

# SUNSHINE

Rev. L. D. S. Blondir,  
Martindale, P. Q.



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PHOTO BY A. S. DRESER.

A WINTER ROAD.

### JUDGE KOWN'S OPINION OF LIFE ASSURANCE.

As man is the highest attainable form of life, the finished product in the evolution of the life germ, or principle, so assurance, as applied to the lives of human beings, is the highest type of development attainable in the evolution of the principle of assurance. Other assurance has to do only with property, the product, the creation of man, which, injured, may be repaired; lost, may be restored; destroyed, may be recreated. Life assurance has to do with man himself, the creator, the maker of much of the property insured, and whose brain or hand is necessary to render any form of property useful or profitable. Life assurance provides for the care or support of man when old age has impaired his physical strength, and benumbed his mental faculties. It indemnifies those who are entitled to the services of the life assured, to the results of the brain and hand, for the loss occasioned by death. Other insurance undertakes to indemnify against risks and hazards which may never occasion loss; against loss or damage which may never be sustained.

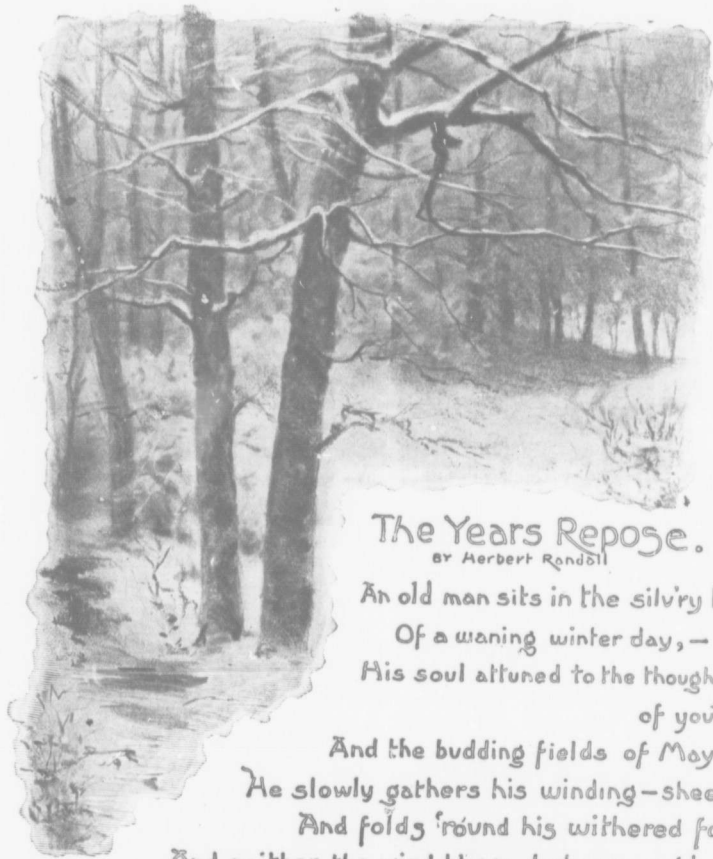
Life assurance indemnifies for a loss sure to come, and undertakes to provide, so far as money is capable of doing it, a substitute for the earning power gone. It cannot and does not undertake to compensate for all the loss. The love, the affectionate regard, the tender and sweet caress, the holy communion of mind and thought, are not, cannot, be the subject of life assurance, or of compensation in any degree. But the support, the physical comfort and care, the avails in a pecuniary sense of labor and thought may be continued after death, and are so continued and made available and useful to one's family or dependents by life assurance; and in no other way can the value of one's life to his family and to those dependent upon

him be so safely or surely secured and perpetuated.

Making money and successfully caring for it are two things rarely combined in the same individual. How often it occurs that the brightest business intellect in one direction has no capacity whatever in another, and that the man who can make money easily loses it quite as easily, by reason of the lack of the proper judgment and ability in caring for it. The history of the business men of the world discloses the fact that a very large proportion of them, after years of successful business operations, after having acquired a competency, if not a fortune, meet with reverses, lose the fortune acquired, are unable to carry on the business through which it was earned, or any other, successfully, and are without means of support for themselves or their families, and are often objects of public charity.

The causes which bring about these results we need not discuss; the facts are clearly apparent to every one who has investigated the matter. The intelligent, thoughtful and prudent business man has considered these causes, recognizes these facts, is no longer possessed of overweening confidence in his own ability to prove the exception, but guards his own declining years and insures a comfortable competency for his family in case these misfortunes overtake him, or in case of death which must ultimately overtake him, by some proper form and adequate amount of life assurance.

