STRATFORD-ON-AVON.

The Record for 1907 on the back page of this number.

# SUNSHINE

Vol. XIII Nos. 2 & 3

MONTREAL

February-March 1908



LORD RONALD GOWER'S MONUMENT TO SHAKESPEARE. STRATFORD-ON-AVON.

SUN LIFE ASSURANCE COMPANY OF CANADA, AT HEAD OFFICE, MONTREAL.

A. M. MACKAY, Editor.



HEAD OFFICE BUILDINGS

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#### Financial Stringency.

Financial Stringency — a familiar phrase. To many a reality, to many only a phrase.

But it is current, and it will be made to play its part in season and out of season.

Ouite likely some of our readers have used it with an assurance agent when he shoul was urging action before the old year died. with

Has the new year remedied matters? consci

We have interviewed many merchants better regarding the holiday trade, and they all Con said they had the best sales they ever had matter

The wave of good feeling that prevailed We around Christmas time unlocked the labor i purses and people forgot about a financial ful about stringency. The

It is a very hopeful sign that people call to with open-hearted generosity take leave You of some of their money at such a time.

Our duty to wife and children is an all-the-year-round duty.

We are bound to protect them.

The presentation of a life assurance policy should not be a surprise as an ordinary gift sometimes is, for stem duty says, "YOU MUST PROTECT THEM."

It is only your duty and nothing more (An Incident to throw the mantle of life assurance pro The The Eng tection around your home.

The present financial stringency is, and of a worst, only temporary, already we havend he i good reason to hope for better things.

There IS a financial stringency that into a n hopeless-when the cold world is face It is FRI DE SAT B 8 14 15

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is face It is said that the English robin can

without any income in sight, and the mother is shackled by the helplessness of her children.

That is a disaster YOU CAN prevent in

If times are hard with you now plus all your thought and effort, what miracle do you think will be wrought to make it any easier should you be ordered off the stage ?

This is a serious problem and we trust your manhood to answer it for what is right.

Do not let another day see you taking chances with death.

The mission of Sunshine is to preach the gospel of home protection.

We are not over-anxious that you when he should favor the Sun Life of Canada year died. with your life assurance although we atters? conscientiously believe you cannot do

they all Competition looks after that end of the ever had matter for us.

prevailed. We feel we are giving a reason for our ked the labor if we induce men to become thoughtfinancial ful about life assurance.

The FACT of life assurance is a loud at peoplecall to duty, do not neglect it another day. ake leave You do so at your peril!

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

#### " Isn't That Bird An Ass?"

ing more (An Incident told by Amicus sojourning at Hayville.) ance pro There is much difference in robins.

The English robin, for instance, is a little ncy is, and of a bird with a bright red breast we havend he is called 'little robin red-breast.' He is a chesty proposition, however, cy that with a most plaintive song.

fight and whip anything his size that wears feathers.

"Gut on my lawn one morning there were two of our good fat American robins looking for worms.

"You know how they stick their heads up in the air and look like little statues, listening, it is said, for the movement of the worm underground that is tarnation fool enough to come up to the surface in order to find out what the robin is doing.

"This morning I was watching the movements of these birds in company with a young Englishman—a recent arrival. He said:

" 'Your American robin is a whopping big bird, isn't he?'

"Yes,' I replied, 'he is a beauty, and he has a very pretty song '

"I had observed that a little English sparrow stuck pretty close to each robin. The cute little rascals would wait for a robin to get a worm and then make a dash for it, take the worm away from the 'red-breast' and fly off with it.

"Did the robin do anything? Did he fight the sparrow? No; he just stood erect and gazed apparently at nothing.

"'Isn't that bird a blooming ass?" said the Englishman, 'to work that way to get a worm and then allow that little robber to steal it?'

"I agreed with him, but I thought how typical this is of human life—of business methods in this community.

"Some real nice, good-natured fellow digs and gets a 'worm' in the shape of a few dollars, and hovering around him are the robins and sparrows, who generally succeed in getting the money away from him.

" It has always been so; hence among the maxims of Ben Franklin is one that

"A fool can make money; it takes a wise man to keep it.'

