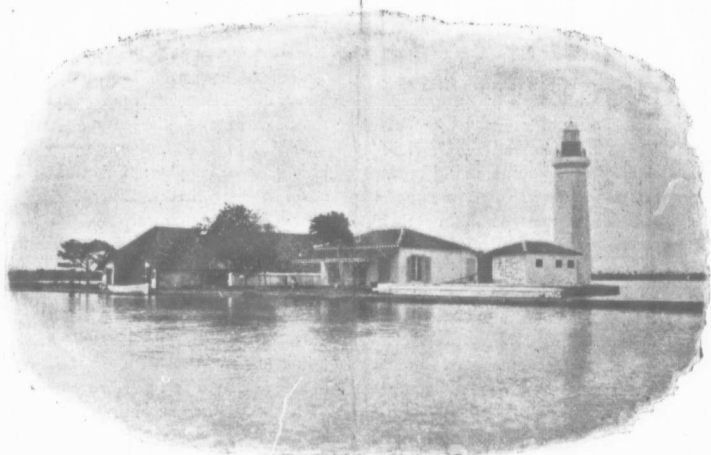


REV. JOS. CAMILLE ROY,  
SEMINAIRE DE  
QUEBEC.

# SUNSHINE

MONTREAL, AUGUST, 1898.



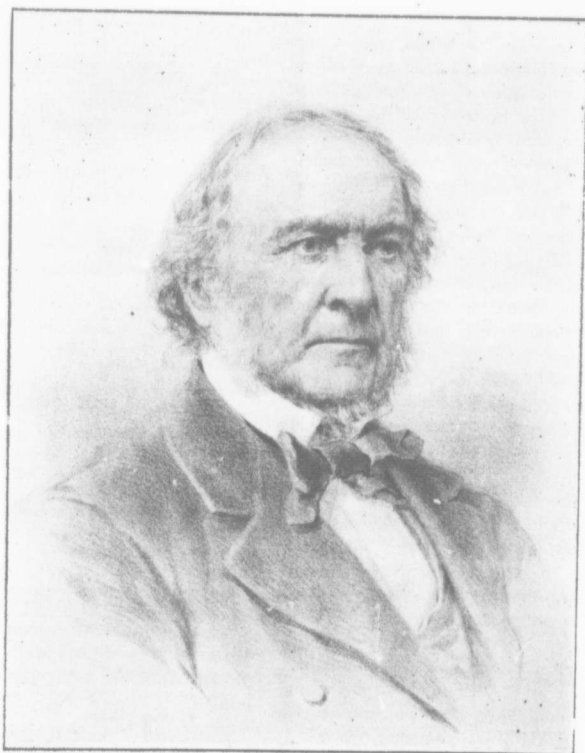
A GREAT LAKE LIGHT.

## AN INTERESTING BIT OF GLADSTONIANA.

In the early hours before the dawn of the solemn morning when Mr. Gladstone's coffin was silently laid in the ancient Hall of Westminster there were present at the sad ceremony some thirty or forty privileged persons, of whom, remarkable to say, one was a trustee and another an agent of the Sun Life of Canada. That of thirty or forty people—out of a nation of forty millions—assembled on such a unique occasion of universal mourning—that two of them should be more or less interested in the Sun Life of Canada struck me as a significant indication of the position which the Company has made for itself during its five years sojourn in the United Kingdom, and I could not refrain from mentioning the fact to the Secretary, Mr. T. B. Macaulay, who was making a hurried—much too hurried—visit to England at the time and who, knowing that I have long been a martyr to the affliction of *cacoethes scribendi*, asked me to make a note of the incident for the editor of *Sunshine*. And having introduced the name of Westminster Hall may I say a word or two about that historic chamber the building of which was begun by William Rufus, son of the Conqueror, over eight hundred years ago? Westminster Hall, in which, as some one has said, a battalion of infantry might manoeuvre with ease, has been closely associated with the “making of England.” Here Charles I was condemned to the scaffold and Cromwell invested with the insignia of sovereignty, and among the names of those who have been tried by the State under the roof of Westminster Hall were those of Lord Cobham, Sir Thomas More, Protector Somerset, Sir Thomas Wyatt, Robert Devereux, Earl of Somerset, Guy Fawkes, and Thomas Wentworth, Earl of Strafford.

During the past few weeks England has been filled with the gloom of Mr. Gladstone's death, but as a fellow townsman of the illustrious statesman I should like to refer, for a moment, to the place of his birth, which is associated in my mind more recently with Mr. Robertson Macaulay, the President of the Sun Life of Canada, and the excellent Resident Secretary in Great Britain, Mr. Geo. E. Reid.