I confess to as strong a disinclination to the adoption of the views just expressed, to as bitter a prejudice against life assurance and life assurance solicitors for many years, and to as sublime and perfect confidence in my own ability to acquire and manage and invest my acquirements in my own way, and according to my own judgment, and to



## The Years Repose.

BY HERBERT RANDOLL

An old man sits in the silv'ry light  
Of a waning winter day, —  
His soul attuned to the thoughts  
of youth

And the budding fields of May.

He slowly gathers his winding-sheet  
And folds 'round his withered form;  
And neither the wind-blown darkness, cold,  
Nor death on the mournful storm  
Shall vex the dream of his white repose,  
In the peace of his forest-home;  
But he shall awake at a flower's voice,  
Low whispering "Spring is come!"

support, and to provide for the future support of my own family, after my own ideas, and in my own method, as any man possibly could have. I avoided the life assurance solicitor as I would malaria, pestilence, a book agent, a lightning rod peddler, or any other similar nuisance; refused to study or to be enlightened concerning the principles or the practical operations of the subject. But ripening years, wider experience and observation, less confidence in my own wisdom and more faith in the accumulated wisdom and experience of others, led me to a radical change, not only of theory, but of practice, and to the adoption of the views and opinions I have stated.



For more than twenty-five years I have been engaged in the active practice of a profession which has necessarily given reliable knowledge of the private business affairs of many people, during which time I have known of so many cases of failure in business, reverses of fortune, old age, poverty and distress following closely in the wake, and especially during the last ten years have seen so many fortunes melt away like the morning dew, so many unforeseen and unpreventable changes in circumstances, from affluence to poverty; so many families left destitute, or dependent for support only upon charity, the generosity of friends, or their own manual labor, and have also seen and personally known of so many instances where the shattered fortune has been repaired or replaced, old age made comfortable and happy, poverty and distress banished, and the sunshine and happiness which comes from the possession of a comfortable income, break through the gloom of a destitute and stricken family, bringing comfort and joy, by means alone of a reasonable amount of well-placed life assurance, that I have become a firm believer in the wisdom of it as a business principle, and in the salutary, practical good which it accomplishes.

### OUR OWN.

If I had known in the morning  
How wearily all the day  
The words unkind  
Would trouble my mind  
I said when you went away,  
I had been more careful, darling,  
Nor given you needless pain;  
But we vex our own  
With look and tone.  
We can never take back again.  
For though in the quiet evening  
You may give me the kiss of peace,  
Yet it might be  
That never for me  
The pain of the heart should cease.  
How many go forth in the morning  
That never come home at night,  
And hearts have broken,  
For harsh words spoken,  
That sorrow can ne'er set right.  
We have careful thoughts for the stranger,  
And smiles for the sometimes guest,  
But oft for our own  
The bitter tone,  
Though we love our own the best.  
Ah! lips with the curve impatient,  
Ah! brow with that look of scorn;  
'Twere a cruel fate,  
Were the night too late  
To undo the work of the morn.

### PROMPT PAYMENT APPRECIATED.

GREENVILLE, S.C., Jan. 4th, 1899.

MR. J. R. JOHNSTON,  
Manager N. and S. Carolina,  
Raleigh, N.C.

DEAR SIR,  
Your District Agent, Dr. W. P. Addison, has to-day handed me a draft on New York for \$1000, the amount of insurance carried by my late husband under policy No. 70613.

Accept my sincere thanks for the exceedingly prompt manner in which the claim was settled. I have had no trouble or expense whatever.

I cordially recommend the Sun Life Assurance Co. of Canada to any person wanting life assurance.

Yours truly,

MRS. M. D. LATIMORE.

WINTER... ..by Herbert Randall.

The barren branches clasp the sky  
 Within their cold embrace ;  
 I gaze across the dismal stretch  
 Of flowerless, songless space.

O, dear departed summer time,  
 Gone through the Never gates !  
 Thy song repeats itself to me ;  
 Another summer waits.

### HOW A WHALE REVENGED THE DEATH OF HER CALF.

A widely known and feared devil-fish has its head-quarters in the Northern Pacific, mostly along the American coast, especially affecting the Gulf of California. This huge creature is a mammal, one of the great whale family, really a rorqual of medium size and moderate yield of oil. Only the *élite* of the Yankee whalers, dexterous and daring as are all the tribe, can hope to get "to windward" of the diabolically cunning giants whom they abuse with such fluent and frequent flow of picturesque profanity. It is a peculiar characteristic of this animal that it seems ever on the alert, scarcely exposing for one moment its broad back above the sea-surface when rising to spout, and generally travelling, unlike all its congeners, not upon, but a few feet below the water. For this reason, and in this fishery alone, the whalers arm themselves with iron-shafted harpoons, in order to strike with greater force and certainty of direction a whale some distance beneath the surface. A standing order, too, among them is never by any chance to injure a calf while the mother lives, since such an act exposes all and sundry near the spot to imminent and violent death. Neglect of this most necessary precaution, or more probably accident, once brought about a calamity that befell a fleet of thirteen American whaleships which had been engaged in the "bowhead" fishery among the ice-floes of the Arctic Pacific. In order to waste no time, they came south when winter set in, and by common consent rendezvoused in Margarita Bay, Lower California, for a month or two's "devil-fishing."

