

SUNSHINE

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MONTREAL

DECEMBER,
1900.

At Christmas-Tide.

"One hour in all the year is sweet,
And passing sweet the rest beside;
When loving friends, long parted, meet,
And hearts with wealth of welcome beat
At Christmas-tide."

Better Than He Expected.

A builder in Glasgow recently, having heard that his men did not start work at the proper time, thought that he would drop down about 6:30 o'clock some morning to see. Going up the yard he caught sight of a joiner standing smoking, with his kit unopened. Simply asking his name, which he found to be Malcolm Campbell, he called him into the office, and, handing him four day's pay, told him to leave at once. After having seen the man clear out of the yard, he went up to the foreman and told him he had made an example of Malcolm Campbell by paying him off for not starting at the proper time. "Great Scott!" exclaimed the foreman, "that chap was only looking for a job!"

The Bishop of Liverpool,

when asked his opinion on life assurance, said: "The best and shortest answer I can give to your question is to tell you that I have assured my life five times. I think it is the plain duty of every man, whose income depends upon his life and terminates with his life, to effect a life assurance."



The First Protestant Church in Montreal.

Old St. Gabriel Church, the quaint little building on St. Gabriel street, adjoining the Champ de Mars and the Court House, has the honor of being the first Protestant church erected in Montreal. A stone, recently removed, bore the date of erection, 1792. In its first years the Anglicans also worshipped here, the Protestant community of the small town being few and feeble. The congregations were largely military, from the garrison close by. Previous to its erection, the Presbyterians for several years worshipped in the church of the Récollet Fathers, whom they, in grateful recognition on leaving, presented with a gift of candles and a tun of communion wine. The old church is now used as the Provincial Revenue Police Office. The tablet on it bears the following inscription:

ST. GABRIEL CHURCH,
THE FIRST PROTESTANT CHURCH
OF MONTREAL, 1792

Christmas Usages in Europe.

GERMANY.—Christmas is a great German holiday. On Christmas eve every family has its tree, and every family its own gatherings, undisturbed by outsiders. A family reunion is held whenever it is possible, and one tree is enjoyed by all; but each separate family will have its own tree besides, whether there are any children or not in the house. On Christmas eve the tree is lighted for the first time, but allowed to burn only a few minutes; then every evening of the week between Christmas and New Year it is lighted up again. The *Weihnachtsmann*, or "Christmas-man," plays an important part in every German child's imagination, as Santa Claus in that of the children of this country. In some parts of Germany the good saint will have a Christmas tree, brilliantly illuminated with wax candles, to hang his gifts upon. He is not satisfied simply with the stockings in the chimney, and it is from this whim of his saintship that the custom has spread into other countries and come over to our own.

BOHEMIA.—The children listen anxiously on Christmas eve for the chariot and white horses of the "Christ-child," as he comes flying through the air with his *krippe* full of presents.

ITALY.—The children go bravely with their parents to churches and cathedrals to see the *bambino*, or baby-Christ, who is thought to present them with their Christmas gifts.

SPAIN.—The children hide their shoes or slippers in the bushes on Christmas eve, and find them filled with fruit and sugar-plums on Christmas morning.

NORWAY AND SWEDEN.—This is truly the land of the Yule-log, of Christmas stories and legends of Thor and Odin. Then is the time for skating, sledging, dancing, feasting and good humored merriment. The Christmas season is

called the Yulefred, or Yule-peace. When the eve comes the Bible is read in nearly every household, and family service is held. In many villages candles are left burning in the windows all night to give light to Kristine, who brings the gifts. It is also the custom to set a cake of meal out in the snow as a Christmas offering. On Christmas eve the shoes of all the family are cleaned very carefully and brightly polished, and set in a row before the hearthstone to indicate that during the coming year everything will be peaceful and pleasant in the family. In the country places almost every family, who can, spreads a table with the good cheer of the season, and then the doors are left open, so that any one may come in and eat, drink and be merry.

BELGIUM.—The children fill their shoes with beans and carrots on Christmas eve, and set them in the chimney-place for the good saint's horse. In the morning they expect to find them filled with sweetmeats and fruit, in return for their good behavior.

FRANCE.—The young people stand their shoes in a convenient place for the good Noël to drop gifts in. Sometimes, if the shoes of a bad boy are among them, he finds a whip in one in the morning, and he must be a stupid fellow who cannot take so sharp a hint.

HOLLAND.—The children hang up their woolen stockings by the tiled chimney-piece and then go soberly to bed, quite sure that good St. Nicholas will visit them, provided they do not disturb him in his visit.