It was blowing a hurricane, the wind swirling round the corners of the streets and nearly carrying people off their feet, one Sunday evening last autumn when the President, Mr. Reid and myself set out to walk a distance of several miles through the city of Liverpool to its suburbs. I thought that the opportunity might be taken of showing my companions the house in which Mr. Gladstone was born, but on such a night I was almost afraid of suggesting the necessary detour. The President, however, notwithstanding the violence of the wind, which sometimes almost stopped one's breathing, cheerfully agreed to the proposal, and with his hands deep in pockets and collar up, and that elastic step of his, led on. The house where Mr. Gladstone first saw the light is a substantial plain red brick mansion at 62 Rodney Street, Liverpool, a street now given up entirely to the medical profession, indeed the house itself is in the occupation of one of the foremost physicians in the city. As we stood outside the house, a somewhat belated group on such a night, the reflection came to my mind that the President of the Sun Life of Canada, though a mere youth compared with Mr. Gladstone, had this in common—both men, I thought, have the habit, from time to time, of alluding to their growing years, yet of acting with the energy of youth. Nearly a quarter of a century ago Mr. Gladstone retired from public life on the score of increasing infirmities, but retirement was no place of rest for such a mighty soul, and soon he



THE LATE RT. HON. W. E. GLADSTONE.

returned to the battlefield, and since then what a history of political strife was his! Sir John Gladstone, father of the great statesman, left Leith as a young man and settled in Liverpool, where he became a partner in a leading firm of corn merchants. His shrewdness as a man of business was proverbial, and his sagacity in matters of commerce was almost prophetic. He seemed to take the whole map of the world into his mind at one glance, and almost by intuition to discover not only which were the best markets for to-day, but where there would be the best openings to-morrow. He rapidly became a rich man and a prominent political figure, represented several constituencies in Parliament and was knighted by Sir Robert Peel in the year 1845. In his early days Sir John Gladstone resided at 62 Rodney Street, Liverpool, where his distinguished son was born in 1809, and it was at this house where Canning—an intimate friend of Sir John Gladstone—used to stay when visiting Liverpool, a circumstance which produced a deep and lasting impression in the mind of the then youthful William Ewart Gladstone. By a curious coincidence another eminent man, Lord Cardwell, at one time a colleague of Mr. Gladstone's, was brought up, if not born, at 62 Rodney Street, yet, strange as it may appear, until recently at any rate, not more than one person in a hundred in Liverpool has had anything but a vague notion that Mr. Gladstone was born in the locality, and very few indeed could have identified the house. Remembering Mr. Gladstone's unrivalled genius, one would have thought that members of his party at least, would have gone to 62 Rodney Street, like pilgrims to a sacred shrine. I have closed my few observations, which I hope may not prove uninteresting to the readers of the always welcome *Sunshine*, with a reference to "family history," that subject so inevitable and so anxious for all good men and true in the insurance business. May the

family history of many who seek a policy with the Sun Life of Canada be as "unexceptionable" as was that of the great man who is now at peace among the noble dead in Westminster Abbey.

London, England.

L. W. Z.

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### THE FOUNTAIN ON DOMINION SQUARE.

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In view of the criticism which has been passed upon the lion which adorns the fountain presented by the Sun Life Assurance Company of Canada to the City as a memorial of her Gracious Majesty's Diamond Jubilee, it would seem expedient to publish the following letter bearing upon the subject.

MONTREAL, March 21st, 1898.

T. B. MACAULAV, ESQ.,

MY DEAR SIR,

At Mr. Findlay's request I got Messrs. Harris, Brymner and Capper to go and look at the model of the lion proposed for Dominion Square, in conjunction with myself. The opinion of all was that the work was exceedingly good, boldly and strongly modelled, full of life and "go." Our slight criticism we were agreed upon and the sculptor promised to amend his work accordingly. It must always be borne in mind that for architectural purposes representations of animals, etc., must to a certain extent be *conventionalized*. We all thought that, if when completed in the granite, it is as good as it is now in the model, it will be the best thing of its kind in the city and a decided acquisition.

Yours very truly,

ANDREW. T. TAYLOR.

It may be further said that when a lion was decided upon the utmost care was taken to select as a model the sculptured lion most generally regarded by the authorities as the finest work extant, and after due deliberation the lion of Bartholdi of which all Paris is so proud, was decided upon, the copy, of course, being made upon a much reduced scale.

### THE INTERNATIONAL ASSOCIATION OF MEDICAL DIRECTORS.

During the first week of last month the annual meeting of this important body, which is comprised of the Chief Medical Examiners of the leading Life Assurance Companies on this continent, was held in Montreal, and the Sun Life Company of Canada took the opportunity of entertaining the members of the Association by giving them an excursion up the river in the fine S.S. "Duchess of York." The whole party, including the President, Secretary, Directors, and other chief officials of the Company, numbered nearly eighty and an exceedingly pleasant day was spent which the guests of the occasion greatly enjoyed. A feature of the day's programme was a visit to the famous Trappist Monastery at Oka.

### THE INTERNATIONAL CONGRESS OF ACTUARIES.

During the month of May last there met in London that remarkable assemblage known as the Second International Congress of Actuaries.