The whales were exceedingly abundant that season, and all the ships were soon busy with as much blubber as they could manage.

The ease with which the whales were being obtained, however, led to considerable carelessness and forgetfulness of the fact that the whale never changes its habits. One bright morning, about three weeks after the opening of the season, the whole flotilla of fifty-two boats, four from each ship, had been lowered were making their way as rapidly as possible to the outlying parts of the great bay, keeping a bright look-out for "fish." Spreading out fan-wise, they were getting more and more scattered, when about near the centre of the fleet some one suddenly "struck" and got fast to a fish. But hardly had the intimation been given when something very like panic seized upon the crowd. In a moment or two the reason was apparent. From some cause, never definitely known, a harpooner had in striking a large cow whale transfixed her calf at her side with his harpoon, killing it immediately. The mother, having quietly satisfied herself that her offspring was really dead, turned upon her aggressors like a veritable demon of destruction, and, while carefully avoiding exposure of her body to attack, simply spread devastation among the flotilla. Whenever she rose to the surface, it was but for a second, to emit an expiration like the hiss of a lifting safety-valve, and almost always to destroy a boat or complete the destruction of one already hopelessly damaged.

Every blow was dealt with an accuracy and appearance of premeditation that filled the superstitious Portuguese, who formed a good half of the crews, with dismay—the more so that many of them could only guess at the original cause of what was really going on. The speed of the monster was so great that her almost simultaneous appearance at points widely separated made her seem ubiquitous ; and as she gave no chance whatever for a blow, it certainly looked as if all the boats would be destroyed *seriatim*. Not content with dealing one tremendous blow at a boat and reducing it at once to a bundle of loose boards, she renewed her attentions again and again to the wreckage, as if determined that the destruction should be complete. Utter demoralisation had seized even the veterans, and escape was the only thought governing all action. But the distance to shore was great, and the persistence and vigour of the furious leviathan, so far from diminishing, seemed to increase as the terrible work went on. At last two boats did succeed in reaching the beach at a point where it sloped very gradually. The crews had hardly leaped overboard, to run their craft up high and dry, when close behind them in the shallows

foamed and rolled their relentless enemy, just too late to reach them. Out of the large number of well equipped boats that left the ships that morning, only these two escaped undamaged, and the loss of the season's work was irremediable. Over fifty men were badly injured, and six, one of whom was the unhappy origin of the whole trouble, were killed outright. The triumphant avenger of her slain offspring disappeared as silently as she had carried on her deadly warfare, as far as could be known unhurt, and with an accumulated hoard of experience that would, if possible, render her more of a "devil" to any unsuspected whaleman who should hereafter have the misfortune to meet with and attack than she had proved herself to be already. Dejected and crippled, the fleet lost no time in getting away from the spot and fleeing north to San Francisco, there to refit for other and more profitable fishing grounds.

#### BOTH PROTECTION AND INVESTMENT.

SMITH'S FALLS, ONT.

JOHN R. REID, Esq.,

Manager Eastern Ontario.

DEAR SIR,

I beg to acknowledge with thanks receipt of cheque for \$1264.95 from the Sun Life Assurance Co. of Canada to cover policy 15002 on my own life. This amount represents a return of all premiums which I have paid to the Company and \$334.80 besides, or about 4½ per cent. compound interest on my investment. In addition to this, the Company has carried my risk for 13 years for nothing which is very satisfactory.

J. M.

Nero is described by historians as one of the most abandoned and wicked of the Emperors of Rome. One of the indictments against him is that "he fiddled while Rome was burning," which event is regarded as the acme of heartlessness. But are there not too many persons nowadays who copy in a smaller but not unimportant way this sin of Nero's? Doesn't the shiftless farmer who lets his crops fail from neglect do this sort of fiddling? Doesn't everybody, in fact, who sinks into trivialities and dismisses therefore his more serious concerns? To the uncrowned man human life is Rome—his domain to exploit or to ruin. He must be judged by his care of it to the end, and by his best provision for others when the end has come to him. He is a Nero, "fiddling while Rome is burning," if he has neglected an adequate life assurance policy in The Sun Life of Canada.

THE WINTER BROOK.....by Minna Irving.

