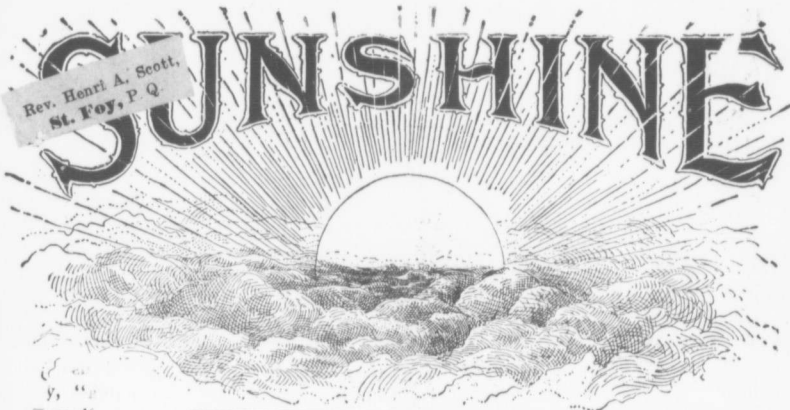


Rev. Henri A. Scott,
St. Foy, P. Q.

SUNSHINE



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MONTREAL.

OCTOBER,
1899.

In this Number.

"At the Door."

A Message to Garcia.—(In Part.)

Queen Victoria's Charmed Life.

List of Defunct Assessment Assurance
Companies.

The Romance of Aluminum.

At What Age is Man Strongest?

An appreciation from China of the SUN
LIFE Assurance Company of Canada.

And other interesting matter.

I thought myself indeed secure,
To bolt the door, so firm the lock ;
But lo ! he toddling comes to lure
My parent ear with timorous knock.

My heart were stone could it withstand
The sweetness of my baby's plea—
That timorous, baby knocking, and
" Please let me in,—its only me."

I threw aside the unfinished book,
Regardless of its tempting charms,
And opening wide the door, I took
My laughing darling in my arms.

Who knows but in eternity,
I, like a truant child shall wait
The glories of a life to be,
Beyond the Heavenly Father's gate?

And will that Heavenly Father heed
The truant's supplicating cry,
And at the outer door I plead,
" 'Tis I, O Father ! only I."?

—Eugene Field.

A Message to Garcia.

Seldom has a magazine article gripped public favor as the sketch by Elbert Hubbard, Editor of "The Philistine," entitled "A Message to Garcia," has.

General Passenger Agent Daniels of the New York Central pronounced it one of the best things he ever read, and backed up his opinion by ordering one million copies for free distribution. The message it contains is old—that the man who is willing to faithfully discharge the duties assigned to him by his superior is the man that is wanted and is advanced. A part of the article is here given.

"In all this Cuban business there is one man stands out on the horizon of my memory like Mars at perihelion.

When war broke out between Spain and the United States, it was very necessary to communicate quickly with the leader of the insurgents. Garcia was somewhere in the mountain fastnesses of Cuba—no one knew where. No mail nor telegraph message could reach him. The President must secure his co-operation, and quickly.

What to do!

Some one said to the President, "There's a fellow by the name of Rowan will find Garcia for you, if anybody can.

Rowan was sent for and given a letter to be delivered to Garcia. How "the fellow by the name of Rowan" took the letter, sealed it up in an oil-skin pouch, strapped it over his heart, in four days landed by night off the coast of Cuba from an open boat, disappeared into the jungle and in three weeks came out on the other side of the Island, having traversed a hostile country on foot, and delivered his letter to Garcia, are things I have no special desire now to tell in detail.

The point I wish to make is this: McKinley gave Rowan a letter to be delivered to Garcia; Rowan took the letter

and did not ask, "Where is he at?" By the Stars! there is a man whose form should be cast in deathless bronze and the statue placed in every college of the land. It is not book-learning young men need, nor instruction about this and that, but a stiffening of the vertebræ which will cause them to be loyal to a trust, to act promptly, concentrate their energies: do the thing—"Carry a message to Garcia!"

General Garcia is dead now, but there are other Garcias.

No man, who has endeavored to carry out an enterprise where many hands were needed, but has been well nigh defeated at times by the imbecility of the average man—the inability or unwillingness to concentrate on a thing and do it.

Slipshod assistance, foolish inattention, dowdy indifference, and half-hearted work seem the rule; and no man succeeds, unless by hook or crook, or threat, he forces or bribes other men to assist him; or mayhap, God in His goodness performs a miracle, and sends him an Angel of Light for an assistant. You, reader, put this matter to a test: You are sitting now in your office—six clerks are within call. Summon any one and make this request: "Please look in the encyclopedia and make a brief memorandum for me concerning the life of Correggio."

Will the clerk quietly say, "Yes sir," and go do the task?

On your life he will not. He will look at you out of a fishy eye and ask one or more of the following questions:

Who was he?

Which encyclopedia?

Where is the encyclopedia?

Was I hired for that?