Nearly three years ago the Actuaries of Belgium undertook to call together their confrères scattered throughout the whole world, for the purpose of discussing matters of common interest, and also of settling a system of notation, so that writers in different countries on the mathematical aspects of Life Contingencies might be the more readily able to understand each other. The result was all that could be desired. The place of meeting was fortunately chosen, for while Paris, Berlin, or London might have given rise to international differences, Brussels was common ground upon which all could meet on terms of friendship and equality. It was arranged that the meetings should be held at intervals of three years, the

next meeting, that which has just been held, being given to London, the home of the Institute of Actuaries, that great centre of actuarial science. British Actuaries connected with the English Institute or with the Scotch Faculty, naturally attended these London meetings in considerable numbers. There were also present many representatives from foreign countries, including France, Germany, Belgium, Holland, Russia, Austria, Denmark, Scandinavia, Italy, Switzerland, United States, Canada, and even Japan. Mr. T. B. Macaulay had the honor of being one of the four official representatives of the Actuarial Society of America, and also of being the representative of Canada on the Permanent Committee. On his return from the hurried visit which he made to the Old Land in connection with the Congress, he was enthusiastic both as to the interesting nature of the meetings and of their great value. It was the opportunity of a generation to make the personal acquaintance, nay more, the friendship of those leaders of the profession whose names are household words, and who have done so much to bring the principles and practice of Life Assurance up to their present high level. On an ordinary occasion a visitor to the great metropolis might be able to meet a number of English Managers for a few minutes in their offices, and may be to lunch with them, and that would be about all. But during the week which the Meetings of the Congress lasted, it was possible to become more intimately acquainted with these gentleman than in years of residence and merely routine intercourse in London itself. The value to the Company and its officers in thus keeping in touch with and abreast of the very leading Actuarial thought of the world, will be obvious to any person.

It is expected that the next Congress will be held in Paris in the Autumn of 1900, and the one following in New York in the year 1903.

## THE PRAIRIE.

JOHN HAY.

The skies are blue above my head,  
 The prairie green below,  
 And flickering o'er the tufted grass  
 The shifting shadows go,  
 Vague sailing, where the feathery clouds  
 Fleck white the tranquil skies,  
 Black javelins darting where aloft  
 The whirring pheasant flies.

A glimmering plain in drowsy trance  
 The dim horizon bounds,  
 Where all the air is resonant  
 With sleepy summer sounds  
 The life that sings among the flowers,  
 The hisping of the breeze,  
 The hot cicada's sultry cry,  
 The murmurous dream of bees.

The butterfly—a flying flower—  
 Wheels swift in flashing rings,  
 And flutters round his quiet kin,  
 With brave flame-mottled wings.  
 The wild pinks burst in crimson fire,  
 The phlox' bright clusters shine,  
 The prairie cups are swinging free  
 To spill their airy wine.

And lavishly beneath the sun,  
 In liberal splendor rolled,  
 The fennel fills the dipping plain  
 With floods of flowery gold;  
 And widely weaves the iron weed  
 A woof of purple dyes  
 Where autumn's royal feet may tread  
 When bankrupt summer flies.

In verdurous tumult far away  
 The prairie billows gleam,  
 Upon their crests in blessing rests  
 The noontide's gracious beam.  
 Low quivering vapors steaming dim  
 The level splendors break  
 Where languid lilies deck the rim  
 Of some land-circled lake.

Far in the east like low-hung clouds  
 The waving woodlands lie;  
 Far in the west the glowing plain  
 Melts warmly in the sky.  
 No accent wounds the reverent air,  
 No footprint dints the sod;  
 Lone in the light the prairie lies,  
 Rapt in a dream of God.

An English country squire who wished to make an entry at an agricultural exhibition, wrote thus to the secretary: "Please put me down on your list of cattle for a calf."

## SUMMER EVENING.

The sky is aglow with colors untold,  
 With a triumph of crimson and opal and  
 gold,  
 And wavering curtains woven of fire  
 Are hung o'er the portals of Day's Desire.  
 The sun goes to rest in his western halls  
 And over the world the twilight falls.

The breezes sleep on the grassy pond,  
 The shadows rove thro' the grove beyond;  
 The robins carol in rapture of love,  
 And the martins dart thro' the splendor  
 above.

Oh twilight marvel! mysterious hour!  
 Our hearts are swayed like the sea by thy  
 power!

*Robert Louis Stevenson* in his book of essays entitled "Across the plains," gives an example of what he calls the "uncivil kindness" of Americans—that rough friendliness which, in its contradictory character, is so bewildering to the foreigner newly landed. He says:

It was immediately after I had left the emigrant train, and I am told that I looked like a man at death's door, so much had the long journey shaken me. I sat at the end of the car, and the catch being broken and myself sick and feverish, I had to hold the door open with my foot for the sake of air.

