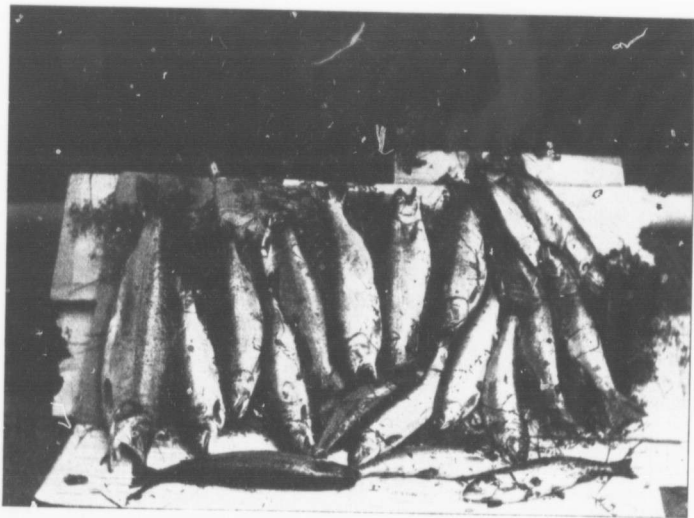


SUNSHINE

VOL. VII
No. 10

MONTREAL

OCTOBER
1902



A CATCH OF SALMON TROUT, FROM POTTE'S LAKE, NEAR NORTH SYDNEY, CAPE BRETON.

How to Prolong Life.

The following rules for warding off death have been compiled with great care for the Modern Miller by experts, and meet with the endorsement of the most competent medical authorities in the world :

Never step into an elevator hatchway when the car is not there.

Do not permit yourself to be run over by a street-car or railroad train.

Under no circumstances allow a brick to drop from the top of a building upon your head.

Be careful not to be in a place when a bolt of lightning strikes it.

Never fall from the top of a high building.

Do not take hold of a live electric light wire. Both you and the wire cannot remain alive.



Make the best of your time while you have it.—Marcus Aurelius.



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

When It Is Too Late.

Agent—I want to see your husband.

Mrs. Smith—He is too ill to see anyone.

Agent—I wanted to see him about assuring his life, but if he's ill—

Mrs. Smith—Oh, he *wants* to assure his life! He's been worrying about that. Last night he reproached himself over and over again because he had kept putting off taking out a policy; now he says his children will starve.

Agent—In his delirium, I dare say he exaggerated—

Mrs. Smith—No; I'm afraid it's all true. So, if you'd help him, *get* the assurance right off.

Agent—When he gets well, of course—

Mrs. Smith—But he's dying!

Agent—Then, it's too late.

Mrs. Smith—But he isn't dead yet!

Agent—I want to help you, my dear madam, and I will if I can; but it must be in some other way. Assurance is as far beyond the reach of a dying man as it is beyond the reach of a man that is dead.—Equitable Record.

**Books Wise Men Enjoyed.**

Chopin rarely read anything heavier than a French novel.

Lord Clive said that "Robinson Crusoe" beat any book he ever read.

St. John Chrysostom never tired of reading or of praising the works of the Apostle John.

James I. of England was a lover of the classics, and very familiar with most of the Latin writers.

Bunyan read little besides his Bible, and often said that Christians would do well to read no other book.

Salvator Rosa liked any kind of poetry, but more especially that relating to the country or to country scenes.

Hume said that Tacitus was the ablest writer that ever lived, and himself tried

to model his style on that of the Roman historian.

Locke gave most of his attention to works of philosophy. He said: "I stand amazed at the profundity of thought shown by Aristotle."

The elder Pitt liked Shakespeare, but not the labor of reading plays. He enjoyed hearing them, and once said that he had learned more English history at the theatre than at the university.

Shelley read with close attention all the works he could find antagonizing Christianity. He thought he was an atheist, but was mistaken, as there is not a more spiritual writer in our language than he. He read the Bible with great care, and some of his finest imagery is borrowed from its pages.