ENGLAND.—England has, perhaps, been most noted for the observance of Christmas good cheer. The fire on the hearth blazes with the great Yule-log, and the table is loaded with all kinds of viands. In England, too, the time is especially a time of home-gathering, of hearty affection and of loving gifts.

—From "Thoughts for the Season."

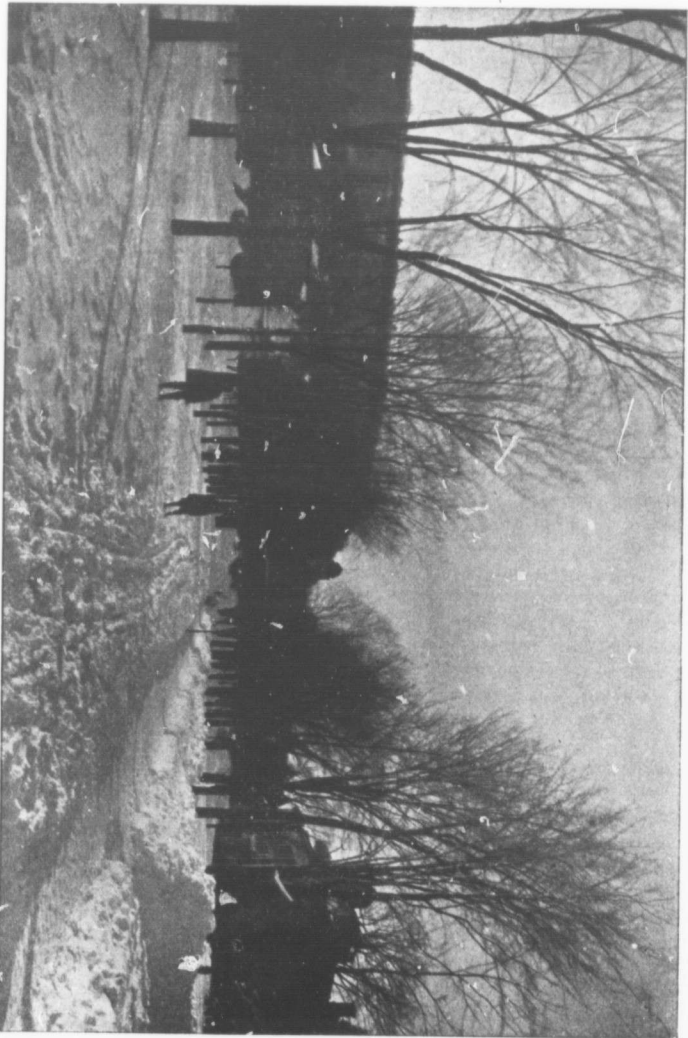


Photo by Wm. Gordon Blackie.

NIGHT SCENE ON MCGILL COLLEGE CAMPS, MONTREAL.

What a Life Assurance Policy Does.

It constrains the policyholder to save a part of his income each year.

It puts his savings where they are subject to no risk.

It helps to lighten the burden of care in his business life.

It affords him something to lean on in a time of financial trouble.

It furnishes ready cash in the event of his death and so protects his estate from waste.

It furnishes him in his old age, or his family in case of his death, just what they want in the time of their greatest need.

It gives him more benefits at less expense and in greater variety than any other safe investment.—Union Central Advocate.

◆ ◆

The Sun Life of Canada is
"Prosperous and Progressive."

◆ ◆

Jest 'Fore Christmas.

Father calls me William, sister calls me Will,
 Mother calls me Willie, but the fellers call me
 Bill!

Mighty glad I ain't a girl—ruther be a boy,
 Without them sashes, curls an' things that's
 worn by Fauntleroy!

Love to chawnk green apples an' go swimmin'
 in the lake—

Hate to take the castor-ile they give me for
 stomach-ache!

'Most all the time, the whole year round, there
 ain't no flies on me,

But jest 'fore Christmas I'm as good as I kin be!

Got a yellor dog named Sport, sic him on the
 cat;

First thing she knows she doesn't know where
 she is at!

Got a clipper sled, an' when us kids goes out to
 slide,

'Long comes the grocery cart an' we all hook a
 ride!

But sometimes when the groceryman is worried
 an' cross,

He reaches at us with his whip an' larrups up
 his hoss,

An' then I laff an' holler, "Oh, ye never teched
 me!"

But jest 'fore Christmas I'm as good as I kin be!

Gran'ma says she hopes that when I git to be a
 man,

I'll be a missionarier like her oldest brother, Dan,
 As was et up by the cannibuls that lives in Cey-
 lon's Isle,

Where every prospeck pleases, an' only man is
 vile!