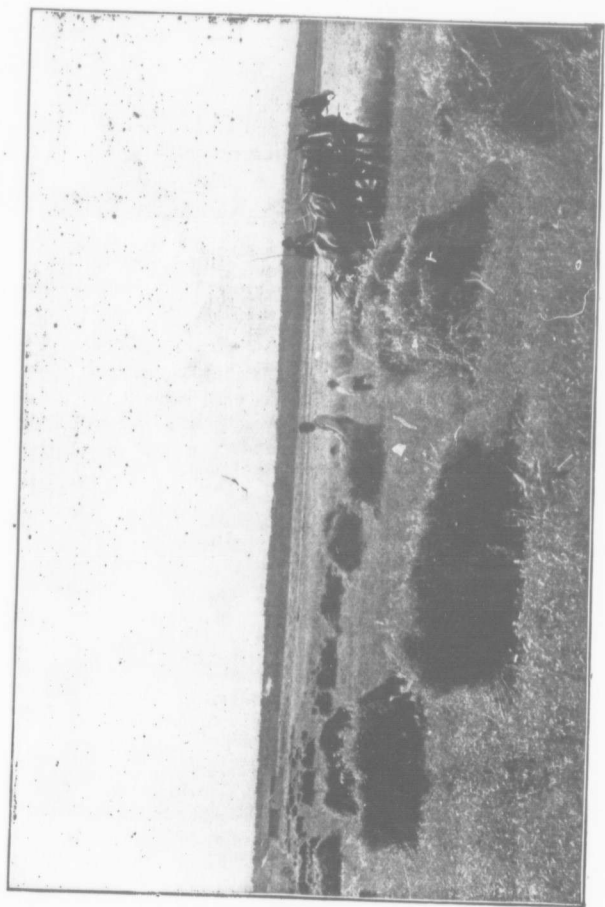
In this attitude my leg barred the newsboy from his box of merchandise. I made haste to let him pass when I observed that he was coming; but I was busy with a book, and so, once or twice, he came upon me unawares.

On these occasions he most rudely struck my foot aside, and though I myself apologized as if to show him the way, he answered me never a word. I chafed furiously, and I fear the next time it would have come to words; but suddenly I felt a touch upon my shoulder and a large, juicy pear was put into my hand.

It was the newsboy, who had observed that I was looking ill, and so made me this present out of a tender heart.

For the rest of the journey I was petted like a sick child; he lent me newspapers, thus depriving himself of his legitimate profit on their sale, and came repeatedly to sit by me and cheer me up.

"My wife is a most original woman," said Brown. "Why, when I proposed to her, instead of saying, 'This is so sudden,' she said, 'Well, I think it's about time.'"



THE HARVEST OF THE PRAIRIE.

# Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY  
OF CANADA.

MONTREAL, AUGUST, 1898.

J. MACDONALD OXLEY, *Editor.*

## ASSURANCE ELEGIES.

—Elegies.  
And quoted odes, and jewels five words long,  
That, on the stretched forefinger of all time,  
Sparkle forever.

*Tennyson.*

Catechize yourself a little to-day and ascertain whether you have not left undone something that should have been done. Are you assured?

\*\*

Life assurance is practical and substantial religion; it improves society and elevates mankind. Its results are indeed far-reaching.

\*\*

There is a peace of mind, a refreshing freedom from anxiety, wrapped up in a life assurance policy.

\*\*

A medical examination will determine whether you are assurable or not. It will cost you nothing, and may be of great satisfaction to you as it has been to many others.

\*\*

What is your partner's ability or capital worth to you? Assure his life for your benefit to its full value.

\*\*

Use the same discrimination and judgment in selecting your life assurance that you exercise in your business affairs.

Assure yourself, and induce your friend to assure, and you will perform not only a duty, but confer a blessing upon others.

\*\*

You may make a life assurance policy the vehicle of charity by assuring for some worthy home or hospital.

\*\*

Life assurance induces habits of economy and of saving, and is commendable for that reason, to say nothing of duty.

\*\*

There is no better or surer means of preventing and suppressing communism and its allied isms than life assurance. Every beneficiary is an enemy of the communist.

\*\*

Did you tell the agent to call again? If so, upon his next visit give him your proposal. He may be one of your pallbearers.

\*\*

Executors state that in very many cases the most valuable documents left in their vaults by dead men are life assurance policies.

\*\*

Who does not shudder when he contemplates the cold charities of the world? Life assurance will place your wife and children beyond them.

\*\*

Pure life assurance is simply the science of unselfishness, and whoever loves his dependents indulges to the greatest extent possible in that science.

\*\*

If you wait for a more opportune time to assure, you will enter the hereafter without a shilling on your life. You wouldn't know the difference, but what about your family?



If wives would occasionally remind their husbands of life assurance there would be fewer widows.

\* \* \*

A man's respect for himself and his good qualities is immensely heightened by assuring his life for the benefit of others.

\* \* \*

Old age is dark and uninviting, but an Endowment policy will greatly brighten it and smooth the rough places.

\* \* \*

How much money are you earning or making? Assure your life for such a sum as will yield, at 4 per cent., a similar sum and you'll know that your wife will always be comfortable and your children educated.

—Business.