Tennyson would not talk about his poetry, but once intimated that he regarded the "Ode on the Death of the Duke of Wellington" as containing more inspiration than some of the others. He once said that he did not expect much of the "Charge of the Light Brigade," and was agreeably surprised at its reception.

Scott believed that "Waverly" was his best novel, and "The Lady of the Lake" his best poem. He and the Balaclavas had more than one lively discussion on the subject, but he would never admit a change of opinion. He knew "The Lady of the Lake" by heart and once repeated the whole to prove the fact.—Literary Life.



It is ever true that he who does nothing for others does nothing for himself.—Goethe.

Fruitless is sorrow for having done amiss, if it issue not in a resolution to do so no more.—Bishop Horne.

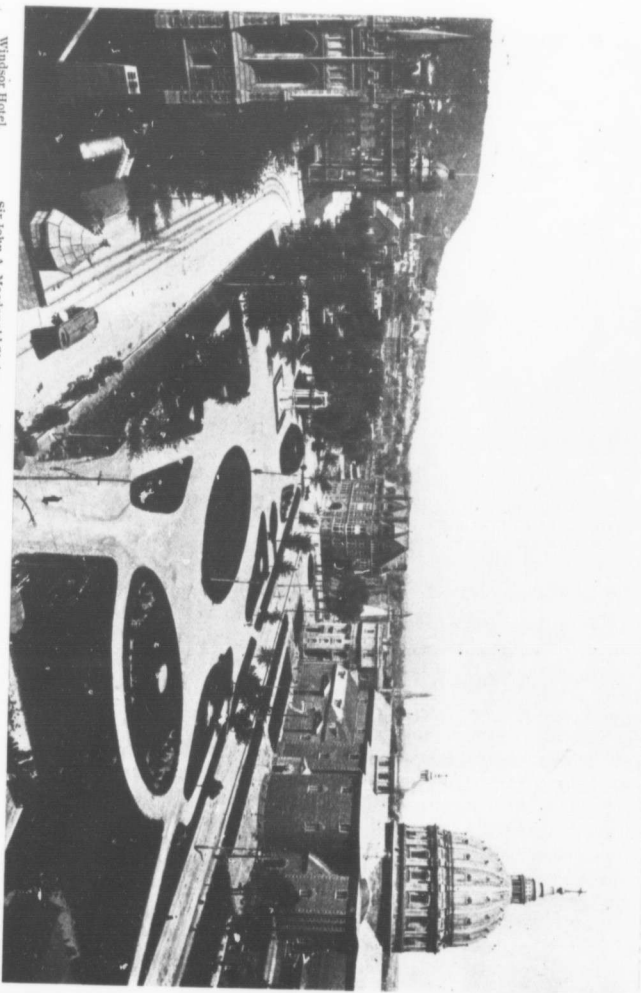
Sin is never at a stay; if we do not retreat from it, we shall advance in it, and the farther on we go the more we have to come back.—Barrow.

Windsor Hotel.

Sir John A. Macdonald Statue.

Young Men's Christian Association Building.
DOMINION SQUARE, MONTREAL.

St. James Cathedral (Roman Catholic).



A Watch in the Night.

The Doctor's Wife (opening her eyes) :
 What! Going out
 again? It must
 Be after one o'clock.

The Doctor (struggling into his vest) :
 Yes, just.

The Doctor's Wife :
 How dreadful! Wear your heavy coat.
 And, dear, please, will you mail my note,
 There, on the mantel!

The Doctor :
 Yes; all right.

The Doctor's Wife :
 And hurry, hurry back, for, oh,
 When you're away, like this, at night,
 I never sleep!

The Doctor :
 You don't?

The Doctor's Wife :
 Why, no!
 What wife could calmly rest?

The Doctor :
 Ah, true!

The Doctor's Wife :
 So come straight home.

The Doctor :
 That's what I'll do;
 I won't stay out to view the sky.
 But try to doze, dear, meanwhile.