Don't you mean Bismarck?

What's the matter with Charlie doing it?

Is he dead?

Is there any hurry?

Shan't I bring you the book and let you look it up yourself?

What do you want to know for?

And I will lay you ten to one that after you have answered the questions, and explained how to find the information, and why you want it, the clerk will go off and get one of the other clerks to help him try to find Garcia—and then come back and tell you there is no such man. Of course I may lose my bet. but according to the Law of Average, I will not.

Now if you are wise you will not bother to explain to your "assistant" that Correggio is indexed under the C's not in the K's, but you will smile sweetly and say, "Never mind," and go look it up yourself.

And this incapacity for independent action, this moral stupidity, this infirmity of the will, this unwillingness to cheerfully catch hold and lift, are the things that put pure Socialism so far into the future. If men will not act for themselves, what will they do when the benefit of their effort is for all?"

* * * *

"My heart goes out to the man who does his work when the "boss" is away as well as when he is at home. And the man who, when given a letter for Garcia, quietly takes the missive without asking any idiotic questions, and with no lurking intention of chucking it into the nearest sewer, or of doing aught else but deliver it, never gets "laid off," nor has to go on a strike for higher wages. Civilization is one long anxious search for just such individuals. Anything such a man asks shall be granted; his kind is so rare that no employer can afford to let him go. He is wanted in every city, town, and village—in every office, shop, store and factory. The world cries out for such: he is needed, and needed badly—the man who can carry a message to Garcia."

Visitor—Good morning, my boy, can I see the donkey that is advertised for sale? Boy calls upstairs, "Father your wanted."

No Investment as Safe.

There is no investment as safe as sound life assurance, says the London Insurance Journal. It calls only for a small yearly outlay, whereas all other investments call for the output of large sums of money. It also differs from all other investments in this particular, that when death comes to the holder of any other security, that investment is apt to depreciate, and instead of paying the full face value, as a rule, shows a decided loss; whereas, when death comes to the holder of a sound life assurance policy, the face value of such security becomes at once payable on completed proofs of death.

✽

The majority of men appreciate and acknowledge the value and true wisdom of life assurance, yet put off "to a more convenient season" the duty they owe to themselves and to those whom they love, by not ranking themselves among the great army of the thoughtful assured. To be sure, assurance is vastly spreading. For it is capable of infinitely greater expansion.

John Wanamaker says: "Life assurance is one of the best forms of investment, because it gives, after one deposit, an instant guarantee to a much larger amount than the deposit." Mr. Wanamaker practices that which he preaches.

You do not have to die to win at assurance in these days, says the Insurance Press. Take out an endowment, take care of your health, live and take your money. If you die your wife wins. Nothing out of the way with that scheme.

A somewhat weather beaten tramp, being asked what was the matter with his coat, replied: "Insomnia; it hasn't had a nap in ten years."

Queen Victoria's Charmed Life.



CONTRARY to general belief, the Queen has experienced many dangers, and it is questionable if there is any lady living at the present time who has had as many and as varied escapes from death as Her Majesty.

From her babyhood upwards her life has been constantly imperiled. When only six months of age she escaped death almost by a miracle.

Her parents, the Duke and Duchess of Kent, had taken the royal child to Sidmouth, Devonshire, for change of air.

A boy shooting sparrows accidentally discharged his gun opposite a window at which a nurse, holding the infant in her arms, was standing, and the nurse's sleeve was riddled with the shot.

The glass was completely shattered, but both the nurse and the baby princess escaped injury.

SAVED BY AN IRISH SOLDIER.

Four years afterwards the princess' life was saved by an Irish soldier. The pony carriage in which she was driving upset, and would have fallen on her had it not been for the promptness with which a soldier, who was passing by, seized the little girl's white frock and tossed her up into his arms.

Curiously enough the soldier was not aware until 54 years had passed, that the child whose life he had saved, had grown up to be the Queen of England.

SEVEN ATTEMPTS TO TAKE HER MAJESTY'S LIFE.

No fewer than seven attempts have been made upon Her Majesty's life, but with the exception of a slight wound on her cheek, she escaped scathless from all these dastardly attacks.

A short time after her marriage an insane pot-boy named Oxford fired twice at the Queen in Hyde Park.

Two years afterwards, as the Queen and Prince Albert were driving home from church, the Prince Consort saw a man present a pistol and fire point blank at Her Majesty. The weapon, fortunately, flashed in the pan.

The next day the same man, a fellow named Francis, again fired at the Queen. This time he was captured, tried for high treason, and sentenced to death, but by royal command his sentence was commuted to transportation for life.

The very day the royal clemency was made known, a deformed lad named Bean attempted to take Her Majesty's life.

Seven years afterwards a man named Hamilton fired at the Queen, and the next year an ex-captain of the Hussars named Pate, cut open Her Majesty's face with a blow from a stick.

In 1872, a lad named O'Connor was prevented from firing at the Queen by the late John Brown, and ten years later a man named Maclean fired at Her Majesty as she was entering her carriage at Windsor station.