### BREAD THE WORLD OVER.

It is curious and interesting study to compare the various materials which serve the different nations of the world as the basis of their bread. In this country, where good bread, made from spring and fall wheat flour, is within the reach of all, rarely a thought is given to the fact that, after all, the inhabitants of only a small portion of the earth's surface enjoy such a food. In the remoter parts of Sweden the poor people make and bake their rye bread twice a year, and store the loaves away, so that eventually they are as hard as bricks. Further north still bread is made from barley and oats. In Lapland oats, with the inner bark of the pine, are used. The two together, well ground and mixed, are made into large flat cakes, cooked in a pan over the fire. In dreary Kamchatka, pine or birch bark by itself, well macerated, pounded and baked, frequently constitutes the whole of the native bread food. The Icelander scrapes the "Iceland moss" off the rocks and grinds it into fine flour, which serves both for bread and puddings. In some parts of Siberia, China, and other Eastern countries, a fairly palatable bread is

made from buckwheat. In parts of Italy chestnuts are cooked, ground into meal and used for making bread. Durra a variety of the millet, is much used in the countries of India, Egypt, Arabia, and Asia Minor for making bread. Rice bread is the staple food of the Chinese, Japanese, and a large portion of the inhabitants of India. In Persia the bread is made from rice flour and milk; it is called "Lawash." The Persian oven is built in the ground about the size of a barrel. The sides are smooth mason work. The fire is built at the bottom and kept burning until the wall or sides of the oven are thoroughly heated. Enough dough to form a sheet about one foot wide and about two feet long is thrown on the bench, and rolled until about as thin as sole leather, then it is taken up and tossed and rolled from one arm to the other and flung on a board and slapped on the side of the oven. It takes only a few moments to bake, and when baked, it is spread out to cool. This bread is cheap (one cent a sheet); it is sweet and nourishing. A specimen of the "hunger bread" from Armenia is made from clover seed, flax, or linseed meal, mixed with edible grass. In the Molucca islands the starchy pith of the sago palm furnishes a white, floury meal. This is made up into flat, oblong loaves, which are baked in curious little ovens, each oven being divided into oblong cells to receive the loaves. Bread is also made of roots in some parts of Africa, and South America. It is made from manioc tubers. These roots are a deadly poison if eaten in the raw state but make a good food if properly prepared. To prepare it for bread, the roots are soaked for several days in water, thus washing out the poison; the fibres are picked out, dried, and ground into flour. This is mixed with milk, if obtainable, if not water is used. The dough is formed into little round loaves, and baked in hot ashes or dried in the sun.

—Sanitary Record

A Deed of Darkness—An Englishman and a Frenchman once undertook, against their own inclinations, and for the satisfaction of more belligerent friends, to fight a duel in a dark room. The Englishman anxious to shed no blood, fired up the chimney and brought down the Frenchman. This was a favorite story of Rogers, who used to add, in relating it: "When I tell the story in France, I put the Englishman up the chimney."

WHEN JOHNNY CAME A-COURTING... *Jenny E. T. Dove.*

When Johnny came a-courting,  
I thought him over-bold,  
For I was but a young thing  
And he not very old.  
And though I liked him well enough  
I sent him on his way,  
With, "Wait a bit, bide a bit,  
Wait a week and a day!"

When Johnny passed me in the lane,  
And pleaded for a kiss,  
And vowed he'd love me evermore  
For granting of the bliss;  
Although I liked it overwell,  
I ran from him away,  
With, "Wait a bit, bide a bit,  
Wait a week and a day!"

When Johnny came a-courting,  
With, "Jenny, be my wife?"  
And vowed I never should regret.  
However long my life;  
Although I liked it o' all,  
I turned from him away,  
With, "Wait a bit, bide a bit,  
Wait a week and a day!"

Oh, Johnny was a ninny;  
He took me at my word!  
And he was courting another  
The next thing that I heard,  
Oh, what a ninny was Johnny,  
To mind me what I'd say,  
With, "Wait a bit, bide a bit,  
Wait a week and a day."

Heigh-ho! I have my Johnny;  
I gin him a blink o' my eye,  
And then he fell to raving  
For want o' my love he'd die!  
I ne're could be so cruel

So I set the wedding day,  
With, "Haste a bit, nor waste a bit,  
There's danger in delay."

When Washington Hesing, of Chicago, was devoting all his energies to the conduct of his paper, the *Staats Zeitung*, there was a big fire in Chicago which his paper failed to mention. "Why didn't we have a report of that fire last night?" he asked next morning of a fresh reporter who had been assigned to it. "My dear Mr. Hesing," replied the young journalist, in surprise, "there was nothing new to print about it. Everyone in Chicago was there and saw it." "Young man," said Mr. Hesing, "if any one asks you if you work for *The Staats-Zeitung*, tell him no."

THE CRADLE SHIP.....*Charles Gordon Rogers*

When baby goes a-sailing, and the breeze  
is fresh and free,  
His ship is just the queerest craft that ever  
sailed the sea!

Ten fingers true make up the crew that  
watch on deck must keep,  
While all a-row ten toes below are  
passengers asleep!  
And mother is the pilot dear—ah, none so  
true as she  
When baby goes a-sailing, and the wind  
is fresh and free!

