the policy. On almost every endowment plan he is guaranteed the return of all the money he has paid in premiums together with an extra amount for interest, without taking into account the profits which the company will declare on the policy. The return thus obtained frequently exceeds what the principal would have earned in other channels of investment.

What we have said must not be understood as written in depreciation of independent forms of investment. The man who can invest his money to better advantage than a life assurance company can for him, is very fortunate; let him be sure he is right, and then go ahead; but it would be well for him not to put all his eggs in one basket. And for those who desire to leave property to their children which can be guaranteed to complete and finish every undertaking which death can interrupt or obliterate; and fulfill every promise which love can make, or affection bestow, we can offer them no alternative better than an assurance in the Sun Life of Canada.

The bow of promise set in the clouds in the dawn of time, has filled the heavens with the light of hope till now: it tells to man, "be fruitful and multiply and replenish the earth and subdue it." The promise is unto us and to our children for ever, while the Sun shines in its strength.

SUNSHINE.

A FEW RECENT CARDS OF THANKS.

MONTREAL, Sept. 30th, 1897.

T. B. MACAULAY, ESQ.
Secretary,
Sun Life Assurance Company,
City.

DEAR SIR,

I am obliged for your prompt remittance of cheque for \$5,350.50 in full for Policies 8483, 11375. It is only a few days since I called at your Office with notification of death and the faces of the policies with added bonuses have been fully discharged. I am aware this is your usual and constant course, but such promptness should not fail to commend itself to those about to take up Life Assurance.

Truly yours,

E. P. HANNAFORD.

PARAMARIBO, SURINAM,

JOHN ELLIS, ESQ.

Agent of

The Sun Life Assurance Co. of Canada.

DEAR SIR,

I beg to offer the Company my sincere thanks for the prompt settlement of my claim for \$1000, for a policy on the life of my late husband. Proofs of death having been forwarded to Montreal on January 2nd, 1897, and on February 17th I received a cheque for the amount, exactly two months after my husband's death.

Yours very truly,

HELENA E. CURIEL.

WINDSOR, Nov. 8th, 1897.

MR. W. RIDLEY,
Windsor,

Agent Sun Life Assurance Co. of Canada.

DEAR SIR,

I desire to thank your Company for the prompt settlement of the insurance on the life of my late mother, Harriet Jackson. The insurance was effected October 6th, proofs of death sent the Company Nov. 3rd, cheque for the full amount received Nov. 6th instant. I appreciate your immediate full benefit policies very much, as, had this been on the usual weekly plan I would only have received one quarter benefit.

Yours truly,

ZACHARIAH JACKSON.

SAN FRANCISCO, July 6, 1897.

Sun Life Assurance Company, Montreal,
Canada.

GENTLEMEN,

I am in receipt of your letter of 23rd ult. with check for \$3,798 enclosed in payment of Matured Endowment, and have to thank you for the same and also for the prompt payment of it before it is actually due.

Yours truly,

ROBERT DOLLAR.

FORT WILLIAM, 8th Sept., 1897.

JOHN R. REID, ESQ.

District Manager,

Sun Life Assurance Company,
Ottawa.

DEAR SIR,

As trustee for the children of the late Alexander Stevenson, I desire to thank the Sun Life Assurance Company for the promptness with which the amount of assurance (\$2,500) was forwarded, and also for the courtesy received at your hands. The ready manner in which this loss was paid speaks volumes for the Sun Life.

Wishing your company every success,

Believe me,

Very truly yours,

C. W. JARVIS,

Trustee for the children of the late Alex. Stevenson

RICHMOND, Va., 29th Oct., 1897.

W. A. HIGINBOTHAM, ESQ.

State Manager, Sun Life of Canada,
Richmond, Va.

DEAR SIR,

It is but fair that we should express to you our sincere thanks for the manner and promptness with which your Company has settled the insurance claim on our late son, Robert Moss, whose policy was taken out last September, and who, about the beginning of the present month contracted an illness which developed into Typhoid Fever, from which he died two days ago.

Again thanking you, and wishing your Company the success it deserves,

We remain,

Yours faithfully,

ELIZABETH MOSS,
WILLIAM MOSS.



LIVING STATUARY.

SIMILAR CASES.

There is scarcely a man living but would be glad if he could leave a large amount of property in houses or land behind him at his death.

The desire to be rich and die rich, is constant with most people, not only for the mere sake of wealth, but for the sake of the comforts which wealth will bring, and for the good which may be accomplished by means of it.

Is it worth while for a man to leave property behind him?

Is the property in houses or land a man leaves to his wife and children lost because he cannot take it with him? Nobody would waste their time in such an argument. No. Nobody would waste their time in an argument like that, but there are people who will waste their time telling us that money put into life assurance is wasted.

It is not a waste of money for a man to leave a \$5000 property behind, but it is a waste of money to pay premiums on that amount of life assurance to leave behind.

As if money was not as good as stock, or property! They tell us that a man can't take his life assurance money with him, and that he might as well spend it and get the good of it here instead of paying it out in premiums.

But he can't take his house and chattels with him either; therefore of what use has been all his expenditures on those objects?