IN A RUNAWAY.

Soon after the coronation, when Her Majesty was driving with her mother near Highgate hill, the horses took fright.

They were stopped by a publican, who, when asked to name his reward, said, "permission to put the Queen's arms on my sign."

Next day he received the present of a pocketbook from Her Majesty, of which he laconically observed that "it was heavy, very heavy."

The Queen was also in peril of her life by a carriage accident in Scotland, and twice has been in imminent danger at sea.

IN PERIL BY SEA.

When a girl of fourteen, during a yachting excursion, she was dragged from under a falling mainmast by a pilot named Saunders, and so saved from death.

Forty-two years after this the royal yacht collided with a vessel named the Mistletoe, and two people were drowned within sight of the Queen.

Her Majesty was in a railway collision in 1856.

In all these trying experiences the Queen maintained her self-possession; and she herself has observed that one thought on such occasions has been the regret at leaving certain duties in which she was then engaged unfulfilled.

How about that assurance policy you promised yourself long, long ago? Perhaps you are waiting until your ship comes in. The very fact that you have a thought about the payment of the premium is evidence that you are the very man that should be assured. If your earning power should stop—how would your family get along?

This is a serious question that should be seriously met.

Proof that He Was Not Two-Faced.

The Rev. Sam Jones, the Georgia evangelist, was holding a series of meetings at a church whose pastor was noted for his lack of good looks.

One evening at a revival service, as he was talking about the sin of hypocrisy and duplicity, he—in a sudden gleam of characteristic humor—turned round to the pastor, sitting in the pulpit behind him, and said, amid a whirlwind of laughter:

"Well John, your congregation can never accuse you of being a two-faced man, can they? For the Lord knows that if you had another face you'd certainly wear it, wouldn't you?"

The Romance of Aluminum.

It is related by Pliny that during the reign of Tiberius (14 A.D. to 37 A.D.), a worker in metals appeared at the palace and showed a beautiful cup made of white metal that shone like silver, says Aluminum and Electrolysis.

When the artificer was presenting it to the Emperor, he purposely dropped it on the floor of the chamber. The goblet was so bruised by the fall that it seemed to be irretrievably injured; but the workman took his hammer, and in the presence of the Court repaired the damage without delay.

It was evident that this metal was not silver, though it had almost the same brilliancy, besides being much more ductile and considerably lighter. The Emperor questioned the artificer closely, and learned from him that he had extracted the metal from an argillaceous earth,—probably the clay known to modern chemists as alumina. Tiberius then asked if any one beside himself knew the process, and received the proud reply that the secret was known only to himself and Jupiter.

This answer was sufficient. The Emperor had reflected that if it were possible to obtain this metal from so common a substance as clay, the value of gold and silver would be greatly reduced, so he determined to avert such a lamentable catastrophe. He caused the workshops of the discoverer to be wholly destroyed, and the luckless artificer was seized and decapitated, so that his secret might perish with him.

Men do not treat other matters of business as carelessly as they do life assurance. Their property they wisely protect, but their own earning power—that may at any time cease—they too often seem to care nothing about. Their first consideration should be the protection of those dependent upon them.

How it Not Done.

A Vermonter writes to ask the N. Y. Independent that they will kindly explain "how it is that the Independent Order of Foresters can sell life assurance to its members, safe and sure, for so much less than reliable stock companies do." He has for thirty years carried policies in an old line company, trusting the statement of the agent that lower rates could not be obtained, and now he encloses the red cover of a publication of the order, and wants to know the secret.

The agent was right. The explanation of how the assessment societies furnish life assurance so cheaply is that they do not furnish it—they only promise to. If a man is allowed to deliver coal by the hundred-weight instead of by the promised ton, he can agree for a cut rate, or if he can take advance orders, with the cash, for delivery some years hence, with the reserved privilege of breaking as soon as delivery becomes too difficult, of course he can accept any rates which please people that consider price above everything else.

Regular and established life assurance companies make contracts, then last to meet them, and do meet them; irresponsible assessment societies collect anything they can get, promise anything that pleases, last while they can, and collapse when they must. To charge enough for life assurance is to comply with the first condition of ability to deliver, but then it cannot be cheap; to not charge enough makes delivery and endurance impossible, and is cheap only for the early dying.

The rate table on the slip sent offers \$1,000 assurance, at age 35, for 78 cents a month. It is simple and easy to furnish term assurance, for a few years, at nine or ten dollars per \$1,000; it is im-

possible to do so during the full term of human life. We have been over this ground and have pointed out the impossibility more times than we dare to say, but since this inquiry has not been made of us in perhaps a couple of years past, we will point it out once more. If a thousand men aged 35 are assembled, a million of dollars will be required in order to pay \$1,000 to the heirs of each, and if they pay in \$10 annually each, it will take just a century to accumulate the needed million. It is quite true that this makes no allowance for "the magical power of compound interest;" but no account is taken, also, of expenses and of the important fact that the deaths of the 1,000 will be strung all along the term, from the first day of the contract till the last survivor is gone.