When mother rocks the cradle ship, the  
walls—for shore—slip past;  
The breezes from the garden blow when  
baby boy sails fast!  
So fast he flies that Dolly cries she fears  
we'll run her down,  
So hard a-port! we're not the sort to see  
a dolly drown;

And then, you know, we've got the whole  
wide carpet for a sea  
When baby goes a-sailing, and the wind  
is fresh and free!

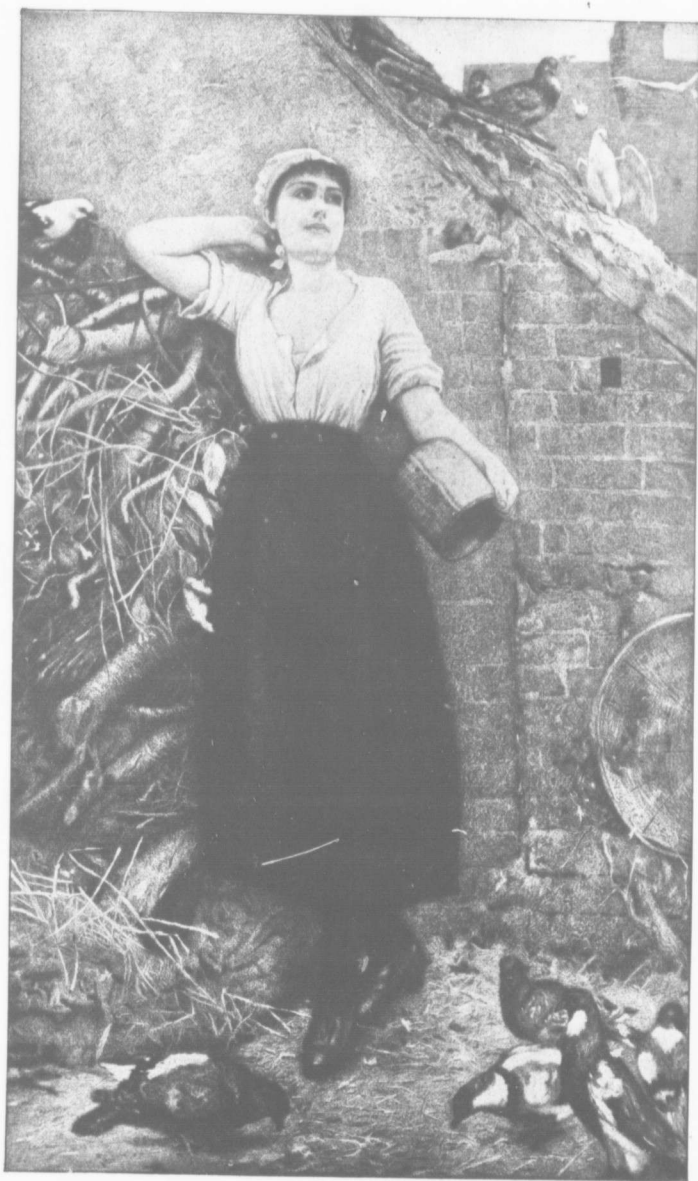
When baby lies becalmed in sleep, and  
all the crew is still,  
When that wee ship's in port at last, all  
safe from storm and ill—

Two eyes of love shall shine above, two  
lips shall kiss his face,  
Until in deep and tranquil sleep he'll smile  
at that embrace!

For mother watches too, at night: while  
through his slumber creep  
Dream-memories of sailing ere the breezes  
fell asleep.

Mrs. Commonstalk (soberly)—"Are you sure your fiancée will make a good home body, Eli? Do you think she knows anything about mending for instance?" Cholly Commonstalk—"About mending, mother? Why, that is her very strongest point. I saw her mend a punctured tire once in just fourteen minutes by the watch."

Booker T. Washington says: I remember a story of an old negro who wanted a Christmas dinner and he prayed night after night: 'Lord, please send a turkey to this darkey.' But none came to him. Finally he prayed: 'O Lord! please send this darkey to a turkey. And he got one that same night. There isn't much that we get in this country without working for it.'



SIMPLE CONTENT.

## EXPECTATIONS EXCEEDED AND PROMPTNESS PRACTICED.

TORONTO, June 29th, 1898.

JOHN R. REID, Esq.,  
Sun Life Assurance Company of Canada,  
Ottawa, Ont.

DEAR SIR,

In regard to the notice of dividend on my policy, which you have been so good as to send me, I may say I have decided to take the third option:—the single cash payment \$131.90.

I am much pleased with the amount of this dividend, which is fully equal to what I had expected, perhaps a little more.

Yours very truly,

J. E. LeROSSIGNOL.

CHESTERTVILLE, June 23rd, 1898.

JOAN R. REID, Esq.,  
Manager Eastern Ontario,  
Sun Life Assurance Company of Canada,  
Ottawa, Ont.

DEAR SIR,

As administrators of the estate of the late W. P. Hughes, we ask you to kindly convey to the Head Office of your Company our sincere thanks for the commendable promptness exercised in the settlement of claim under his policy No. 66981. At the time the young man was accidentally killed the policy had hardly been six months in force and only one premium of \$41.35 had therefore been paid. Yet for this amount the Company pay his heirs \$1000. His case is another striking example of the benefits to be derived from life assurance and ought to come home with force to everyone who is grappling with the uncertainties of life without some provision of this kind for those who would in the event of his death be benefitted by his wise forethought.