But gran'ma she has never been to see a Wild
 West show,

Nor 'bout the life of Daniel Boone, or else I guess
 she'd know

That Buff'lo Bill an' cow-boys is good enough
 for me!

Except' jest 'fore Christmas, when I'm good as I
 kin be!

An' then old Sport he hangs around, so solemn-
 like an' still,

His eyes they seem a-sayin', "What's the mat-
 ter, little Bill?"

The old cat sneaks down off her perch an' won-
 ders what's become

Of them two enemies of her'n that used to make
 things hum!

But I am so perlite an' 'tend so earnestly to biz,
 That mother says to father, "How improved our
 Willie is!"

But father, havin' been a boy hisself, suspicious
 me

When jest 'fore Christmas, I'm as good as I kin
 be!

For Christmas, with its lots an' lots of candies,
 cakes an' toys,

Was made, they say, for proper kids an' not for
 naughty boys;

So wash yer face an' bresh yer hair, an' mind
 yer p's an' q's,

An' don't bust out yer pantaloons an' don't
 wear out yer shoes;

Say "Yessum" to the ladies, an' "Yessur" to
 the men,

An' when they's company, don't pass yer plate
 for pie again;

But, thinkin' of the things yer'd like to see upon
 that tree,

Jest 'fore Christmas be as good as yer kin be.

—EUGENE FIELD.

◆ ◆

A man dropped his wig on the street
 and a boy who was following close be-
 hind the loser, picked it up and handed
 it to him. "Thanks, my boy," said the
 man, "you are the first genuine hair
 restorer I have ever seen."

The Value of Life Assurance.

The increase in popularity of life assurance may be seen in the fact that the press is giving more attention to it. The East Toronto Standard devotes considerable space each week to the subject. A recent issue has this interesting article:

"The subject of assurance is only beginning to be understood by the people generally, though in other countries, especially Germany, the question has become so important, that the government of that country has seen fit to take up the matter and make it a national institution, in fact, has made it compulsory on the people to take out policies of life assurance. We do not intend to suggest that life assurance should be made compulsory in this country, no matter how fascinating the idea may be, as the companies doing business in Canada have reduced their systems to so fine a point, and at rates within the reach of all, however humble the occupation. But, we would suggest that assurance be made a part of the curriculum of our public schools, so that the rising generations will be able to grasp the idea in its fullest extent, and such study of the subject would inevitably increase the volume of assurance, and more particularly life assurance.

"If the merchant, farmer, mechanic, manufacturer or, in fact, anyone owning houses or other buildings, find it necessary to insure them against loss, then how much more and for the same reason should the life of every man, woman and child be assured, as a provision for any possible contingency. The time is ripe for the propagation and general dissemination of the knowledge of life assurance, which, if properly understood and acted upon, would be the means of banishing poverty from every door.

"Twenty-five to thirty years ago a great many people looked on assurance

money almost with horror, and in many cases termed it blood money, and an assurance agent was received with about as much welcome as a lightning rod agent is received by our more enlightened farmers of the present day.

"The old line companies of Canada are a solid body, and money invested with them in life assurance policies is as is proverbially said, 'As safe as the Bank of England.'

"Princes and potentates, diplomats, scholars and the most profound thinkers of the universe have fallen into line, and it would be a hard matter at the present time to find a man of any distinction who is not numbered amongst the assured in some company or other.

"If it behooves men of this class, who presumably are beyond the peradventure of stringency, how much more should the matter of life assurance be taken in hand by the father of a family whose means of support come to a sudden stop at his death or disability. As expressed by a prominent financier, 'life assurance is the coming thing.'

"Plans of assurance have been formulated by most companies to meet the incomes of every class of people, so that no man need leave his wife or his offspring to that cruelest of all institutions called charity or gaunt poverty. Delays are dangerous. Make some provision by using some portion of your savings, which could not be invested in any safer company than an old line life assurance company."

Why Christmas Comes.

Hang up the holly and the mistletoe,
Build up the fires and let them redly glow,
Set out good cheer in all your happy homes,
For this is why the Christmas yearly comes.
Renew old friendships, and forgive all wrongs,
For loving kindness to the time belongs;
Be generous to the poor and needy ones,
For this is why the blessed Christmas comes.

—LILLIAN GREY.



COUNCILLOR J. H. POLAK

Councillor J. H. Polak, who has just been elected a member of the newly-created Metropolitan Borough of Islington, is the senior agent of the Sun Life of Canada in the United Kingdom.

Appointed superintendent for the Metropolitan District of London shortly after the Company opened in England, he has ever since been identified with its successful career in the mother country.