A Little Bird With a Big Voice.

At dusk, in the wilds of the gloomy Brazilian forest, you will think it strange to hear the clink of a hammer on an anvil. You would imagine, says Our Animal Friends, that you were approaching some settlement, and the picture of the ruddy glow of the forge would come up before your eyes. But if your guide were a native, he would tell you that the sound was made by a campanero, as they call it, although to foreigners it is known as the anvil bird.

This bird is a little larger than a thrush. The plumage is perfectly white; the eyes are of a pale gray color, and the naked throat and skin around the eyes are of a fine bright green, while its more northerly relative is orange and black, very much like our oriole.

It is generally in the early part of the day that the campanero sends forth the wonderful note that can be distinctly heard at a distance of three miles.



OUTING GROUP, 1896.
OFFICERS AND REPRESENTATIVES
SUN LIFE ASSURANCE COMPANY OF CANADA
MUSKOKA, ONT.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

A. M. MacKAY, Editor.

Mission of Life Assurance.

It is estimated that about \$125,000,000 was paid in death and endowment claims by the standard life assurance companies of the country last year.

It is hardly possible that any like sum of money could have been disbursed where greater downright value would have inured to the recipients, says the Underwriter.

The money went straight to the persons for whom it was intended, with no delays, no protesting or waiting for the operation of wearisome legal machinery.

Most of it was paid within a fortnight from the time its several portions became due, and practically all within a month or two from the death of the several policy holders.

Where the families were poor, poverty was estopped from further domination; where there was a competence, ready cash was thus made available to perpetuate that competence.

There are few families into which money promptly at hand is not welcome and even needed just after the head has been removed by death, and it is the unique function of life assurance to meet this need quickly and surely.

Life assurance may have its faults, but if so, they are the faults of method and not of system, and are easily lost sight of in the beneficence and practical excellence of its workings as a whole.

The Sun Life of Canada has paid to policyholders to 31st December, 1898,

5 Millions 126,621 Dollars.

Young Man, Save a Little.

"If I had not saved to pay my Endowment assurance premium, I would to-day be no richer, but minus the amount my policy stands for." Young man, that sounds as if you might have said it yourself? It is the testimony of thousands and it is a fact.

It is so easy to spend money that the average young man will not save unless he is compelled to provide for the premium when it becomes due.

All young men intend to save some time or other—they forget that saving is largely a matter of habit.

An investment of a small amount each year in an Endowment policy will bring good results and aid the young man financially and in many other ways.

Better try it, or rather, do it.

A Policyholders' Company.

The Sun Life Assurance Company of Canada is preeminently a policyholders' company.

Their first concern is the policyholders' protection, first as regards security, but also secondly as regards profits. To lock up a company's funds by *unnecessarily* raising the standard of liabilities is an injustice to the assured members. This motive prompted the strong stand taken by its officers at Ottawa recently in connection with the Assurance Act, a part of which was directly opposed to the best interests of the policyholder.

The Sun Life of Canada believes that an assurance company should stand between anything and everything that in any way would lessen the profits the policyholder should receive.

Some Companies—no names mentioned—seem to care very little whether the policyholder is protected or not.

The Sun Life of Canada took the stand it did because it believes, in the interests of right, it could do nothing else. It is a pleasure to know that the people are with us in this matter.

At What Age is Man Strongest?

The muscles, in common with all the organs of the body, have their stages of development and decline, says the Strand Magazine. Our physical strength increases up to a certain age and then decreases. Tests of the strength of several thousands of people have been made by means of a dynamometer (strength measurer), and the following are given as the average figures for the white race:

The "lifting power" of a youth of seventeen years is 280 pounds. In his twentieth year this increases to 320 pounds, and in the thirtieth and thirty-first years it reaches its height, 356 pounds. At the end of the thirty-first year the strength begins to decline, very slowly at first.

By the fortieth year it has decreased eight pounds, and this diminution continues at a slightly increasing rate until the fiftieth year is reached, when the figure is 330 pounds.

After this period the strength fails more and more rapidly, until the weakness of old age is reached. It is not possible to give accurate statistics of the decline of strength after the fiftieth year, as it varies to a large extent in different individuals.

Two centuries ago thirty merchants whose ships were at sea met in Lloyds' Coffee House in London and solemnly covenanted that he whose vessel might be wrecked should suffer no loss.

Several thousand men have banded themselves together in the Sun Life of Canada and have likewise pledged to bear one another's burdens.

Life assurance, apart from its many attractive features, is a duty that every man owes those whom he is bound to protect.

Defunct Canadian Assessment Assurance Societies.