Our thanks are also due to the Company's officials who have aided in the settlement of the claim, especially to your general agent, Mr. Ira J. Cramer, through whose efforts the late Mr. Hughes was induced to take out his policy.

In conclusion let us say that we wish the Company every success and shall always speak well and favorably of it.

Very truly yours,

JAS. HUGHES,  
W. A. BROWN, M.D. } *Executors.*

CHESTER, May 8th, 1898.

Officers of the Sun Life Company, Canada.  
GENTLEMAN,

Allow me to thank you for the \$143.00 received from your Company and express my appreciation of your very prompt and honorable methods of doing business. Your Superintendent, Mr. J. J. Buckley, did not wait to be notified of the death of my husband, John J. Reardon, but called at once to assure me that as soon as the claim papers could be made out and sent in it would be paid, and in less than twelve hours returned with cheque for full amount of claim.

I am, respectfully,

MARY E. REARDON.

To The Sun Life Assurance Co. of Canada,  
GENTLEMEN,

I hereby acknowledge receipt of your cheque for One Thousand Dollars less first year's premium, the same being Insurance carried by my husband who died about three weeks ago.

I assure you, gentleman, that I am more than pleased with the prompt settlement you have made.

My husband took out this Insurance about four months ago and had only paid one half year's premium amounting to \$24.60 I am 55 years of age and my husband by this small investment has provided for me as long as I live.

Wishing your Company success,

I am,

Yours truly,

LOTTIE E. REED.

SAGINAW, MICH., June 14th, 1898.

RICHMOND, VA., May 30th, 1898.

W. A. HIGINBOTHAM, Esq.,  
Manager for State of Virginia.

*Re Policy No. 22458.*

DEAR MR. HIGINBOTHAM,

I desire to convey to you my most sincere thanks for your kindness and assistance in securing the necessary papers pertaining to the death of my late husband, and as well to record my appreciation of the valuable services rendered me by your Secretary; his instructions and advice were indeed most valuable at such a time, as my husband's death at sea necessitated an unusual delay, yet everything was done by your Company to facilitate and expedite the claim. You know the confidence my husband always had in your Company and it is a pleasure to record the fact that this confidence has been most thoroughly justified by the prompt and satisfactory payment of his policy. Kindly convey to your Secretary my most sincere thanks for the satisfactory settlement of my claim, and while the many policy-holders in your Company on this coast need no recommendation from me, yet I feel that I must thank you, and your officials, for the satisfactory way with which this claim has been paid. Wishing every success to the Company, and with very kind regards and good wishes to yourself,

Yours most sincerely,

NADINE C. PREW.

St. CATHARINES, Ont., May 14th, 1898.

Mr. A. N. LINDSAY,  
Agent Sun Life Assurance Co. of Canada,  
St. Catharines, Ont.

DEAR SIR,

Accept my sincere thanks for your prompt payment of claim under policy T35656 on the life of my son, George H. Presswell, whose death was only four months after he took his policy.

Although the policy was lost, I had no difficulty as you kindly completed the papers.

Sincerely yours,

ELIZABETH PRESSWELL.



MID-SUMMER.

JOHN R. REID, ESQ.,

DEAR SIR,

Kindly convey to the Company my sincere thanks for the cheque for \$9754.50 handed to me this day by Mr. John McEwen, Barrister, who is acting for Mr. J. Marshall Henderson, the Company's General Agent, during his absence in the Old Country. My lamented husband only effected the assurance with Mr. Henderson a little over a month ago, the amount being \$10,000. The unfortunate drowning occurred on the 13th inst., the interment took place on the 15th inst. and the cheque for payment of the claim is dated the 22nd inst.

I desire to express my hearty appreciation of the kindness and promptness displayed in connection with this matter and shall always speak in favor of the Sun Life Assurance Co. of Canada.

I wish the Company all prosperity.

ANNIE GILROY.

MONT CLARE, MONT'Y CO., Pa., June 9th, 1898.

MR. THOS. R. RAITT,  
Supt. Philadelphia District.

DEAR SIR,

Allow me to thank you for the very prompt payment of the claim on my brother's life (Alfred Honek) the check being handed me this day by Mr. James Houlihan, Supt. Morristown district, the amount being paid almost immediately and without any trouble on my part, the claim papers being attended to by Mr. Houlihan.

Had my brother been insured in any other Industrial Company that does business in this State I would only have received part of the insurance as he was only insured for a few months, and your Company has paid the full amount which, I must say, speaks volumes for it, and I shall, with pleasure, recommend it to all my friends.

Hoping that your Company may have abundant success as it so richly deserves,

I am,

Yours respectfully,

CAROLINE SUMMERS.