The shelving shores on either side  
Were smooth with crusted snow,  
And hung with tiny icicles  
Like jewels in a row.  
A net of branches, black and bare,  
Above it met and crossed,  
And every slender twig was twined  
With filaments of frost.

The sunless world for many a mile  
Was bleak and white and chill,  
With snow upon the furrowed field,  
And silence on the hill;  
But still between its frozen banks  
The brooklet danced along,  
And never ceased by night or day  
The music of its song.

For at its heart a living spring  
Sent up its silver spray;  
Like hope within the human breast,  
It kept the ice away.  
And through the winter's bitter cold,  
Its dark and silent hours,  
Yet still its babbling voice foretold  
The coming of the flowers.



There is an old and tender song entitled

Why do Summer Roses fade?

It's a pathetic lyric and melody on the transitoriness of things. Everything passes—naught abides. The life of man, which is the most interesting human matter, has a brevity which is often likened to that of the grass and flowers. To give this life its best fruition, to help to complete its plans, nothing after human effort ceases can compare with Life Assurance, especially if your policy be in so sound a company as The Sun Life of Canada.



"It is better to do well than to say well." It is better to insure for five thousand now than to say you intend to take out a twenty-five-thousand-dollar policy "when business picks up." There is an old Dutch proverb which says: "One 'take this' is better than four 'shall have's.'" One small policy in The Sun Life of Canada, signed, sealed and delivered, is better than four existing only in the nebulousness of the future.



TWIXT PEAK AND CHASM.

# Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY  
OF CANADA.

MONTREAL, FEBRUARY, 1899.

J. MACDONALD OXLEY, *Editor*.

## PARTNERSHIP ASSURANCE.

The death of a partner in an aggressive firm frequently means an immediate lacking of more or less capital at the very time when additional funds would prove very advantageous to purchase the interest of the heirs. Frequently it is the oldest and most experienced partner who dies, and the withdrawal of his brains and the prospective retirement of his capital is likely to encourage competing concerns to make onslaughts on the business of the establishment whose mainstay is gone. The regular old line life assurance companies are paying with such promptitude now, that it is a safe assumption that a death claim can be collected by the surviving partner or partners within two weeks from the assured's demise. The annual premiums involved are, of course, charged to the expense account of the firm and are much less than those who have not investigated the subject would suppose. Few mercantile or manufacturing houses fail to carry fire assurance, and yet the daily chances of partners dying are over a hundred times greater than a serious fire loss. Every man must die, but comparatively few stores or factories burn.

The Sun Life of Canada is prepared to issue partnership policies calculated to meet every contingency of business, and

the importance of firms seriously considering the matter cannot be too strongly emphasized.

## A WISE JUDGMENT.

The words of a Judge carry weight because they are the utterance of one who has had special opportunities for acquiring experience, and arriving at sound, carefully considered conclusions. We therefore take much pleasure in reprinting on another page a portion of the eloquent and forcible address recently made by one of the Judges of the United States upon the important subject of Life Assurance. In the depth of their conviction and warmth of their sincerity these words are memorable, and we earnestly commend their perusal to our readers trusting that in many instances they may prove to be seed falling into good ground, to bear fruit abundantly.

## THE LARGEST SINGLE PREMIUM.

One of the leading life assurance companies of the United States not long ago issued a policy for \$100,000 upon which a single premium of \$84,000 was paid, the policy being on the ten year endowment annual dividend plan, and it has been claimed that this was the largest single premium ever received by a life assurance company. That may be true so far as the American companies are concerned, but it must not be forgotten that The Sun Life of Canada, through its English Branch, received in 1897 a single premium exceeding *one hundred thousand dollars*, and may therefore properly claim to hold the record until something still larger has been reported.

He—Do you know, I think you are a most singular girl. She (cooly)—I assure you it isn't from choice.



### THE AUTOMATIC NON-FORFEITURE PROVISION.

The immense benefits accruing from the Automatic Non-Forfeiture Provision, which is included in every policy issued by The Sun Life of Canada, cannot be better illustrated than by the following summarized statement of its workings during the years 1897-1898:

Within that period no less than 1520 policies, which would otherwise have lapsed, were kept in force by means of this admirable provision. Of these 150 have already been re-instated, 137 have been forfeited, 28 were surrendered, and 6 matured, while 9 became claims, and were paid by the Company, leaving 1190 still enjoying the protection of this provision.

In this connection it gives us much satisfaction to note that the Manager of the Company for Great Britain, in forwarding a fine batch of applications, states that one of them was secured directly through the influence of the Non-Forfeiture story published in the December issue of "Sunshine."