Medical Men's Mutual.
Telegraphers' Mutual of Ontario.
Equity Life Reserve Fund.
Tontine Mutual Benefit Association.
Toronto Life and Accident Association.
Reserve Fund Accident Association.
Provincial Life and Live Stock Association.
Dominion Mutual Benefit.
Canadian Educational Endowment.
Canadian Order of the Knights of the Maccabees.
Lion Life and Provident.
Canadian Relief Society.
Canadian Mutual Aid.
Good Templars Benefit Association.
Septennial Benevolent Society.
London Mutual Benevolent Association.
Provident Association of America.
Equitable Provident Society.
British North America Benevolent Association.
Dominion Masonic Benevolent Association.
London Masonic Mutual Benevolent Association.
Mutual Marriage Aid.
Canadian Legion of Honor.
Ottawa Valley Provident and Life Association.
Kingston Masonic Mutual Benefit Association.
Canadian Royal Benefit Society.
Industrial Union of British North America.
Dominion Provident Endowment.
Provincial Provident Institution.
Provincial Mutual Association of Canada.
New Brunswick Aid Life Association.
Mutual Relief Society of N.S.
Select Knights of Canada.
Colonial Mutual Life Association.

The above at first glance looks like poetry—but there's more truth than poetry in it. The moral is: Keep clear of assessment Assurance (?) societies, for evidently death is on their track.

The letters of thanks which appear in *Sunshine* from time to time, speak loudly to those who carry no assurance.

If the neglectful ones would read these letters and just think a little, the Sun Life of Canada would have many thousands more added to its assurance in force before the close of the year.

Her Two Boys.

It was on a Michigan Central train the other day. A tall, fine-looking young man and a handsomely dressed woman sat just in front of a plainly dressed, sweet-faced lady of perhaps seventy years. Once in a while—pretty often—the man turned and made some remark to the elderly woman, whom he called mother, and whose eyes showed that she was proud and fond of her son. The younger woman, his wife, seemed somewhat less cordial; but she, too, once in a while, turned and dropped a word or two into the conversation.

By-and-by the porter announced that dinner was ready in the dining-car, and the young man said:

"Well, mother, Emma and I will go now and get a dinner. You know she needs something warm. You have brought your luncheon, and I'll send you a cup of tea."

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After the couple had gone, "mother" sat looking out of the window in deep thought, apparently and perhaps not altogether happy. Finally she reached under the seat, and brought out a little worn, black basket, and began fingering the ribbon with which it was tied.

Just then the train stopped at a station, the door was flung open, and a cheery faced man stepped inside. He looked eagerly up and down the car, and his glance fell upon the old lady. "Mother!" he cried.

"John, my John!" answered the lady, and the two were clasped in a loving embrace.

"Where are Frank and Emma?" he demanded after a few moments.

"They have gone into the dining-car. Emma isn't strong, you know, and has to have a hot dinner."

This last remark she repeated in answer to a curious look in John's eyes.

"And you didn't want any dinner, I suppose?" His eyes fell upon the basket. He mustn't hurt his mother's feelings, and he checked himself.

"Aren't you glad to see me?" he said. "Aren't you surprised? I found I could meet you here instead of waiting until you reached Chicago. And say, mother, isn't that the same basket that Frank and I used to carry to school? Yes, I thought so."

By this time there was a smile on the mother's face.

"Well," said John, "I'm pretty hungry. Suppose we keep this for supper, and you come with me and get a hot dinner. No; no excuses."

As they left they met the other couple.

"Hello, John! Where did you come from?"

"How do you do, Emma? Mother and I are just going to dinner."

At Chicago the people who had seen all this saw a handsome young man, with a little black basket on his arm, tenderly assisting a sweet-faced old lady through the crowd to a carriage. As for the other couple, nobody had any eyes for them.—Chicago Tribune.

A Scotchman living in San Francisco tells this story of Irish wit in a paper of that city; As Sir Walter Scott was riding with a friend near Abbotsford, he came to a field gate, which an Irish beggar, who happened to be near, opened for him. Sir Walter was desirous of rewarding him by the present of a sixpence; but he found that he had not so small a coin in his purse. "Here, my good fellow," said he, "here is a shilling for you; but mind, you owe me a sixpence." "God bless your honor!" exclaimed the Irishman; "may your honor live till I pay you."

Schoolmaster (entering boys' dormitory)—What are you doing out of bed this time of night, Murphy? Murphy—Oh, sorr, I got out to tuck meself in.

Our Outing

(BY ONE WHO WAS THERE.)

A yearly outing is now regarded as an annual occurrence with the Sun Life of Canada, and as this article deals with the recent 1899 gathering, the significance of the heading will be quite apparent. Previous outings were held at Stony Lake, the Thousand Islands and Lake Memphremagog.

This year's choice was the famous Muskoka Lake District. The object of these annual gatherings is to make the widely scattered representatives of the Company mutually acquainted with each other and with the officers at headquarters. The time is spent partly in social intercourse and enjoyment, and partly in discussion and interchange of views on the points which arise in connection with the Company's business. The value of these outings, even from the standpoint of bare dollars and cents, has been amply proved by experience, for those who are privileged to attend return to their respective fields possessed of information which they could hardly otherwise obtain, and full to the brim of enthusiasm and *esprit de corps*. But I must stop this introduction and get down to business.