The Doctor's Wife (reproachfully) :
 I?
 (Opening her eyes, after a silence) :
 Do hurry and get off, for then
 You'll be the sooner back again.
 It is so lonely watching here!

The Doctor (taking off his necktie) :
 I've just been gone three hours,
 my dear!

—MADELINE S. BRIDGES.

A Straight Proposition.

"I don't assure," says Jones, "because I don't see any investment in it."

"You don't," says the agent, "well, now look here. I own a lot on Twenty-second Street worth \$1000. The taxes on it are \$20.43 cents a year. If I offer to give you that lot if you will agree to pay taxes on it, and to hold it till you die, the whole thing to go as an absolutely free gift to your wife, would you take it?"

"Take it!" says Jones, "I should rather think I would. You'd better not put that proposition too straight, or I might nab it."

"Well," says the agent, "I offer you

a better thing. Your premium is \$20.43, exactly the amount of these taxes. You pay that till you die, and this company will pay your wife the value of the lot, \$1,000, only she gets it in cash, and you don't have any street improvements and sewers to pay for, and the company will pay you some good bonuses after the third year, while the taxes go on for ever."

Did you ever think of it that way?"
 — The Forum.



Lucid!

A Cleveland lawyer tells the following story of an argument made by a rural barrister before a justice in a country court in Ohio: The case was one in which the plaintiff sought to recover damages from a railroad company for the killing of a cow. During the course of his argument, the country lawyer used this expressive sentence:

"If the train had been run as it should have been ran, or if the bell had been rung as it should have been rang, or if the whistle had been blown as it should have been blew, both of which they did neither, the cow would not have been injured when she was killed."



Adaptability.

Pedlar (opening his pack) — "I have here, madam, an improved rat trap, which—" Woman of the house—"We are never troubled with rats." "Which can be used for cracking nuts—" "We never eat nuts." "Or as a coffee roaster. Adjusted in this manner, it—" "We always buy our coffee roasted." "Just so. Reversing the wires that form the upper portion, and bringing down the side flaps thus, we have a device for holding eggs when cooking—" "We never eat eggs." "And by holding these wire loops, as you see me doing now,



MARKET DAY AT JACQUES CARTIER SQUARE, MONTREAL.

(Photo by Notman, Montreal.)

Jacques Cartier Square is one of the interesting spots in historic Montreal. The square is used as an open market. The vicinity is one of the oldest in the city, few of the houses being not less than one hundred years old, and many of them in the old French style. Nelson's monument, seen in the above illustration, is a tall column surmounted by a statue of Lord Nelson. It was erected in 1809 by public subscription.

it makes a handy arrangement for holding a small mirror—" "Haven't the slightest use for such a thing." "While by adjusting another small mirror in this position and another at this angle, as you will notice, and placing it in a kitchen window, for example, it has the curious effect of enabling the observer, seated at one side of the window and entirely out of sight, to see distinctly through any window that may be opposite, and to note what is going on inside, and all I ask for this most useful and comprehensive invention is three shillings, which is about one-half—" "I'll take it."—Printers' Ink.



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Men's Views of Women.

He is a fool who thinks, by force or skill, to turn the current of a woman's will.—Samuel Tuke.

The most beautiful object in the world, it will be allowed, is a beautiful woman.—Macaulay.

If the heart of a man is depressed with cares, the mist is dispelled when a woman appears.—Gay.

Kindness in woman, not their beautiful looks, shall win my love.—Shakespeare.

He that would have fine guests, let him have a fine wife.—Ben Jonson.

A woman's strength is most potent when robed in gentleness.—Lamartine.

Raptured man quits each dozing sage, oh, woman, for thy lovelier page.—Moore.

"Look a Little Pleasanter."

An elderly woman, the widow of a soldier who had been killed many years before, went into a photographer's to have her picture taken, says an exchange. She was seated before the camera, wearing the same stern, hard, forbidding look that had made her an object of fear to the children living in the neighborhood, when the photographer, thrusting his head out of the black cloth, said, suddenly, "Just brighten the eyes a little."