"The average man with a few dollars

in his possession is the 'bloomin' ass' who loses it to the schemers and the borrowers who stand around apparently waiting for the chance to grab what others by hard toil have saved.

"Hence, I have said many times, if you have a few dollars to invest put it into a life assurance policy in almost any good company and I will guarantee you will never have reason to call yourself 'a bloomin' ass' on that account."

"The noblest man That ever lived in the tide of times,

#### Shakespeare's Parentage.

Of late years a number of attempts have been made to prove that Shakespeare did not write the works attributed to him. Those who have made these attempts to dethrone Shakespcare have rested their case largely upon the claim

"KING HENRY V."

If we read over the history of English literature, we will find that genius has no necessary connection with blue blood. But even if gentle birth were a condition of genius, Shakespeare

would not be

that he was of

ignoble birth

and inferior

education,

and therefore

could not have

produced the

plays.

disqualified, for he was well-born. John Shakespeare and Mary Arden, the parents of the poet, were well-to-do, and, although their wealth took wings later in their lives, they occupied a good position for their time and were of some local distinction. Altogether it seems to me that Shakespeare anticipated Robert Ingersoll's advice, and choose his parents wisely.

Bernard Shaw has said some things about Shakespeare that are of questionable value but he is nearer the truth than the Baconia when he says, "Shakespeare was not an illite ate, poaching laborer who came up to Londo to be a horseboy, but a gentleman, with all t

social pretensions of our higher bourgeoisie."

#### Shakespeare's Education,

As to Shakespeare's education, it was certainly substantial. It is true that he did not enjoy a university training, as did several of his rivals and contemporaries. In fact. when he came into competition with these universitytrained play-



"HAMLET."

wrights, it was evident that he was their it rior in scholastic attainments, although he just as obviously their superior in every of qualification that goes to make the dram He was by no means, however, unlettered man. It was said of him that knew little Latin and less Greek. This pr that he knew at least some Latin and s Greek, and was not, therefore, the ignor boor that some too enthusiastic supporter the Baconian theory have claimed. trained at an old-time grammar-school, probably remained there until he was a the age of fourteen. With such a mind as this limited opportunity would mean more a university degree and a tour of Europe thr in would mean to an average man. It is the school but the scholar that counts. over, it is far from evident that the want higher education was a disadvantage to his the end. Indeed, to have escaped the un sity may have been the salvation of his get and in this way-had he studied at the un sity he would have been probably a stud imitator in after life of classical models, at would have been restrained from writing

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f him that. This protein and state ignor supportented. He are-school, he was at a mind as ean more through the want tage to him ed the un

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the glorious freedom that distinguishes him. To an orator or a writer of genius the university course is not without its perils. It is significant that in the plays of Shakespeare there are many ridiculous blunders that indicate that they were written by an "inexact" scholar; and these inaccuracies form an unanswerable argument against those who maintain that the plays were written by a finished scholar such as Bacon. The plays were evidently written by some one who had just a moderate education as we know Shakespeare to have had, but supplemented by the divinest poetic genius.

#### Shakespeare's Early Environment.

It was ideal. In saying this my statement will be fully substantiated by a glance through the beautiful pictures that have been collected by the editor of SUNSHINE, and which accompany this monograph. The scenery surrounding Stratford was such as to store his receptive mind with a wealth of just such metaphors and similes as are poured out in his writings. Wandering in boyhood and youth through beautiful forests, over luxuriant meadows and by lovely streams, he accumulated that wonderful treasury of Nature-know-

ledge that he uses in his poetry. True, his botany was not scientific, but it was all the more living and real for that very fact.

"I know a bank whereon the wild thyme blows, Where ox-lips and the nodding violet grows, Quite over-canopied with lush woodbine, With sweet musk-roses, and with eglantine: There sleeps Titania, some time of the night, Lull'd in these flowers with dances and delight."

The scenery of his great play, "As You Like It," might all be, probably was, sketched from the country surrounding Stratford-on-Avon. Taken altogether, we may say that the results of his literary labors in after life are entirely consistent with what we know his early education and environment to have been.