August 22nd to 24th were the dates fixed, and the objective point the Muskoka Lake section. Representatives from the United States and the various Provinces of the Dominion united into one company at Muskoka wharf on Tuesday p.m.

One of the splendid steamers that ply among the "Highlands of Ontario" being in waiting, all aboard was sounded, when "meeting and greeting" was in order until the "dinner call" made a scatteration. Did they eat? Didn't they! I'm told the hungry man from Eastern Ontario, not satisfied with "a good, square" at Madawaska, planted himself down with

the rest on the steamer, and did not realize until nearly finished, that he was dining twice. How's that for Ottawa Valley capacity? Or was it due to Muskoka air?

But the sail from Muskoka wharf to Port Sandfield, our rendezvous!! It is one of the many sections of panoramic beauty in which Canada abounds. It must be seen to be appreciated. It cannot be adequately described. One of the most concisely expressive terms I have ever read was that used by Lady Macdonald, when she made her celebrated trip during the construction of that great national highway, the C.P.R. Seated on the cowcatcher of one of the great mogul engines, the better to gaze on the varied scenes around her, she described the view as "poetically picturesque." The term can truly be applied to Muskoka section. Towering tree-capped mountains; bold, rocky elevation; broad expanse of island-dotted lake or narrow serpentine stream, each following the other in kaleidoscopic succession, all combine to stir the poetry of our beings to its very depths, while over us steals a feeling of such true devotion that we seem to join with all nature in one grand anthem, whose ever-swelling chorus proclaims in majesty and beauty "the Hand that made us is Divine."

We arrive in due course at that beauty spot, Port Sandfield. Nature has done much for this place. Tea over, we assemble in the large hall for a reception by the President and Secretary, followed by an impromptu concert. A good one it was, too.

Next morning, Wednesday, a long line of fishing boats in tow of a steam launch might be seen going off for a day's angling. Two in a boat with Indian guide, tackle and lunch. Much interest centered in this sport as three prizes were obtainable. Talk about fun, frolic, and fish stories!!

The recollection of them sets me off again. Wednesday evening was spent chiefly in conversation of a business character,—comparing notes, giving and receiving counsel, and generally getting pointers in reference to our common work.

Thursday's sail among the lakes is stored away in memory's cupboard, to be often recalled with pleasant recollection. The enchanting scenery through which we passed was only excelled by the "beauties of nature," who so graciously honored us with their presence. So says one who is an acknowledged authority on the subject, and we take it for Grant(ed) that such was indeed the case. Anyway, "Good-bye, Ladies," was sung with much feeling when our kind lady friends left us. I was almost forgetting. We had our pictures taken twice. I'll bank on the first shot, because our President "posed" us and the ladies were in the group.

Possibly the interest of the outing centered in the business meeting held on our return from Thursday's sail. It lasted about two hours, and was an agents' meeting in every sense.

Thursday evening witnessed another excellent impromptu concert, in which Tuesday night's reputation was fully sustained. During the programme the fishing prizes were presented by friend McGregor, of London. The scorers were, 1st, for largest catch, T. R. Raitt, New Jersey; 2nd, heaviest fish, W. Peck, Windsor; 3rd, booby prize. We'll just grant that the Scotchman, beg pardon, the Highlandman, won this, but I'm told that he wouldna' care to hae me mak' his name public.

Friday, a.m., we boarded the steamer again for Muskoka wharf, where, after the singing of "Auld Lang Syne," "God Save the Queen," and "America," we boarded our respective trains. The party going by way of Toronto was looked after by the President, while the Secretary,

charmed with the reports he had heard of the Parry Sound scenery, accompanied the Ottawa party by that remarkably picturesque route.

And so the great event has come and gone.



Great credit is due to H. A. White, Hamilton District Manager, who so ably carried out the details of arrangement. Sorry we cannot say there was no cloud of regret, but there was one,—the absence of our Superintendent of Agencies from indisposition. This caused general comment, and our feelings were transmitted to Mr. Tory by special wire. How shall we close this article? With the words, Happy to meet; sorry to part; happy to meet again!

Where?

KINGSTON, JA., Aug. 23rd, 1899.

GERALD A. MORIS, ESQ.,
Agent Sun Life Assurance Co. of Canada,
Kingston, Jamaica.

DEAR SIR,

I beg to thank the Company you represent in this Island for the prompt settlement of claim under policy No. 52242, on the life of my late husband, Francis White Brooks, and also to express my appreciation for the help given by you in completing the necessary papers for claiming the amount, which caused me very little trouble and no expense whatever.