## CLAIMS PAID IN MAY.

9551 } ..Girdlestone.....	\$10,000.00
11579 }	
7762...Davie.....	5,000.00
14696...Waring.....	1,115.00
14200...Maxwell.....	1,117.00
32998...Turgeon.....	1,000.00
65812...McMullen.....	1,000.00
50753...Widmann.....	2,000.00
T 13817...Nodwell.....	60.00
T 1138...Mitge.....	85.68
T 12341...Mathers.....	96.96
60635...Harriman.....	1,000.00
38319...Beatty.....	1,000.00
66119...Dobier.....	1,000.00
31079...Gelines.....	198.00
T 6312...Mansfield.....	54.54
T 6604...Kirkpatrick.....	41.41
T 9661...Fraser.....	40.00
T 24888...Andre.....	204.00
T 3350...Rogers.....	118.17
50177...Alvarado.....	372.80
71465...Parham.....	14.14.20
52463...Garrison.....	2,000.00
T 1182...McTomney.....	411.20
17698...Olivier.....	1,000.00
44175... ".....	200.00
70041...Tiffany.....	1,882.60
59935...Gandabhay.....	325.00
23379 } ..Bkunsali.....	5,525.00
23329 }	
30 }	
31 }	
55853...Vigiagouri.....	325.00
21077...Podd.....	1,004.60
51901...Christie.....	4,866.66
72108...Turner.....	438.00

## BROKEN STOWAGE.

"I'm going to be a minister," said Tommy, forcibly. "Why, Tommy, dear?" asked his father. "So's I can talk in church," said Tommy.

Beggar (piteously)—"Ah, sir, I am very, very hungry." Dyspeptic (savagely)—"Then have the decency to keep your good fortune to yourself. I haven't had an appetite for years."

Mrs. Kelly—"Yes, Mrs. Casey, me hoosband left home two wakes ago, an oi haven't seen him sinst." Mrs. Casey—"An' phwat made him do that, Mrs. Kelly?" Mrs. Kelly—"Faith, de doctor says he tinks he run away in fit of temporary sanity."

Did you see me in the p'rade?" said Mr. Dolan to his wife. "Oi did." "Wasen't I a foine soight, thin?" "Yes wor, indade. Oi had to look twice ty re'lize that the mon thot stepped along so loively an' aisy ty the music wor me own husband thot warn't able ty walk aroun' the corner to the grocery lasht noight because ov the rheumatism."

"Who are those men?" asked a lady standing in one of the parlours of the Windsor Hotel, at Montreal, one evening two years ago, when the Actuarial Society of America was holding its meetings. She was told that they were the actuaries. "Actuaries, why they look like respectable people," came the response.

**SUMMARY of Life Assurance Business in Canada for 1897, compared with 1895 and 1896.**  
(Compiled from the Government Report.)

COMPANIES.	NET PREMIUMS RECEIVED.			ASSURANCE ISSUED AND TAKEN.			NET ASSURANCE IN FORCE.		
	1895	1896	1897	1895	1896	1897	1895	1896	1897
	\$	\$	\$	\$	\$	\$	\$	\$	\$
<b>Sun Life of Canada</b> .....	1,301,221	1,649,943	1,851,158	6,864,093	7,469,282	10,561,270	34,728,290	38,170,341	44,962,247
Canada Life .....	2,006,891	2,025,716	2,087,994	6,089,621	4,635,778	4,942,081	70,205,929	70,375,397	72,275,895
Confederation .....	852,874	899,079	931,561	3,371,320	3,064,995	3,080,472	26,427,474	27,379,476	28,161,276
Ontario Mutual .....	599,163	601,617	644,107	2,494,268	2,415,350	3,031,900	19,278,424	19,973,159	21,426,878
North American .....	485,354	539,762	582,432	2,917,000	3,447,900	3,431,524	15,442,444	17,164,229	18,720,878
Manufacturers .....	324,449	355,149	384,049	2,873,557	2,732,929	2,563,772	10,066,441	10,711,606	11,305,749
Federal .....	257,647	313,399	349,589	1,833,050	2,000,500	2,003,850	10,156,227	10,337,482	10,483,088
Temperance and General .....	142,448	151,319	174,878	1,477,000	1,782,000	1,790,650	5,993,681	6,687,212	7,186,286
Great West .....	122,598	156,033	202,482	1,082,200	1,742,200	2,219,300	4,934,850	5,653,204	7,064,534
London Life .....	160,889	177,004	185,539	1,920,644	1,288,172	1,511,112	4,104,954	4,289,577	4,737,501
Dominion Life .....	53,395	65,565	70,863	541,350	574,700	593,700	2,025,514	2,381,977	2,614,873
Imperial .....	.....	.....	32,060	.....	.....	1,185,725	.....	.....	908,725
Northern .....	.....	.....	4,612	.....	.....	360,500	.....	.....	346,000
Royal Victoria .....	.....	.....	8,071	.....	.....	242,500	.....	.....	242,500



## The Sun Life Assurance Company of Canada.

HEAD OFFICE, - - MONTREAL.

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Secretary and Actuary.

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

Superintendent of Agencies.

JAMES C. TORY.