She tried, but the dull and heavy look still lingered.

"Look a little pleasanter," said the photographer, in an unimpassioned but confident and commanding voice.

"See here," the woman retorted, sharply, "if you think that an old woman who is dull can look bright, that one who is cross can become pleasant every time she is told to, you don't know anything about human nature. It takes something from the outside to brighten the eye and illuminate the face."

"Oh, no, it doesn't! It's something to be worked from the inside. Try it again," said the photographer, good-naturedly.

Something in his manner inspired faith, and she tried again, this time with better success.

"That's good! That's fine! You look twenty years younger," exclaimed the artist, as he caught the transient glow that illumined the faded face.

She went home with a queer feeling in her heart. It was the first compliment she had received since her husband had passed away, and it left a pleasant memory behind. When she reached her little cottage she looked long in the glass, and said: "There may be something in it, but I'll wait and see the picture."

When the picture came, it was like a resurrection. The face seemed alive with

the fires of youth. She gazed long and earnestly, then said in a clear, firm voice: "If I could do it once, I can do it again."

Approaching the little mirror above her bureau, she said: "Brighten up, Catherine," and the old light flashed up once more."

"Look a little pleasanter!" she commanded, and a calm and radiant smile diffused itself over her face.

Her neighbors, as the writer of this story has said, soon remarked the change that had come over her face.

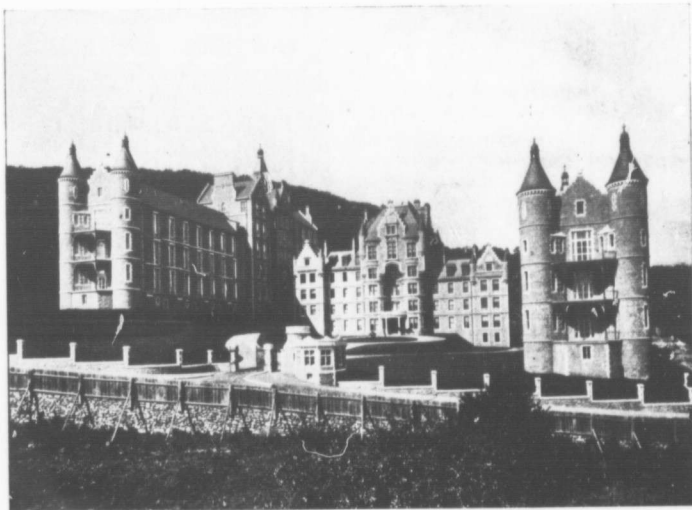
"Why, Mrs. A., you are getting young. How do you manage it?"

"It is almost all done from the inside. You just brighten up inside and feel pleasant."



The Minister Went Home.

Sandy was a blunt old farmer who resided in Lanarkshire. A strange, eccentric sort of being, he was alike famous for his penuriousness and his bluntness. One afternoon, the minister of the parish had called at the farm on his customary pastoral visitation, when it came on to rain heavily, and in a short time the burn which ran between the farm and the manse, became flooded. The only method of crossing the stream at this place, was by stepping stones, the nearest bridge causing a circuit of three miles. The minister was non-plussed by the unexpected catastrophe, and, after much cogitation, remarked, "I think, Sandy, I shall be obliged to spend the night here." "Weel," returned the old fellow irascibly, "there is a burn between your hoose an' mine; but there's a brig across't, an' if I was at your hoose as you're at mine, I'd gang hame the nicht, but ye can dae as ye like." The minister went home.



ROYAL VICTORIA HOSPITAL, MONTREAL.