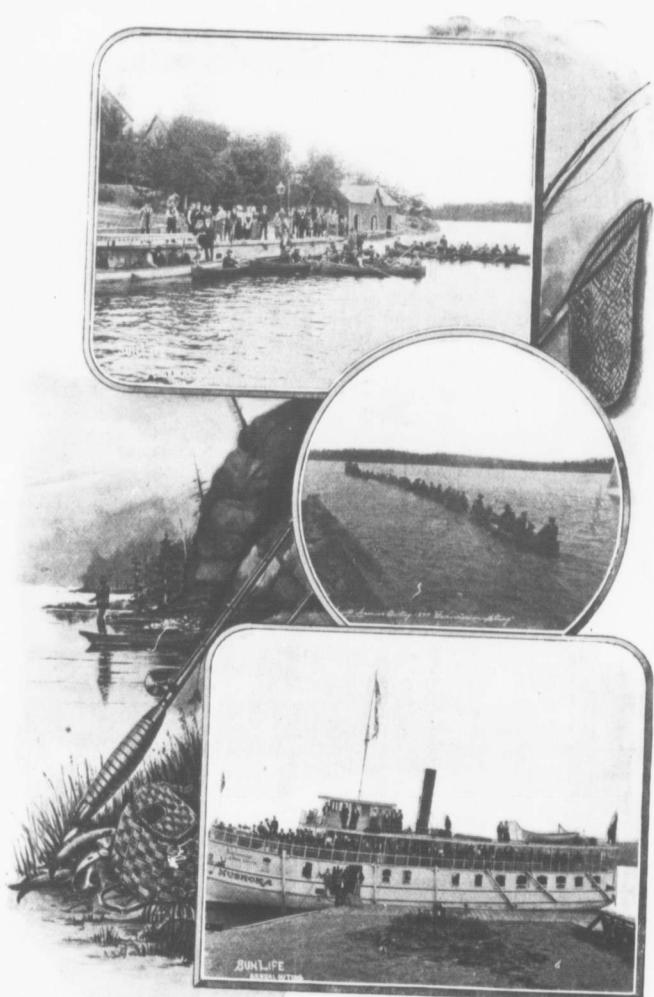
Wishing the Sun Life of Canada continued prosperity,

Yours truly,

DOROTHY HALL BROOKS.

"What did Colonel Stillwell say about the brandied peaches we sent him to cheer his convalescence?" "He said he was afraid he wasn't strong enough to eat the fruit," replied the little girl, "but that he appreciated the spirit in which it was sent."

If men would only be thoughtful and look at Life Assurance as those dependent upon them would look at it—were they gone, they would seek out the assurance agent instead of the agent seeking out them.



"The time is spent partly in Social Intercourse and Enjoyment and partly in discussion and Interchange of Views."

OUTING SNAP-SHOTS.

"Next morning a long line of fishing boats in tow of a steam launch might be seen going off for a day's angling."

"One of the splendid Steamers that ply among the 'Highlands of Ontario' that conveyed the party."

As Others
See Us.

In a cleverly written article on "Life Insurance in China," in the August Insurance Bulletin, the Sun Life of Canada receives cordial reference. The article is presumably from the pen of Mr. J. A. Wattie, Managing Director of "The China Mutual Life Insurance Company," and The Sun Life of Canada appreciates the friendly spirit in which it is referred to.

It says: "Canada should certainly be proud of two of its institutions—that is, the Sun Life Assurance Company of Canada, and the Canadian Pacific Railway and Steamship Company. I speak of the Sun Life first, because that Company is really better known than the C. P. R., and I really and truly believe has done more to advertise Canada than anything in the world. Go where you will, you will meet people who say, 'Oh yes, I know the Sun Life of Canada.' Talk to a Chinaman about Canada and he will ask you if it is near Hong Kong or Peking, but talk to him about the Sun Life of Canada, or 'Yung Ming,' the Chinese name, 'Oh, yes, I savee.'" When the Queen is giving honors to Canadians, as she gives each birthday, for advertising Canada, no man in the world deserves that honor more than President Macaulay. If the honors are given to the man who has made the most money out of Canada, then he should not have it. But if it is given to the man who has done the most good to Canada—has made Canada better known than any other man in the world—then that honor certainly belongs to R. Macaulay of the Sun Life of Canada, and to no other.

"The Bank of Montreal is not so well known here as the Sun Life of Canada—I do not speak of this particular part, but of the whole East. I am conducting a rival company now, but nevertheless I feel proud that I began my career with a

company that has done so much for Canada."

To which the Insurance Bulletin adds:

"This is a glowing tribute, and shows that the meritorious services of the Sun Life of Canada, in making Canada favorably known abroad are recognized, and that Mr. Wattie, though a rival, has large respect and esteem for his old company and its president. President Macaulay, though he is not, in our opinion, the sort of man who cares much for either personal praise or censure, should be gratified to know that the Company he has constructed is looked upon in that light."

ST. JOHNS, P. Q., Aug. 21st, 1899.

MR. C. H. BEAUCHEMIN,

Agent for the Sun Life Assurance Co. of Canada,
St. Johns.