A famous Boston wit is the author of the saying: "Give me the luxuries of life and I will dispense with its necessities." As Life Assurance is one of the things which fall into both these categories, it probably would have headed this list of things desired. It is certainly necessary to be prepared for the worst that can happen in the future, and a luxury to have the feeling that you are so prepared.



"Shiftless as ever, Thomas?" said the wealthy uncle. "Still making a failure of life, as you always have done?" "I don't know that I'm such a terrible failure," sulkily answered the poor relation. "Why, you have nobody but yourself to support, and you can't make both ends meet." "Well, the rainbow has only itself to support, and it doesn't make both ends meet, either."

### TAUGHT BY EXPERIENCE.

BRANTFORD, Dec. 10th, 1898.

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

DEAR SIR,

Words cannot express how thankful I am to the Sun Life of Canada for the cheque for \$1000, the amount of the policy on my late husband's life, which I received to-day.

I have often heard of the value of life assurance, but never until now have I realized what a great blessing it is.

I thank your agent Mr. Hendry and the Company very much for the promptness and kindness with which the claim was settled.

Yours truly,

MRS. W. C. WATSON.

### THE FEARS OF CHILDREN.

PRESIDENT G. STANLEY HALL'S INVESTIGATIONS.

President G. Stanley Hall, of Clark University has been collecting facts concerning the fears of children. The fears of children, he says, are generally created by parents and servants. President Hall found that 1701 children had 6456 fears, the leading ones being the fear of lightning and thunder, reptiles, strangers, the dark, death, domestic animals, disease, wild animals, water, ghosts, insects, rats and mice, robbers, high winds, etc. A few of these fears are rational. In New Jersey no children were found to be afraid of high winds, but in the West that fear naturally leads all others. At Trenton, however, sixty-two children were found who dreaded the end of the world, a fear created entirely by adult teaching. His tabulation shows what education can do in this respect. No child was found to be afraid of the devil. Two hundred years ago and less, that fear would have led all the rest. Few were found who were afraid of ghosts, a fear which would have stood high on the list not long ago. The fear of robbers and of wild animals is a survival, though robbers have not disappeared as completely as the wild animals. Forty-six New Jersey children were afraid of being burned alive, a monstrous thing to inculcate in the child mind. Fear will always be one of the strongest influences in human life, but at least it is possible by teaching what real danger consists of to eradicate groundless fears.

**PRACTICAL  
GRATITUDE.**

PHILADELPHIA, PA., Nov. 16th, 1898.

To the Sun Life Assurance Co. of Canada :

W. H. HIGINBOTHAM, ESQ.,  
Manager.

DEAR SIR,

Permit me to thank you for the prompt settlement of my claim on policy No. T23985 on the life of my son, Joseph H. Avit.

I handed to your Supt., Mr. C. F. Ingram, on the morning of November 12th the proofs of death and received full settlement the afternoon of the same day.

To show my appreciation of your prompt methods of conducting business, I have applied for additional assurance in your Company and shall strongly recommend the Sun Life of Canada to all my friends who want sound and liberal life assurance contracts.

I am,

Yours truly,

KATE B. AVIT.

**DIAMOND CUT DIAMOND.**

What follows relates to the first meeting of the late Henry J. Byron and Artemus Ward. It was at the Savage Club after one of the Saturday dinners, and Tom Robertson suggested to Artemus to have a tilt with Byron and if possible draw him out. The genial showman had only been in the country a few days, but he knew Byron's "metier," and went for him in this fashion :

"I fancy I have seen a face like yours before. Did you ever have a brother Alonzo?" Robertson was behind Artemus and winked at Byron.

"Alas! I had," replied the dramatist, instantly catching the situation.

"He was a mariner engaged on the deep?"

"That's so."

"You haven't heard of him for five years."

Byron affected to be lost in reflection and deliberately replied: "It's five years ago this very day. How curious you should mention it, sir!"

"Well, sir," replied Artemus, taking out his handkerchief and pretending to wipe away a tear, "I sailed the salt sea with your brother. We were wrecked together in the Gulf of Mexico, and before help came I

killed and ate him! The moment I saw you I recognized the likeness. He was a good fellow, full of tender feeling."

"I am glad you found him tender," interrupted Byron, also pulling out his handkerchief.

"But, sir, I am awfully sorry I ate him," said Artemus in the most imperturbable fashion. "Had I known I should ever meet his brother, I am sure I'd have gone without food some weeks longer. But I was driven to it, and you'll forgive me, won't you?" I liked Alonzo"—and he offered his hand to Byron, which the latter shook with cordiality.

"Excuse my emotion, won't you?" gasped Byron in his handkerchief. "He never wrote and told me what had become of him. I hope he agreed with you."