#### Shakespeare's English.

It is to be carefully noted that Shakespeare lived just at that time when the English language, the medium of his art, had reached its perfection. The English language, as all n readers know, is the most composite in the world. There are in it British, Roman, Sax and Norman elements. When Shakespeare began to write, these elements had just reach a state of perfect fusion, so that the Elizabeth writers had a most plastic and expressive n dium in which to work. Two centuries before Chaucer, the father of English poetry, had domonstrated the fact that our language we capable of being wrought into a great literature.

thing notable had be done, but the language h in the interval become more nearly perfected. has been said that in the history of the world no m dium of expression h been so nearly perfect the Greek tongue. Neve theless, so great a critic the English poet Campb has said that with "Ma beth" we are able to chi lenge comparison with t greatest of the Gree tragedies.



The arts are all relate one to the other, but es artist finds certain mo of expression more comnial than others. No Shakespeare's genius v

essentially dramatic; that is, he could expahimself more adequately through a play the through any other form of literature. To being true, it was essential for him that the should have been a sufficiently complete delopment of the drama in his day. In this was very fortunate. Just as the English is guage had become complete and perfecwhen Shakespeare "happened along," so is the drama, too, reached such a degree of pfection that he had no pioneer work to do.

It seems to me that one does not require be very piously disposed to see the hand Providence at work in bringing Shakespe into the world just at the time and under conditions that obtained when he did app. If it were necessary, another curious fact in be cited to prove this divine intervent Under Puritan influence, there came.

(Continued on page 30.)



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## GOOD FREND FOR LESVS SAKE FORBEARE, TO DICC, THE DVST ENCLOASED HEARE: BLESE BE Y MAN Y SPARES THES STONES MOVES MY BONES.

Tablet over Shakespeare's Grave, Stratford-on-Avon

#### Misguotations.

Some one has said that to quote correctly is one of the signs which marks a gentleman. Judged by that standard, very few of us can lay claim to the "grand old name," says T. P.'s Weekly.

Not very long ago a popular daily newspaper in Scotland began a leading article with a reference to the "classic statement" that "there are no snakes in Ireland." Now, the writer ought to have known better. The "classic statement" refers not to Ireland, but to Iceland, and it occurs in a book by Niel Horrebow, and forms the opening sentence of a chapter on snakes in Iceland. It is as follows: "There are no snakes in Iceland." Who first misquoted is unknown. Probably it may have been only a printer's error, yet it has come "down the ringing grooves of change" until it has replaced the original.

Another very common misquotation is, "To-morrow to fresh fields and pastures new." One comes across it often. and never finds it correct. If the reader turns up Milton's "Lycidas," he will find the last line runs, "To-morrow to fresh woods and pastures new."

Who has not heard of Sidney Smith and his frequently quoted dictum regarding humour and Scotsmen ?-a stock quotation among English writers. Smith is quoted as saying that "it requires a surgical operation to make a Scotsman understand a joke." He never said

anything of the kind. What he did say was infinitely more witty and sharp. He said, "There is humour in a Scotch skull, but the only instrument by which it can be extracted is-a corkscrew." "It is a wise child that knows its own father," ought to be the other way about, to wit, "It is a wise father that knows his own child." The quotation occurs in "The Merchant of Venice," Act II.. scene 2.

Somehow or other Biblical quotations are generally quoted incorrectly. and some are attributed to it which are not in it at all. For instance, "Spare the rod and spoil the child," is commonly attributed to Solomon, which is a mistake. It occurs in Butler's "Hudibras." Part II., canto 1, line 844, and also in "Ray's Proverbs." "God tempers the are wind to the shorn lamb" is also attrifair buted to the Bible, but the reader may Bible search all through it and never find are it, for the simple reason it is not there some It occurs in Sterne's "Sentimental Jour-tions ney," and is often fathered upon him every In reality, it is an old French saying, and cessf occurs in a book by Henri Estienne go. Macaulay's saying regarding the travelles It from New Zealand, who, in the midst of this a vast solitude took his stand on a broker spear arch of London Bridge to sketch the ruin his w of St. Paul's, is not original, although porta it seemed to have been a favorite with admir him, as he repeats it twice in different shows articles.