DEAR SIR,

I am particularly indebted to the Sun Life Assurance Co. for the prompt manner in which my claim was settled after the death of my late regretted wife, Albiana Benoit, and in justice I owe the Company many thanks.

Kindly convey to the Company my high appreciation of their action in the matter, and believe me, sir,

Very faithfully yours,

L. A. GOSSELIN.

"Dere's always bound to be kickers," exclaimed Meandering Mike. "Did you ever know a time when de people agreed unanimously dat dey had the right man in de right place?" "On'y once," replied Plodding Pety. "I was bein' put into jail on de occasion."

Habit.

"Habit" is hard to remove. If you take away the first letter, "a bit" is left. If you take away another letter, you still have a "bit" left. While if you take off another the whole of "it" remains. If you remove another it is not "t" totally used up. All of which goes to show that if you wish to get rid of a bad habit you must shake it off altogether.

"Do it
Aden."

There's a cute little lad, with jolly black
eyes,

Who meets me each night with a smile ;
Then throwing off care I turn young once
again

And strive to amuse him a while.
It's some trick that's new, or some story
maybe,

That makes him laugh hearty, and then
His big, chubby face he turns upward to
mine,
And says to me, "do it aden."

We romp in the grass when the summer
sun shines,

We play where the butterflies dwell ;
He calls me his "horsie" and drives me
about,

Though I don't behave very well ;
The worse I "act up" the more laughing
does he—

I'll turn a big summerset, then
He'll cry "whoa ! whoa ! and whip me a
bit,

Then say to me "do it aden."

The winter days see him as frolicsome
still ;

His play-yard each room of our home :
I'll find him at night with his face to the
pane,

"Just waitin' for papa to come."
I enter the hall, he's caught up for a kiss,
With a ride to the ceiling ; and then
As soon as he touches the floor, he looks up,
And says to me "do it aden."

L'Envoi.

The years how they come !—the years how
they go !

Our babies will soon be our men,
And we'll have grown old, yet I venture
we'll love

The echoes of "do it aden."

Joel R. Clements.

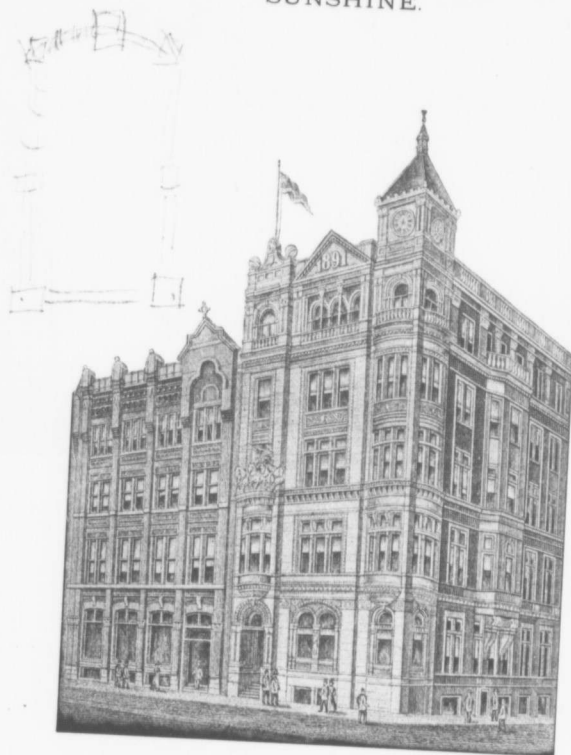
The *Ram's Horn* says : "Occasionally
you find a man who pays his church sub-
scription as a premium on an insurance
policy." This is a little obscure, but
there is nothing obscure about the fact
that a life assurance policy is a good thing
or a church member to leave behind him.

The Progress of

The Sun Life Assurance Company of Canada,

1873 - 1898.

YEAR.	INCOME.	ASSETS.	ASSURANCES IN FORCE.
1873 .. \$	51,574 26 .. \$	129,959 97 .. \$	1,514,300 00
1878 ..	126,635 63 ..	349,525 60 ..	3,369,683 43
1883 ..	274,865 50 ..	735,940 10 ..	6,779,565 74
1888 ..	525,273 58 ..	1,536,816 21 ..	11,931,316 21
1893 ..	1,240,483 12 ..	4,001,776 90 ..	27,799,756 51
1898 ..	2,327,913 60 ..	8,231,911 81 ..	49,693,405 65



The Sun Life Assurance Company of Canada.

HEAD OFFICE, - - MONTREAL.

Directors.

R. MACAULAY, Esq., President and Managing Director.

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

S. H. EWING, ESQ.

MURDOCH MCKENZIE, ESQ.

JAMES TASKER, ESQ.

ALEX. MACPHERSON, ESQ.

J. P. CLEGHORN, ESQ.

T. B. MACAULAY, ESQ.

JOHN REDPATH DOUGALL, ESQ.

Chief Medical Officer.

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

Secretary and Actuary.

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

Superintendent of Agencies.

JAMES C. TORV.