In 1895 Councillor Polak, who is an accomplished linguist, speaking and writing at least four of the principal European languages, was entrusted with an important mission to Belgium in connection with a fraudulent claim for a large amount against this and one of the oldest English life companies. The result of his investigations enabled the companies successfully to defend their claims and to place them in possession of facts which were instrumental in keeping a large amount of undesirable business off the books. He is connected

with large philanthropic and humanitarian societies in the east end of London, is an advocate of increased facilities for elementary, secondary and commercial education, and is a member of the Society of Arts and Commerce of the United Kingdom.



The Nonforfeiture System.

We receive, from time to time, many letters of thanks from policyholders for the protection given to their policies by the nonforfeiture provision.

A policyholder at Toronto writes :

"I have your favor of 30th July. I must thank you for your kindness in continuing in existence policy, No. 29807. If you will kindly keep same alive I will send you payment next month. I must say that I appreciate your dealings with me very much, and am sure that my appreciation will bear fruits later, as I intend taking out another policy soon."

Another in Montreal writes :

"I beg to acknowledge receipt of your letter, of the 7th ult., referring to policy, No. 67700, being kept in force by your Company's nonforfeiture system.

"Owing to unhappy circumstances I have not been able to meet the payment of the premium when due, but hope to be able to repay you very soon.

"In the meantime I am very thankful for your kindness."

Many letters similar to the above are received.

In the policies now being issued by the Sun Life of Canada is a clause to the effect that, if after the policy has been two years in force, the premiums are not paid, the Company will voluntarily and without any action on the part of the assured keep the assurance in force as long as the reserve is sufficient to enable the Company to advance the premium.

This is an admirable feature in a life assurance contract.

The Sun Life of Canada is
"Prosperous and Progressive."

Life Assurance Creed.

The third vice-president of an American life assurance company has supplied his agents, in a recent circular letter, with a "creed," a part of which is as follows:

"I believe the supreme duty of every man is to pay his debts—and the chief debt of every man is to his wife and children.

"I believe that the man who dies, leaving a wife helpless and children defenseless, has committed a crime against society.

"I believe that the man who is in debt is not free, and the title deed to true freedom is a good life assurance policy.

"I believe that the obligation to pay a life assurance premium has the same moral effect on a man's self-respect that the right to vote has on a boy becoming twenty-one.

"I believe in the immortality of all effort directed toward the protection of the helpless.



The Sun Life of Canada and the C. I. V.

On the morning of the arrival in London of the City Imperial Volunteers (better known as the C. I. V.), Mr. Geo. E. Reid, manager for the United Kingdom of the Sun Life of Canada, sent the following telegram to the Earl of Albemarle, who is one of the Company's trustees for Great Britain and was lieutenant-colonel commanding infantry of the C. I. V. The telegram was heartily responded to. We are pleased to give a copy of both below.

The Head Office also joins in congratulating Lord Albemarle on his safe return.

THE TELEGRAM:

"Earl of Albemarle,

Guildhall, E. C.

"The Sun Life Assurance Company of Can-

ada sends you, Colonel Mackinnon, officers and men of the C. I. V. heartiest greetings and warm congratulations.

"GEO. E. REID, Manager."

THE REPLY:

Genl. Club
Park Road

Geo. Reid Esq.

Dear Sir

on behalf of
Col Mackinnon &
the officers & men of
the Regiment, I
am writing to say
that the most
kind telegram
which I have

received from you
from the Sun Life
Assurance Company
of Canada has
communicated by
me to them & gave
us a lovely satisfaction. It is very nice
to be home after so
many months from
home

Yours & truly
A. W. Marshall

St. Col. Com. Infy
C. I. V.
4 XI 00

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MacKAY, *Editor.*

Christmas.

This is the season of good cheer. The bells of Christendom ring out "Peace on earth; good will toward men." The world is slow to catch the spirit of the music, but it will by and by. The homes are astir awaiting the reunion of loved ones. The churches are being bedecked by willing hands. The spirit of joy has even reached the halls of commerce. The crowded streets tell of something out of the ordinary. Persons who would hesitate at carrying parcels at other times are now laden down with boxes, rocking-horses, dolls and a multitude of nick-nacks, deeming it a joy to do it. All this evidence of good cheer and forgetfulness of self is significant, and points backward to the advent of the Christ-child, whose message to a troubled world was, and still is, peace and good will.