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Holy Trinity Church, Stratford-on-Avon.

## Shakespeare the "Best Seller."

In these days of large editions of popue, "Spare lar novels it is interesting to know commonly that Shakespeare continues to be the is a mis "best seller," says the Philadelphia (udibras," Inquirer. Next to the Bible his works nd also in have a larger sale than any which mpers the are printed, and the comparison is not also attrifair for many reasons, since many of the eader may Bibles are given away and most of them ever find are sold at a very small figure. But not there some twenty English and American edintal Jour tions of Shakespeare are brought out apon him every year, and all are said to be sucaying, and cessful. One wonders where all of them

e travelle. It is also interesting to note that at e midst of this very moment there is a Shaken a broker spearean revival all over the world, for the ruin his works are printed in most of the imalthough portant languages, and are studied and orite with admired without restraint. different shows that there is a deeper love of the best literature than some cynics affect to

Because romantic and swashbuckler novels sell readily, many persons think the public taste is degenerating, forgetting the annual increase of bookbuyers amounting to millions, and also ignoring the fact that two generations ago books were considered a luxury. Even on the stage Shakespeare is no longer spelling ruin, and his plays are being patronized better than for some years past. On the whole, we may consider that the public taste is improving, and no better evidence is needed than the fact that Shakespeare continues to be the "best seller."



Tablet over Grave of Shakespeare's Wife, Stratford-on-Avon.

#### The First Thousand Dollars

The men who have got rich all say that the first thousand dollars was the hardest of all to save. That is natural, for the inception of any undertaking which has to be begun on a small scale is a laborious process, and everybody knows that the rich men all began either as newsboys or office slaves, says the Life Insurance Educator.

Young men with plenty of energy, but not so much surplus of money, are always looking for quick ways to get rich. Unfortunately for them these ways in most cases develop into a rapid process of demonetization, but they nevertheless take the same chance time and time again, because they believe persistently that their luck will change. By the time they get to be forty, they lose faith in luck and then settle down to plain, straightforward saving, but the ten year period between thirty or forty, or between twenty-five and thirty-five, is a dead money loss to them, except in so far as they have been able to gain a more or less extended experience in how not to save money.

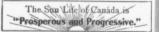
The young man between the ages of twenty and thirty is the especially designed candidate for endowment assurance. The premium for five thousand dollars of this form of investment is an amount which the young man of fair earning capacities can easily spare from his personal needs each year and still have as much to speculate with as may be necessary for him to gain the requisite knowledge of monetary matters. Then when he arrives at the age which finds the self-confident, would-be-rich young man, wise but impecunious, the endowmentholder draws a very tidy sum, which is from five to ten times what the rich man had to start with. And it is a fact that the majority of self-made millionaires, or even rich men of lesser degree, gained their greatest proportion of this world's

goods between the ages of forty and fifty. There is hardly a man of thirty-five or forty who, with a capital of five or ten thousand dollars, cannot build up for himself a good paying business in his own line, provided he has properly husbanded at the same time his mental and physical strength. That is the age when the necessity of saving is most evident to the man who finds himself without money. It is also the age when the blessedness of having saved is most striking to the man who has had the foresight Even a thousand dollars will look good to any man at that age, and there are few business men or wage earners among the young men of these days who cannot afford at least that much endowment assurance. hard to save for an end like that, even to the young men of spending habits, for it is a definite and sure goal, no will o' the wisp that vanishes just as it is about to be grasped.

It may be a hard job for the young man to save a thousand dollars by his own unaided efforts, but it is a surprisingly easy thing for him to buy it or the instalment plan from a company in which the dividends exceed by several per cent. the interest paid by savings banks.

#### As Others See Us.

Again it gives us pleasure to expressour appreciation of "Sunshine," the official organ of the Sun Life of Canada The January number of this publication is a veritable work of art, besides containing much interesting reading matter It cannot fail to please the Company policyholders, among whom it is distributed.—American Exchange and Review.



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Shakespeare Memorial and Holy Trinity Parish Church, Stratford-on-Avon,

#### What Policyholders Say,

"I congratulate the Company upon this splendid showing, feeling assured that this result can have been only attained by the most careful and efficient management."