The Royal Victoria Hospital was founded in 1887, in commemoration of the Jubilee of Her Majesty, the late Queen Victoria. The founders, Lord Mount Stephen and Lord Strathcona, each contributed one million dollars for its erection, equipment and endowment. It was opened on January 2nd, 1894. There are 225 beds in the hospital and the average number of daily patients 195. It is the finest hospital building in the city. Its healthful situation, on the mountain side, greatly assists the work of the efficient staff. Its grounds contain twenty-four acres, eleven were given by the founders and thirteen by the city of Montreal. The equipment of the operating theatre and surgical out-door department of the hospital is second to none upon the continent.

Nature Has Preceded Man.

Almost all of men's inventions have been foreshadowed by nature. The hypodermic syringe with which the physician injects morphine into a patient's arm, has its counterpart in the sting of a bee. The tunnel borer is an adaptation of the work of the teredo, or shipworm. The principle of the balloon is found in certain fishes. The paper making industry is paralleled in the building of a wasp's nest. In the mechanism of a man's body, there are joints and levers similar to those used in engines. The automatic oiling of surfaces which rub together in an engine, is on the same plan as the lubrication of joints in our

bodies. Man's nervous system resembles the telegraph in its mode of working.

The ball bearings of a bicycle or automobile are not so very dissimilar to the ball joints of human hips and shoulders. The principle of the lever was foreshadowed in the long bones of the human body.—New York World.



Lovely woman, that caused our cares,
can every care beguile.—Beresford.



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SUNSHINE

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SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKAY, *Editor.*



SUN LIFE ASSURANCE CO. OF CANADA

Incorporated 1865

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SUPERINTENDENT OF AGENCIES:

FREDERICK G. COPE.

1902 OCTOBER 1902						
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Soliciting, and That Sort of Thing.

The greatest friends of life assurance, are those who are assured. They have stepped over the line of indifference, and are participating in the ease of mind which life assurance gives. Assurance solicitors tell us that it is very much easier to get a man who is already assured to increase his assurance than to interest the unassured. A valuable hint to new agents.

Along this line, we are reminded what a policyholder of the Sun Life of Canada told us a few weeks ago. A dozen or more years ago, he took a policy for \$1000 in this Company. The agent seemed satisfied with this conquest, and faithfully collected the premium each year, but never suggested an increase of assurance to the policyholder, while agents of other companies placed many thousands on the man's life in the meantime. Likely this man is not a solitary instance in that agent's town.—Moral, "Do not be satisfied with a small amount of assurance placed on a man whom you know can easily carry more."

But there are two sides to every story.

Some men take their first thousand so grudgingly, that all the persuasive eloquence of a Demosthenes could not move them to take more. They seem to take the policy and use it as an armour in fighting off assurance solicitors. These

people lull their consciences with having in their possession a policy, and firmly resist all arguments to increase. Men can make excuses to evade the right out of almost anything, and in this instance they use the good of being assured, to barricade their selfishness—or perhaps that word is too harsh—let us say carelessness.

Sunshine was given some of its own medicine a few days ago. Having our "den" temporarily removed from the Company's quarters while repairs were being made, placed us in the "firing line" of assurance agents. We were called upon by a solicitor who explained to us the value and benefits of life assurance. We agreed with everything that was said. This greatly encouraged the agent, and he no doubt had already reckoned what he would purchase with his commission on the policy. We took as much delight and benefit out of our friend's visit as a young medico would from a visit to the dissecting table. While the agent was struggling with arguments which were falling over each other, we were mentally taking an inventory of his good and bad points, as a man seeking to lead men to decision. We will speak of his faults, for it is more human to do this.

First. He had such a lugubrious look—and a mournful tone, that we reckon he would have forced an undertaker to tears! Surely life assurance is worthy of better treatment.

Second. The agent had an over-supply of arguments, and none of them were persistently driven home. It is a calamity sometimes to know too much!

Third. His appearance rather suggested that he had seen better days, which is not conducive to success.

Fourth. He lacked persistency. We shook him off easily, and could have done so sooner if we had wished.