In the midst of our social festivities and our gift-giving, let us not forget that the genius of the Christianity that prompts this season of good cheer is unselfish. There are those who have not the physical comforts that so much help in the rejoicing. Let us emulate the example of the shepherds of old and bring gifts as a thank-offering, and thus enable others to share in the rejoicing with ourselves. Those who have empty coalbins will find it hard to rejoice. It will be difficult to be glad with the larder empty. It is heart-breaking for the mother with her little tots about her, who have large expectations like others, to

feel that they must be denied a visit from old Santa; that their little stockings on Christmas morning will be unfilled. Let us give to those who, while they cannot bestow upon us any visible gift, will recompense us with the gift of a thankful heart, which is current gold, beyond the stars.

We wish our friends a pleasant and joyous Christmas. May it be a season when the mistakes of life may be righted, and may we all enter the new century under the smile of Peace.



Farewell!

In a few more days the nineteenth century will have passed into history. It is not our purpose to recall the wonderful advances made. Space forbids it. Among the centuries it can easily claim the first place; yet compared to what the twentieth promises to be it is but an infant, and a person need not be classed among the prophets to make such a statement. As a Company we will always have pleasant memories of number nineteen. It has nurtured and brought the Sun Life of Canada into growing young manhood. We face the twentieth century full of the hopes of such a stage. We have had an experience of thirty years in the ways of life; we have enough of the spirit of youth to keep pace with the changes of the times, and maturity enough to know the paths of safety.

The appellation, "Prosperous and Progressive," given to us is a fitting one. We have been wondrously prosperous—not by chance or luck, but by a carefully prepared plan of action, faithfully and assiduously carried out. We have been progressive from principle, knowing that a company that lives on its past will eventually be relegated to the past.

Nineteenth Century, good bye! We

took you as we found you, and suited ourselves to your wishes; and we take our leave of you to do you honor in the years to come. We must now prepare to receive the infant century that is near our doors. Farewell!

♦ ♦

The Sun Life of Canada is
"Prosperous and Progressive."

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♦ ♦

Had Read His Policy.

"Isn't there something in my policy," asked a caller at an assurance office the other day, "about my having to report any change of residence?" "Yes, sir," said the man at the nearest desk, picking up a pen. "Where have you moved to?" "I haven't moved anywhere," rejoined the caller. "I have made a change in my residence by painting it a light straw color and putting a chimney-pot on the kitchen chimney. I think that's all. Good-day." — Underwriters Review.

♦ ♦

Honest "Information."

Head office comes across some humorous things, but perhaps the following extract from a letter recently received will take front rank. A young man writes: "I have took information in the lungs since medical exam in and cannot stand it dear sirs I write this letter more for your good than for mine pleas cross me out."

♦ ♦

MONTREAL, October 12th, 1900.

MESSRS. LEGER & PIERCE,
Sun Life Assurance Co. of Canada,
Montreal District.

Gentlemen,—Permit me to thank you for the very prompt settlement of claim under policy, No. 64368, for \$10,000, held by my late brother, Cyril Vallée, having received cheque two days after filing of papers.

I also take pleasure in heartily recommending the Sun Life of Canada to intending assurers.

Yours truly,
NAPOLÉON VALLÉE.

The Winter Nights at Home.

A stretch of hill and valley, swathed thick in robes of white,
The buildings blots of blackness, the windows gems of light,
A moon, now clear, now hidden, as in its head-long race
The north wind drags the cloud-wrack in tatters o'er its face;
Mailed twigs that click and clatter upon the tossing tree,
And, like a giant's chanting, the deep voice of the sea,
As 'mid the stranded ice-cakes the bursting breakers foam—
The old familiar picture, a winter night at home.

The old familiar picture—the firelight rich and red,
The lamplight soft and mellow, the shadowed beams o'erhead;
And father with his paper, and mother, calm and sweet,
Mending the red yarn stockings stubbed through by careless feet;
The little attic bedroom, the window 'neath the eaves,
Decked by the Frost King's brushes with silver sprays and leaves;
The rattling sash which gossips with idle gusts that roam
About the ice-fringed gables—the winter nights at home.

What would I give to climb them—those narrow stairs so steep—
And reach that little chamber, and sleep a boy's sweet sleep!
What would I give to view it—that old house by the sea—
Filled with the dear lost faces who made it home for me!
The sobbing wind sings softly the song of long ago,
And in that country churchyard the graves are draped in snow,
But there, beyond the arches of Heaven's star-jeweled dome,
Perhaps *they* know I'm dreaming of winter nights at home.

—JOE LINCOLN.

♦ ♦

Close the century with an assurance policy in the Sun Life of Canada.

Christmas: its History and Customs.