ALEXANDER PRIDHAM, Grenville, P.Q.

"I am satisfied with the certificate of dividend on my policy No. 30650 just received.

I have full confidence in the administration of the Sun Life of Canada which is a guarantee for the holders of your policies."

> Dr. J. BEAUDI, Hull, P.Q.

" A very satisfactory statement."

J. C. Macnab, Winnipeg, Man.

"I wish to express my great appreciation of the Sun Life of Canada, and surprise as well as pleasure at the large amount of profit to my credit, especially as I have absolute confidence in the care and good judgment of your Company in relation to its investments. It deserves and doubtless will have ever increasing success."

REV. W. H. WARRINER, D.D., Montreal, "I have to congratulate you upon the extremely satisfactory exhibit of your Company, and only regret that at the date of issue I had not taken five times the amount."

ROBERT C. DOUGLASS, Ottawa, Ont.

HOUSE OF COMMONS, OTTAWA, Jany. 15th, 1906.

Messrs. John R. & W. L. Reid,

Managers, Sun Life of Canada.
Gentlemen,—I have yours of to-day advising me of the great business done by your Company in the year just closed. As a policyholder in the Company and as a Canadian, I am glad and proud of the Sun Life's success. And as a friend of the members of your firm, I am glad to believe that you have done your share toward the dazzling total of the year's business.

I know that the management of the Sun Life of Canada takes a broad view of life assurance and a public-spirited interest in the welfare of the business as a whole. I am delighted that in the expression of their views at this juncture they will speak with the moral force of a great year's business completed and a mighty progressive and prosperous Company.

"Nothing succeeds like success."

Long may you shine!

Yours very sincerely,

A. C. CAMPBELL.

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#### A Life Agent's Creed.

I believe in the "Policies" I am selling, in the Company I am working for and in my ability to get "results." I believe that honest "Policies" can be sold to honest men by honest methods. I believe in working not waiting, in laughing not weeping, in "boosting" not "knocking" and in the pleasure of selling Life Assurance. I believe that a man gets what he goes after, that one "application" to-day is worth two tomorrow and that no man is down-andout until he has lost faith in himself. I believe in to-day and the work I am doing, in to-morrow and the work I hope to do and in the sure reward which the future holds. I believe in courtesy, in kindness, in generosity, in good cheer, in friendship and honest competition. I believe there is a "application" somewhere for every man ready to take one. I believe I'm ready - right now?-Adapted from "The Salesman Creed." by E. O. Grover.



An Irishman on his way home late at night asked a pedestrian the time. The latter, thinking he was a criminal waiting for an opportunity to snatch his watch, raised his heavy stick and knocked the Irishman down. "It's one o'clock, and that's how I strike one," he said as he delivered the blow. The Irishman scrambled to his feet and rubbed his smarting head. "All I can say is," he remarked, "that it's a mighty fine thing Oi didn't ax you the toime an hour earlier!"



American Fountain and Clock Tower. Stratford-on-Avon.

"I am agreeably surprised at the large reduction in my premium. It is much more than I expected, which shows the most economical financing in the interests of the policyholders. I cannot see what they (the policyholders) can gain from the contemplated change in the law."

> J. MACKAY, M.D., Woodville, Ont.

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Mary Arden's Cottage, Wilmcote.

### The Origin of Some Odd Expressions.

The phrase "mad as a hatter" really means as venomous as a viper. "Mad as a hatter" is simply a corruption of an ancient form, "Mad as an atter, or adder."

Until the day of aquariums it was a somewhat difficult matter to observe a living herring. It is a fish that dies instantly on being taken from its native element. Among fishermen first arose the expression, "Dead as a herring."

The phrase "He's a brick" originated from an Eastern ruler, who while visiting a neighboring principality asked his host to show him the fortifications. Waving his hand towards his troops, which were drawn up in soldierly array, the prince said to his guest, "These are my fortifications; every man is a brick."