Fifth (and perhaps the crowning fault). He had nothing good to say about rival companies. They were all "little fellows" in comparison with his "giant." Naturally anxious to know what he thought of the Sun Life of Canada, we hinted that it was a good company, when "our friend the enemy" with a fell sweep knocked our well-known motto, "Prosperous and Progressive," into the heap with the others, but we still kept in ambush.

Eventually we bade him good day, and wishing to give him a shock, we thanked him for calling.

We may state that this agent was not a novice, he has been an assurance agent for nearly a score of years.

We were given food for thought by the agent's visit, and we think we gave him help by the cordial reception he received from us.

After he sees this month's Sunshine, perhaps he will not be so cordial.

We will risk any harm for the benefit of others who may not be meeting with success in soliciting life assurance. You can do your own moralizing.

Cheer Up.

Who weeps o'er a threat'ning future
And sighs of a "heartless world?"
Who stalks o'er a hope-strewn landscape
With flags of despair unfurled?
You wretched and weary pilgrim
Who rail at a dreaded doom,
Say, where is the good of grumbling?
And what is the gain in gloom?

O foolish and heart-sore trav'ler,
Thank God for the sun and breeze;
Thank God for the fields of flowers,
The satisfied sigh of trees;
Let cheerlessness seek in silence
Long rest in a humble tomb—
For where is the good of grumbling,
Or what is the gain in gloom?

—S. W. GILLILAN,
in The Los Angeles Herald.

A Remedy.

An agent approached a prominent man and urged him to take a life policy. The answer was :—

"What do I want life assurance for!"

"Why," responded the agent, "to protect your wife in case of your death."

"Yes," responded the merchant, "and give her the chance to go off and get married to another man; I can't see it."

"Well," says the agent, "I will tell you what to do. My company pays suicides. You had better assure your life and then go hang yourself and give her the chance to marry a decent man."

"Do you mean to insult me, sir?" said the man. "If not, what do you mean?"

"Just this," responded the agent. "Other men insure, some of whom are better off to-day than you are. Hasn't she always been a true wife to you and a faithful mother to your children? Has she not made your home bright and cheerful, and the best place on earth? A man who will talk about his wife as you have about yours, to a comparative stranger, ought to assure his life, hang himself, let her collect the assurance and marry a decent man."

This was a new idea and set the man to thinking, with the result that he took a policy for a large amount. — Business.

Senatorial Dissipation in Kentucky.

One of the campaign stories that floated through the cloakroom yesterday related to Senator Fairbanks, of Indiana, and Governor Shaw, of Iowa. According to the story, these two Republican orators were stumping Kentucky.

After a successful meeting, the Kentucky colonel who had the two Republican statesmen in charge, invited them into the hotel barroom for some refreshments.

"What'll you have?" he asked Senator Fairbanks.

"A little cold Apollinaris," was the reply.

"And you?" said the host to Governor Shaw.

"I think I will have a glass of butter-milk."

The barkeeper turned to the Kentuckian. "What shall I give you, colonel?" he asked.

The Kentucky gentleman heaved a long sigh. "Under the circumstances," he said, "I think you can give me a piece of pie." — Washington Post.

**Indian Summer.**

Like maid who, on the very eve
Before her wedding vows, arrays
Herself to take one last sweet leave
Of girlhood thoughts and girlhood days,
Dreams soft the earth, in garments rich
That heighten all her virgin charms,
Ere she the threshold crosses which
Bestows her on old Winter's arms.

Or like a young squaw, who with red
And yellow pigments stripes her skin,
And patiently awaits the tread
That him who seeks her, ushers in,
To-day the earth, in colors all
Barbaric, gorgeous, thick-spread o'er,
A stoic rapt, expects the call
Of Winter at the wigwam door.

—EDWIN L. SABIN.

**The Unassured Man.**

Lives of such men all remind us
We can make our lives like theirs,
And departing leave behind us
Nothing for our wives but tears.
—Life Insurance Independent.