The exact date of our Lord's birth is not known. The 25th of December has been doubted by many scholars, but no other date has been suggested. January 6th was observed by the Eastern churches before the time of Julius, Bishop of Rome, A. D. 337-352: but at that time the Eastern churches were persuaded to change their practice, and adopted the same date as the Western churches. On this account it is sometimes said that Bishop Julius established the date December 25th: but the fact is, that Western Christians had already long celebrated that date, and it seems probable that the Eastern churches were persuaded by records then extant at Rome to accept the date since received by all the world.

The ancient celebration of the "return of the sun," when the days begin to lengthen after the winter solstice, and the Roman Saturnalia coming at the same season, have given something of their character both of general rejoicing and of reveling and license to the celebration of Christmas.

The old name for Christmas was Yule, still found in literature, coming from the German word meaning wheel. This wheel was the zodiac, the path of the sun.

In northern Europe there was an ancient celebration in honor of the god Thor, called "Yule," and Christmas came to be called "Yule-tide." The "Yule-log" was burned on the Christmas hearth, and the mistletoe of the British Druids became a Christmas emblem.

Yule was a survival of pagan sun worship. Among Greeks, Romans, Persians, Indians, Aztecs, American Indians and North Sea Islanders has prevailed for ages a mid-winter festival

of rejoicing at the return of the sun and the beginning of the coming days of spring.

Among the Druids who were sun and fire worshipers this was the great festival of the year, as it marked the retreat of cold and darkness before their solar deity. At this season among all Northern peoples the fire of Baal was rekindled and everything connected with it was sacred, even to the ashes. A remnant of this primitive feeling is seen in the superstitious reverence still felt for the coals and ashes of the Yule-log, which in the folk-lore of Northern Europe are powerful guards against the malevolent influences of witches and fairies.

Christmas has taken the place of the Roman Saturnalia festival, celebrated with the greatest extravagance in honor of Saturn. On the 19th of December candles were lit in his temple as offerings to him in place of the more ancient human sacrifice.

When Christianity had changed the temple into a church and the statues of the gods into martyrs many of the old heathen customs were retained. The wreaths and garlands of the Saturnalia became the symbols of Christian rejoicing, and the sacred fire of the Roman offering was kept in the candle offerings of to-day and in the Yule fires lighted with pieces from the log of the Christmas before. The gifts of our Christmas are perhaps a survival of the Saturnalia gifts of the Romans.

The joyful shouts of "Bona Saturnalia" were the precursors of our "Merry Christmas." The central feature of pagan celebration was some deity or demigod. The Germanic feasts were presided over by Thor, long-bearded and venerable as Saturn. Saturn, the most respectable of these deities, was established as St. Nicholas.

The mistletoe was a favorite at festivals with Greek, Roman, Druid and Celt. As late as the seventeenth century it was worn about the neck as a guard against the witches.

As we would expect at times of gaiety and rejoicing, music has always been a part of Christmas celebration.

Christmas has always been a time for conviviality and good cheer. The Northmen drank their festal ale out of the skulls of their enemies killed in war, and, although, the skull disappeared, the wassail bowl, its direct descendant, has remained in use to this day in many families. In these bowls of brown ware or massive silver was placed, in the good old days, the ale seasoned with ginger, sugar, nutmeg and roasted crab apples. Even now in many places the ale is served spiced and sweetened in the wassail bowl, but the apples are omitted.

In early times sweetmeats were given as presents. English bakers were wont to give Christmas cakes to their patrons during the middle ages. These cakes and the first minced pies were made in the shape of a manger. Christmas cakes in curious designs are customary in many parts of Europe. At Boulogne, in France, during the feast of St. Nicholas, December 5th, the curious Santa Claus cakes are given to the children. Many kinds of cakes and ginger bread are presented during the holidays in Germany. In Sweden in the houses of rich and poor the Christmas supper is the same.

The turkey is a recent accession introduced in the nineteenth century to take the place of a huge sirloin of beef. Plum pudding was first mentioned in 1675. Peacocks and cranes were favorites at old English feasts. From the time of Henry VIII. to the end of the seventeenth

century the boar's head was a great dish on state occasions.

The greatest glory of Christmas in the eyes of children is the tree itself, which has come to us from the Germans, where it was set up in cottage and castle, in asylums, hospitals, poor-houses and even in prisons. Its use, which spread from Germany over nearly all of Europe and America, is believed to be a survival of the worship of trees. In North Germany, beginning about 1604, there was a tree for each person, but candles were not used on them till nearly a century later. With this use of Christmas trees is associated a notion that trees may sometimes bloom at Yule-tide.