An official of the Smithonian Institution was speaking of the origin of some well-known phrases, and pointed to a small mounted bird. This bird was French grey on the back, drab breast, black wings, and with a small but conspicuous white spot at the base of the tail. "That is a wheatear," the official said. "It is very common in Scotland, where it is known as the 'clacharan." It is from this bird that we get the expression, 'showing the white feather." You will notice the location of the only white feathers on its body—they can be seen only when the bird is flying away from you."

The phrase, "When you are in Rome do as the Romans do," is traced to a saying of St. Ambrose. He was once consulted by a woman who asked him whether or not it was right to feast on Saturday in Milan, since in Rome the day was held as a fast day. The saint could do no better than to give her the advice which he followed himself, "for," said he, "when I go to Rome I fast on Saturday as they do in Rome, but when I am here I do not fast."

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(Continued from page 22.)

thirty-two years later than Shakespeare's death, a strong reaction against the stage, which had been too popular to please the preachers, and the London theatres were all closed by law. Thus, had he not appeared just when he did, the material—the developed drama, or the market for his work, the open theatre—would have been wanting.

Shakespeare arrived in London about the year 1586. He became at once connected with the stage, both as actor and writer of plays.



"LADY MACBETH."

For twentyfive years he lived there, in the most stimulating literary atmosphere the world has ever known. By the labors of those years he enriched not only English literature, but that of the world. Carlyle claims that if the English nation had to face the choice of relinquishing India or the honor of

Shakespeare to the world, there is no doubt that India would go. Wonderful both in quantity and quality was the work of these years. There is in his work such a union of wisdom and beauty, of common-sense and noble poetry, as no other writer exhibits.

How shall we get the good out of Shake-speare's work most readily? The dramatic form of poetry is difficult for some to read, and therefore it is best to read the story of the play first, so as not to be confused with stage directions and broken dialogues. Lamb's "Tales from Shakespeare" gives us a perfect idea of the story of most of the important plays. Having thoroughly mastered the plot from such a source as Lamb, then take up Shakespeare and read the story in his verse. The characters will be at once recognized and also the situations, and nothing will interfere with a complete

appreciation of his verse, except it be in the reader himself.

If I were not afraid of the blue-pencil of the editor of this paper, I would like to say "a few words more." However, I will not conclude without citing a few examples from Shakespeare's writings, of wisdom expressed through beauty.

It is often said that if a man takes his reverses in a manly way he will be strengthened and improved by the experience of them.

Shakespeare says:

"The liquid drops of tears that you have shed Shall come again, transformed to orient pearl; Advantaging their loan with interest Of ten times double gain of happiness,"

To educators he has given an epigram that might well adorn the walls of every public school:

" There is no darkness but ignorance."

And again :

"Ignorance is the curse of God; Knowledge, the wing wherewith we fly to heaven."

Learned articles are appearing in our magazines to-day to show that the curse of modern life is worry. What said the wise and merry Shakespeare, three centuries ago?

"With mirth and laughter let old wrinkles come, And let my liver rather heat with wine Than my heart cool with mortifying groans. Why should a man whose blood is warm within Sit like his grandsire carved in alabaster? Sleep when he wakes? And creep into the jaundice By being peevish?"

There is little doubt but that if he had devoted the whole powers of his mind to the accumulation of wealth he could have out-distanced Crœsus. What says he?

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"Gold, yellow, glittering, precious gold.
. . . Much of this will make
Black, white; foul, fair; wrong, right;
Base, noble; old, young; coward, valiant."

We hear much of those who preach but do not practice. To them our poet says:

"My good brother, Do not, as some ungracious pastors do, Show me the steep and thorny way to heaven, Whitst, like a puffed and reckless libertine, Himself the primrose-path of dalliance treads, And recks not his own rede."

He touches the great subjects of our thought as finely. Of the grave he says:

" Here lurks no treason, here no envy swells, Here grow no damned grudges; here are no storms; No noise; but silence and eternal sleep." be in the

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In imagination he sees the dissolution of the universe:

Like the baseless fabric of this vision,
The cloud-capped towers, the gorgeous palaces,
The solemn temples, the great globe itself,
Yea, all which it inherit, shall dissolve;
And, like this iusubstantial pageant faded,
Leave not a rack behind. We are such stuff

As dreams are made of ; and our little life
Is rounded with a sleep."