"A slight indigestion afterward; he was a little tough," replied Artemus; "but we'll not speak of that. We both suffered; he suffered most; but remember, sir, the law can't touch me now. It was stern necessity, and necessity, as you may have heard, knows no law. But I am willing to pay you damages for the loss. About what would you think a fair compensation?"

"Don't mention it," said Byron, who now thought it time to turn the tables. "I think your name is Ward?" said he.

"Yes."

"Artemus Ward."

"Quite so."

"You had a father?"

"I had."

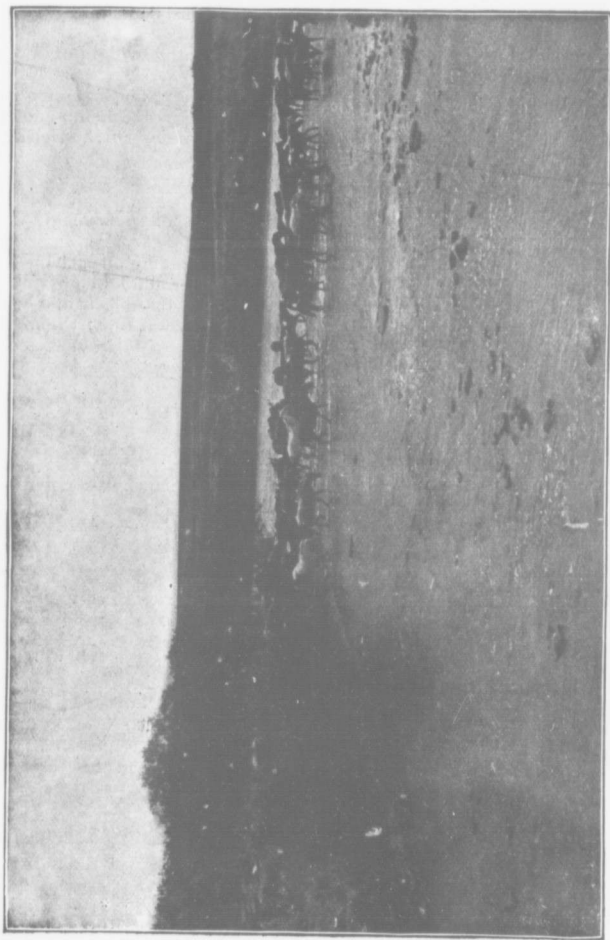
"He was a Yankee pedlar in his own country, was he not? Sold bug pizen and fine tooth combs?"

"You've hit the comb—I mean the nail—on the head."

"He died in the Black Country of England, did he not?"

"He did."

"Well, I killed him. I knew you were his son the moment I laid eyes on you. He was a nice old gentleman, and I made his acquaintance in Staffordshire. He wished to go down a deep coal-mine; so did I, and we went down together, had a good time, explored, lunched with the miners, drank more than was good for us, and proceeded to return to mother earth's surface. After you have been down a mine you are fond of your mother,



CROSSING A FORD—NORTH-WEST TERRITORIES.

I can assure you. The prodigal son felt nothing [to what I experienced. We entered a huge basket and were being slowly drawn toward the mouth of the pit when I saw the old rope was about to snap under the strain. It was a perilous, a horrible, a critical moment, The weight of two men was too great, and your father was a broad, bulky man. Self-preservation is the first law of nature. An instant more and we were both lost. We seemed to be about fifty feet from the top. I hastily called your father's attention to something; implored him, in fact, to look down the mine. He did so, and as I gently tipped him over he went whirling and crashing to the bottom. It was rough on him, but I saved myself. I ciphered it out on the instant like this: He is an old man, nearly bald, deaf in one ear, two teeth gone in front, with only a few years to live. I am half his age, strong and healthy, the father of a young family, with a career before me, a comedy to finish for the Haymarket, and a burlesque accepted at the Strand. Now, I ask you, under the circumstances, did I not behave nobly?"

"You did, you did," sobbed Artimus. "I would have acted that way myself."

"I am glad to find you so intelligent. You ate my brother and found him tough, and I am the assassin of your dear old father," continued Byron, keeping up the farce of pretended emotion. "We are both avenged. Let us draw a veil over the past, and never allude to these heartrending incidents again."

"Agreed. We cry quits. Shake!" roared Artemus, extended both hands, and dramatically dashing a flood of imaginary tears from his eyes. Then he summoned a waiter, glasses round were speedily ordered, and everybody was full of congratulations upon the ready manner in which the two wits had conducted their impromptu chaff.

\* \* \*

James Russell Lowell has written :

O small beginnings ye are great and strong,  
Based on a faithful heart and weariless brain !  
Ye build the future fair, ye conquer wrong,  
Ye earn the crown, and wear it not in vain.