Oh well, he has had the use and good of all these during his lifetime!

We were not talking of present use and good; we were talking of future asset, and want to know in what respect life assurance is inferior as an asset to any other kind of property whatsoever.

Money invested in "property" is more likely to be "wasted" than the same amount invested in life assurance, or else how is it that so many men fail to realize their dreams of landed wealth?

How many men have failed to realize their dreams who have invested in a policy of life assurance in the Sun Life of Canada and kept it in force?

Not one.

The SUN shines on men's labours and gives them increase: some thirty, some sixty, and some an hundred-fold.

G. M.

SAYINGS OF THE CHILDREN.

Two little brothers, aged respectively four and six years old fell in with a stray kitten, which, suffering by the hands of some cruel person, had of its tail scarcely half an inch remaining. "Poor little kitten," said the younger one. "Who has cut off its tail? I wonder if it will grow again?" To which the elder gravely remarked. "Of course it will! Don't you see, the root is there?"

Dora—Jack, who was that lady with your father? I didn't know you had a sister. Jack—Oh, that one isn't a sister. That's father's step-wife!

Phyllis accidentally discovered a doll that her mother had concealed in a trunk in readiness for the little lady's birthday. The following day at dinner she surprised the family by remarking, "I'm trying so hard to forget something I want to remember that I don't feel very hungry."

"No thank you, I've got some money of my own," said little Tommy, politely, as the contribution plate past in front of him on the occasion of his first visit to church.

Ethel wondered why Good Friday is called Good Friday? Freddy—Why, you s'prise me—its named after Robinson Crusoe's faithful servant, of course.

Johnnie had been accused of crying. "I des I ain't," he maintained, gulping. "What are you doing, then?" questioned Uncle Henry. "Lettin' my eyes leak."

Freddy, said the teacher to Freddy Fangle "you have spelled the word, 'rabbit' with two f's. You must leave one of them out." "Yes" ma'am," replied Freddy; "Which one?"

Dottie—Mamma, I guess my dolly's mama must have been a very unpius lady. Mamma—Why so, Dot? Dottie—Why, she made her so her knees won't bend. I have to put her on her stummick to say her prayers.

A minister who used to preach in Somerville had a little boy. A few days before his father left the city to go to his new parish one of his neighbors said to the little boy: "So your father is going to work in New Bedford, is he?" The little boy looked up wondering, "Oh, no," he said. "Only preach."

Small Dorothy had just been stung by a wasp. "I wouldn't 'a' minded its walking all over my hand," she said, between her sobs, "if—if it hadn't sat down so hard."

SUMMARY of the ANNUAL REPORT for 1896.

New Life Applications received during 1896.....	\$11,110,292 19
Increase over 1895.....	1,287,387 16
Cash Income for year ending 31st December, 1896.....	1,886,258 00
Increase over 1895.....	358,203 91
Assets at 31st December, 1896.....	6,388,144 66
Increase over 1895.....	1,022,374 13
Reserve for Security of Policyholders (according to Hm. Four per cent. Table).....	5,932,200 48
Increase over 1895.....	1,198,184 44
Surplus over all Liabilities, except Capital (according to Hm. Four per cent. Table).....	345,108 65
Surplus over all Liabilities and Capital Stock (according to Hm. Four per cent. Table).....	282,608 65
Surplus over all Liabilities and Capital Stock (according to Dominion Government Standard, Hm. 4½ per cent.).....	595,902 02
Claims Paid during 1896.....	398,504 86

The rapid progress being made by THE SUN LIFE OF CANADA may be seen from the following statement:—

Year.	Income.	Net Assets, besides Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210 93	\$ 96,461 95	\$ 1,064,350 00
1876	102,822 14	265,944 64	2,414,063 32
1880	141,402 81	473,632 93	3,897,139 11
1884	278,379 65	836,897 24	6,844,404 04
1888	525,273 58	1,536,816 21	11,931,316 21
1892	1,134,867 61	3,403,700 88	23,901,046 94
1896	1,886,258 00	6,388,144 66	38,196,890 92

The year 1896 was the very best in the business experience of the Sun Life Assurance Company of Canada. The fact that the Dominion was in a condition of uncertainty and unrest owing to the Federal elections, rendered it very difficult to secure business, but notwithstanding this great impediment, the Company's record for the year shows a large increase over all previous years. The summary of the report for 1896, as given above, is well worth reading. It represents a good year's work and denotes prosperity and a healthy growth.

The total income for the year amounted to \$1,886,258, an increase of \$358,203.91 over the previous twelve months.

A splendid addition has been made to the assets, which now amount to **\$6,388,144.66**. The increase for the year is \$1,022,374.13—a remarkable showing indeed.

The surplus over all liabilities is \$345,108.65. The valuation of all policies is now made on the Hm. four per cent. basis, instead of four and one-half, (as authorized by the Government) thus increasing reserve on policies by \$1,198,184.44.

The death rate was again below the expectation, which goes to prove that the management has shown great care in the selection of risks.



HEAD OFFICE
Sun Life Assurance Company of Canada,
MONTREAL, QUEBEC.