I think it is clear that whether we be practical men of affairs, or dreaming poets, we shall
find in Shakespeare a congenial soul—so com-

plete was his intellect, so wide his sympathies.

Describing the death of Tennyson, A. C.
Benson says:

"The full moon flooded the room with light, and the watchers waited silently, with awe and love, for the end. He passed away quietly, with one hand clasping his Shakespeare and with the other holding his daughter-in-law's hands. And so he drifted out on the unknown."

B. W. N. GRIGG.

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Tablet on Shakespeare's Monument, Holy Trinity Church, Stratford-on-Avon,

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#### Supreme Test of Reasons.

A life assurance agent spends the greater part of his working time in showing to other men the fallacies of the many reasons they advance for not assuring their lives, says the Life Insurance Educator. Some are plausible, so much so that the agent often finds himself entirely at a loss to overcome them in a convincing manner. Either he hasn't the money just now, or it is tied up in some other venture, or he doesn't think he will need it, because his grandfather leved to a ripe old age, his father is still live, and he expects to be able to work or his children all the time until they are able to take care of themselves. These

reasons to the prospect himself are very strong ones. As he advances them it is with a secret relief in his heart, for he is convincing himself at the same time that he does the agent that he is doing all he can to insure a good living for his family at the present and has every prospect of doing so for the future. It is a satisfaction for him to tell his reasons for thinking that he is doing so well to some one who understands the situation. Those reasons at the time they are uttered seem to cover the ground so thoroughly that the conscience of the man himself is satisfied and perhaps the agent himself is diverted from his purpose, but of what use are they when it happens, as it often does, that the man himself is called from life by some unexpected happening or illness? Apart from all sentiment, aside from the consideration that he was a "dutiful father and a loving husband "-as the minister will say above his grave—there remains the fact that there is nothing left to his dependent ones. Then his plausible reasons have disappeared with the breath of life from his body. His intentions have become cold and empty nothings like the form of earth which once was animated by his soul. The reasons he offered will not be recalled by any one, except perhaps the life assurance agent, who from sympathy refrains from saying "I told him so." Then is the time the neighbors shake their heads and say: "What, no life assurance? How did he come to neglect that? His family then have nothing!" The cold lips cannot now utter any defense. There remains alone the cruel fact of neglect until too late. Let the agent ask his prospects how how far their reasons would carry them in such a case.



## The Record for 1907

# Sun Life Company of Canada

INCOME.	
Cash Income from Premiums, Interest, Rents, &c	\$6,249,288.25
ASSETS.	
Assets as at 31st December, 1907	26,488,595.15
SURPLUS.	2,195,902.50
Surplus distributed during 1907 to Policyholders enti- tled to participate that year	
tied to participate that year	422,950.33
Surplus, 31st December, 1907, over all Liabilities and Capital (according to the Hm. Table, with 3½ and	
3 per cent. interest)	2,046,884.42
Surplus over all Liabilities and Capital, according to the Dominion Government Standard	3,513,870.89
PAYMENTS TO POLICYHOLDERS.	
Death Claims, Matured Endowments, Profits and other	
payments to Policyholders during 1907	2,393,491.92
Payments to Policyholders since organization	17,492,715.79
ASSURANCES ISSUED DURING 1907. Assurances issued and paid for in Cash during 1907.	
	17,879,793.31
BUSINESS IN FORCE.	
Life Assurances in force 31st December, 1907	111,135,694.38
Increase over 1906	8,569,296 28

#### The Company's Growth

				Income.	Assets exclusive of Uncalled Capital.	Life Assurances in force.
872				\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
877				107,037.18	300,297.31	2,995,058.00
882				241,824.19	636,077.94	5,849,889.19
887		٠		477,410.68	1,312,504.48	10,873,777.69
892	٠			1,108,680.43	3,403,700.88	23,901,046.64
897				2,238,894.74	7,322,371.44	44,983,796.79
902				3,561,509.34	13,480,272.88	67,181,601.63
907		*		6,249,288.25	26,488,595.15	111,135,694.38

Head Office

Montreal