It is a reader inexperienced indeed in life, who does not grant this great truth. "Small beginnings—great and strong—ye earn the crown." Bear it in mind and act on it. Remember, too, that there is no help so sure in the fostering of the small beginnings as a policy in *The Sun Life of Canada*.

SLEEP.....Archibald Lampman.

Behold I lay in prison, like St. Paul,  
Chained to two guards that both were  
grim and stout ;  
All day they sat by me and held me thrall ;  
The one was named Regret, the other  
Doubt.  
And through the twilight of that hopeless  
close  
There came an angel shining suddenly  
That took me by the hand, and as I rose,  
The chains grew soft, and fell away from  
me,  
The doors gave back and swung without  
a sound,  
Like petals of some magic flower un-  
furled—  
I followed, treading on enchanted ground,  
Into another and a kindlier world.  
The master of that black and bolted keep  
Thou knowest is Life ; the angel's name  
is Sleep.

#### A LARGE RETURN FOR A SMALL PAYMENT.

DINNINGTON, NEWCASTLE-ON-TYNE,  
December 13th, 1898.

WATSON YOUNG, Esq.,  
District Manager,  
Sun Life of Canada.

DEAR SIR,

As executors under the will of the late Ralph Tate Robson, we beg to thank the Company, through you, their representative, for the prompt payment of the amount due under the policy No. 56200 for £1000. Unfortunately Mr. Robson, deceased, only lived to pay two premiums of £70 2 0.

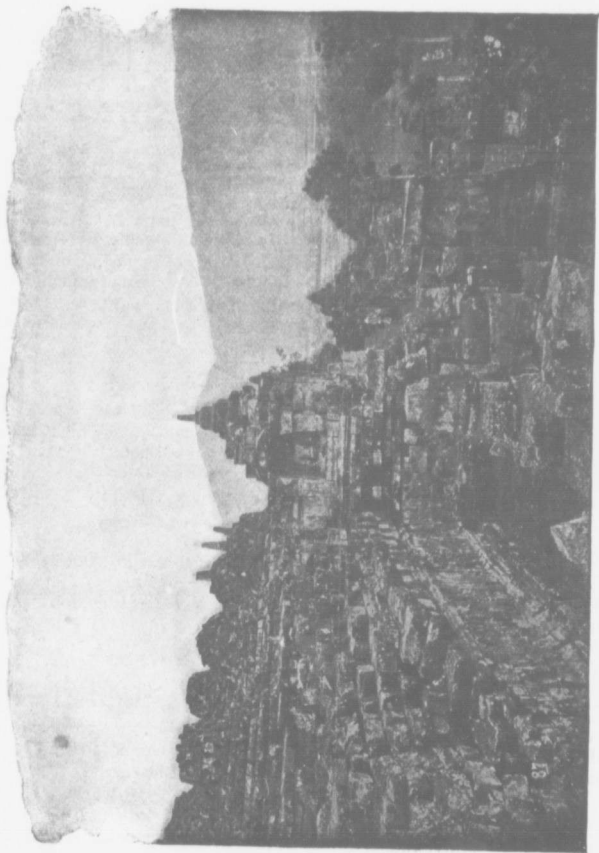
We sincerely wish the Sun Life of Canada and your district in particular, unprecedented success in the future, which we are sure the Company, as well as yourself, duly merits.

Yours very truly,

JOSEPH DAVIDSON  
GEORGE ROBSON.

\* \* \*

Professor Sellar, of Edinburgh University, was generally patient with dull students; but one day a blockhead exhibited such terrific stupidity in translating Horace that the professor at last exclaimed: "Sir, in translating that passage you have made more mistakes than the words admit of."



IN THE FAR ORIENT

## BROKEN STOWAGE.

A man of Family.—Borus—I hear you have taken a wife to yourself, Smithers; whom did you marry? Smithers (dejectedly), Milly Jones, her mother, her stepfather and two maiden aunts.

\* \*

Unanimous Opposition.—Borus—So you did not marry Miss Moneybags after all. Sappy—No; her family all objected. Borus—But if the girl herself liked you. Sappy—Do not misunderstand me, Borus; she was as much opposed to it as any of them.

\* \*

Pimply Youth—What makes you hate cigarettes so? They are not half so dangerous as people say. I've smoked 'em for years and they haven't killed me yet. Crusty Citizen—That's why I hate them.

\* \*

A local band was one day playing at Dunfermline, when an old weaver came up and asked the bandmaster what air they were playing. "That is the death of Nelson," replied the bandmaster solemnly. "Ay, mon," replied the weaver, "ye hae gi'en him an awfu' death."

\* \*

A lady once consulted Sir Francis of Sales on the lawfulness of using rouge. "Well," said the saint, "some pious men condemn it, others see no harm in it. I hold a middle course—you may use it on one cheek."