Santa Claus, or St. Nicholas, coming down the chimneys to fill the children's stockings, had his special home in Holland, and is a custom which has extended throughout America and in some foreign countries, and the Christmas tree has become one of the most enjoyable features of Christmas time.—Selected.

Logical.

You fully insure your house against something that may happen. Then why not adequately assure your life against something that must happen. And you should do it now. You can increase your fire insurance next year—or in ten years—at the same rate as to-day. Next year you may not be able to secure more life assurance at any price. Some disease may debar you forever from its benefits. You may not be living at all. But even if you are living and can get it, it is certain to cost you more than now. Other things may cost less, but life assurance gets higher every year, just as surely as men grow older.

Figure out your assurance, and see whether your family are anything like adequately protected.

—Equitable Record.

GAND, le 24 novembre 1899.

MONSIEUR LE DIRECTEUR
du "Sun of Canada," Bruxelles.

Je tiens à vous exprimer ma gratitude pour le prompt règlement de la police de 100,000 francs de feu mon mari, Monsieur Max Cohn.

En effet, un mois, jour pour jour après l'envoi des pièces de justification, vous nous en avez réglé le montant.

Agrérez, Monsieur, avec tous mes remerciements, mes salutations distinguées.

(Signé) Vve MAX COHN.

(Translation)

GAND (Belgium), 26 November, 1899.

TO THE MANAGER
of the Sun Life of Canada, Brussels.

Dear Sir,—I must convey to you the expression of my gratitude for the prompt settlement of the policy for 100,000 francs on the life of my late husband, Mr. Max Cohn.

Indeed, just one month precisely from the time of sending proof of the death of the assured, you paid the amount.

I remain very gratefully yours.

(Signed) Vve MAX COHN.

The Sun Life of Canada is
"Prosperous and Progressive."

A Story by Ian Maclaren.

In a dull Scotch village on a dull morning one neighbor called upon another. He was met at the door by his friend's wife, and the conversation went thus :

"Cauld?"

"Ay."

"Gaen to be weety (rainy), I think."

"Ay."

"Is John in?"

"Oh ay, he's in."

"Can I see him?"

"No."

"But a winted to see him."

"Ay, but you canna see him. John's deid."

"Deid?"

"Ay."

"Sudden?"

"Ay."

"Very sudden?"

"Very sudden."

"Did he say anything about a pot of green paint before he deid?"

"Tis writ on Paradise's gate,

"Woe to the dupe that yields to fate."

HAFIZ.

Ten Years' Progress of the Sun Life of Canada.

YEAR.	INCOME.	NET ASSETS (exclusive of uncalled Capital.)	ASSURANCES IN FORCE.
1889	\$563,140.00	\$2,233,322.00	\$13,337,983.00
1899	2,596,207.00	9,247,664.00	52,806,035.00
GAINS	\$2,033,067.00	\$7,014,342.00	\$39,468,052.00

"Prosperous and Progressive."



BUILDINGS OF THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Keep to the Right.

"Keep to the right," is the law of the road—
Make it a law of your moral code ;
In whatsoever you determine to do,
Follow the road of the Good and the True ;
Follow and fear not ; by day and by night,
Up hill or down hill, "keep to the right."

Doubt will assail you, temptation will woo—
"Keep to the right," for the right is true ;
Doubt is a traitor, temptation a shame ;
A heart that is honest, a life without blame,
Will rank you far higher in worth and renown
Than the grandest of kings with his sceptre and
crown.

"Keep to the right," in the journey of life
There is crowding and jostling, trouble and strife ;
The weak will succumb to the bold and the
strong,

And many go under and many go wrong ;
He will acquit himself best in the fight
Who shirks not his duty, and "keeps to the
right."

"Keep to the right," and the Right will keep you
In touch and accord with the Good and the True ;
These are the best things in life, after all,
They make it worth living, whatever befall,
And Death has no terrors when he comes in
sight,
For the man who determines to "keep to the
right."

—CHARLES W. HUBNER,
in Atlanta Constitution.

The late Collis P. Huntington laid the
foundation of his fortune of \$50,000,000
by peddling hardware in California dur-
ing the feverish days of 1849. His
business maxims were :

1. Don't talk too much during busi-
ness hours.
2. Listen attentively ; answer cau-
tiously ; decide quickly.
3. Do what you think is right and
stand by your own judgment.
4. Teach others, by your conduct, to
trust you implicitly.

The Sun Life of Canada is
"Prosperous and Progressive."



The Sun Life Assurance Co's of Canada.

HEAD OFFICE: MONTREAL.

Directors:

R. MACAULAY, Esq.,

President and Managing-Director.