\* \*

Miss Scott—Yes; she has been saying all manner of wicked things about me. Friend—You should not heed her, dear. She merely repeats what other people say.

\* \*

After a row with his wife, who violently expressed a wish that he was dead, an Irishman said; "Oh, it's a widow you're wantin' to be, is it? Bedad, I'll take good care you're no widow as long as I live.

\* \*

Customer—Do you suppose you can take a good picture of me? Photographer—I shall have to answer you in the negative, sir.

Doctor—You ought to take that child into the country for several weeks every summer. Mother—Oh, doctor, I'm sorry to say we are not rich enough. Doctor—Well, then, have her sent by a fresh-air fund. Mother—But, doctor, we're not poor enough.

\* \*

"You are advertising quite early in the year," said the summer-resort landlord's friend. "Yes, I always fix up my announcements at this time of year. You see, I am a thoroughly conscientious man, and I wish to be able to state that there are no mosquitoes."

\* \*

How belittling a pun is! You can't respect a man, for example, who on his return from a fishing trip, upon being asked how many he has caught shufflingly replies: "A good eel." You feel as much contempt for him as you do for the family man who went to market and bought two fish and found three when he got home—"two mackerel and one smelt."

\* \*

"Queer, isn't it?" "What's queer?" inquired another. "The night falls." "Yes." "But doesn't break." "No." "The day breaks." "Yes." "But it doesn't fall." "No." "Queer, isn't it?" And he was gone.

\* \*

Smithkins—Hello, Doc! What are you doing? Young Doctor—Trying to kill time. Smithkins—Then why don't you prescribe for it?

\* \*

Suitor—So you will give your daughter \$25,000; That is a small sum. Rich Papa—Yes; but she will inherit the whole property at my death. Suitor (absently)—About what time will that be?

\* \*

There's Mrs. Smith, and her uncle was only buried yesterday." "There is only one death in her family that would keep that woman at home." "Whose?" "Her own."

\* \*

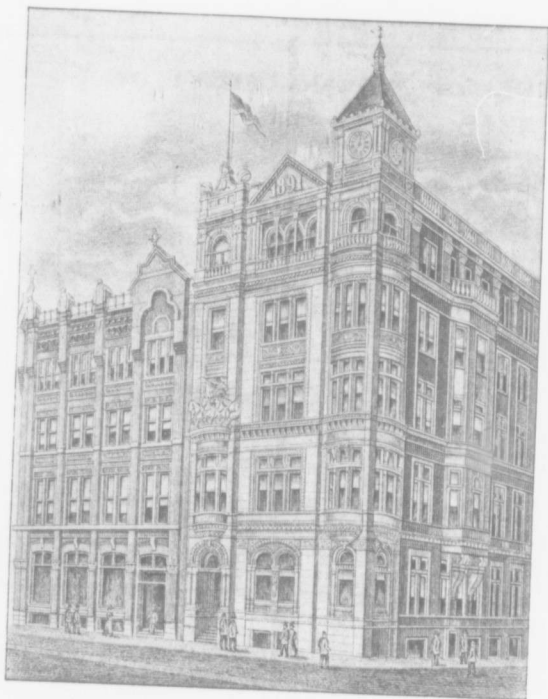
Uncle—He was no greater than George Washington. The New Woman—George Washington? He was Martha Washington's husband, wasn't he?

STEPS OF ADVANCEMENT OF  
**THE SUN LIFE**  
 Assurance Co  
 OF  
**CANADA**

<b>1872</b> TOTAL INCOME \$ 48,210.93 ASSETS \$96,461.95 BUSINESS IN FORCE \$1,064,350	<b>1877</b> TOTAL INCOME 116,544.25 ASSETS \$300,297.31 BUSINESS IN FORCE \$2995.058	<b>1882</b> TOTAL INCOME \$252,908.11 ASSETS \$636,077.94 BUSINESS IN FORCE \$5,849,889	<b>1887</b> TOTAL INCOME \$495,831.54 ASSETS \$1,312,504.98 BUSINESS IN FORCE \$10,873,778	<b>1892</b> TOTAL INCOME \$1,134,867.61 ASSETS \$3,403,700.88 BUSINESS IN FORCE \$23,901,047	<b>1897</b> TOTAL INCOME \$2,238,894.74 ASSETS \$7,322,371.44 BUSINESS IN FORCE \$44,983,797
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Each step shows five years' growth. It will be of interest to you to study these steps of advancement. They tell a wonderful story.

The amount of new business written by  
 the Sun Life Assurance Company  
 of Canada during 1898  
 exceeded \$15,000,000.



## The Sun Life Assurance Company of Canada.

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Directors.

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