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

S. H. EWING, Esq.

JAMES TASKER, Esq.

J. P. CLEGHORN, Esq.

MURDOCH MCKENZIE, Esq.

ALEX. MACPHERSON, Esq.

T. B. MACAULAY, Esq.

J. R. DOUGALL, Esq., M.A.

Chief Medical Officer:

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

Secretary and Actuary:

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

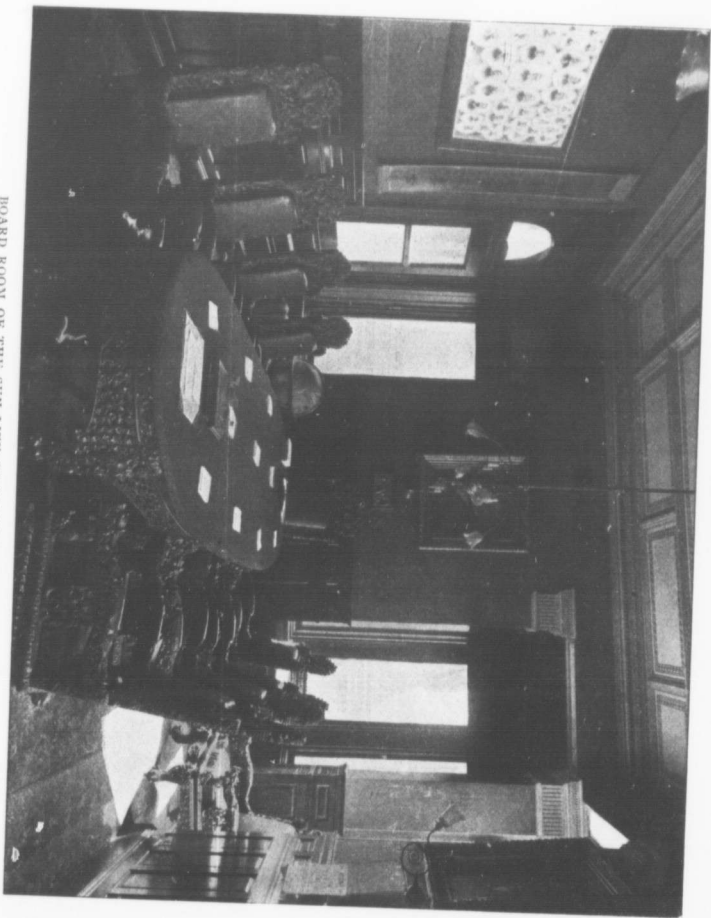
Assistant Actuary:

ARTHUR B. WOOD.

AGENCY DEPARTMENT.

Superintendent of Agencies:

JAMES C. TORY.



BOARD ROOM OF THE SUN LIFE OF CANADA AT HEAD OFFICE.

The furniture of the Board Room is unique. The chairs and tables were made in China from teak wood. The carving is all hand work.

Comparison of Premium Income
 OF
Canadian Life Assurance Companies
 1898-99.

COMPANIES.	NET ASSURANCES IN FORCE ON DEC. 31, 1899.	NET PREMIUM INCOME.		INCREASE OR DECREASE.
		1898.	1899.	
Sun Life of Canada . . .	\$52,753,986	\$1,993,627	\$2,214,343	+\$220,716
Canada Life	79,691,480	2,167,489	2,163,787	— 3,702
Confederation	31,407,409	965,626	1,000,011	+ 34,385
Ontario Mutual	26,798,032	735,175	853,887	+ 118,712
North American	23,045,403	649,751	744,866	+ 95,115
Manufacturers	13,952,548	440,494	510,561	+ 70,067
Federal Life	11,447,570	359,636	385,775	+ 26,139
Great West Life	10,111,959	238,322	299,887	+ 61,565
Imperial Life	6,159,125	154,947	296,617	+ 141,670
London Life	5,778,622	206,515	226,586	+ 20,071
Temperance and General	9,350,800	187,318	215,756	+ 28,438
Excelsior	3,501,913	83,738	102,934	+ 19,196
Dominion Life	3,588,879	78,041	100,014	+ 21,973
Royal Victoria	1,653,807	24,235	60,240	+ 36,005
Northern Life	1,587,500	18,737	37,747	+ 19,010
Home Life	1,494,130	26,727	+ 3,603
National Life	544,000	16,834	+ 16,834

The above is compiled from the revised report of the Government Superintendent of Insurance. It will be noticed that the figures of some companies (but not those of THE SUN LIFE OF CANADA) differ from those contained in the preliminary Government statement. These are final and authentic.