**Michigan's Monthly.**

The Monthly Recorder is the title of a folder issued by the Michigan Branch. It takes the form of a familiar chat from the manager, Mr. John A. Tory. It is brightly written and should do much to keep the agency force in touch with the State office.



THE ARRIVAL OF EMIGRANTS AT THE C. P. R. STATION, WINNIPEG.

(Photo by Steele & Co., Winnipeg.)

The Practicability of Life Assurance.

In purchasing life assurance, you are buying something of the greatest value on the easiest of terms, says the Detroit Free Press. No such bargain is known in anything else in all the business world. In taking regular life assurance, you buy property on the partial payment plan. After you have made a single payment, if you chance to die, all the remaining instalments are at once cancelled, and your designated heirs receive the property, which in this case is ready cash, without another dollar to be paid by them. Is there any other such trade in existence?

If you live, as it is earnestly hoped you may, you can in time receive the agreed amount of your policy yourself if you so arrange in advance; or, it can stand, with good dividend earnings, for your family's use after your death. But in any event you will have to live to a very good old age to pay in altogether as much as will be returned to yourself or your beneficiaries. Remember again,

that you do not have to pay for your policy outright, but only in easy instalments, every three, six or twelve months, adapted to your own circumstances.

Then there is the little matter of security as to the fulfillment of the contract at maturity. Well, you can have the word and bond for that of companies possessing millions of assets. Wouldn't most national banks consider themselves well fixed at owning as much? This money is yours and that of your fellow members, and is security for the meeting of every claim as fast as it matures.

If there is anything else under heaven that a man and his family need as much, and can buy on as fair terms with such remarkable security behind it, won't somebody please stand up and tell what it is?

Force is at best a fearful thing even in a righteous cause.—Schiller.

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"Prosperous and Progressive."

Sunshine Boxed Up.

The people of Aultsville, Ontario, are "boxing up" Sunshine. We learn from Mr. J. R. Read, of Ottawa, that Sunshine was placed in the corner stone box of the new Odd Fellows' Hall at Aultsville recently. It has as companions the Globe and Mail of Toronto, the Witness, Gazette, Herald and Star of Montreal, and the local papers. Should a political squall ever arise, Sunshine will have a hard time to define its political standing. Likely it would hush them all by talking life assurance.

The editor of Sunshine, being naturally modest, is of the opinion that our Aultsville Odd Fellow friends admire the Company that Sunshine represents more than they do Sunshine, and we promise them we will make them all secure (not in a box, we hope) by policies in Canada's "prosperous and progressive" life Company, if they will only give us a chance.

Mr. Cramer has the floor.



Do Not Let Your Assurance Lapse.

"Be sure you are right, then go ahead," was Davy Crockett's motto. You were right when you took the life assurance policy. Now "go ahead" and pay the premiums regularly. Under no circumstances allow your policy to lapse because you have not paid the premiums. Companies and doctors are apt to look with suspicion upon an individual who allows a policy to lapse, therefore, it prejudices the chances of again securing assurance. The person who lapses a policy, is in the position of one party to a contract backing out. Of course, when you can not possibly pay the premium, you must give up the assurance, but you must be very sure that you can not raise the small amount necessary before you let go your hold on this family bulwark.—Insurance Press.

Extracts from Recent Letters.

"We are very pleased indeed with the promptness with which the Sun Life of Canada settled this claim. The people appreciate it very much."

"It is a pleasure to do business with gentlemen, and especially so when they are as courteous and prompt as you have been. Hoping the Sun Life of Canada will continue in prosperity."

"Please accept our profound thanks for your prompt adjustment of this matter."

"I wish to thank the Sun Life of Canada for their prompt business-like manner in dealing with me. Wishing success and prosperity."

"The Sun Life of Canada has done everything that they agreed to do twenty years ago."

"As a Canadian living across the line, I have noticed with pride and satisfaction the growth of the Sun Life of Canada, and wish it still greater success."

"I take this opportunity of expressing my sincere thanks to you and your Company for their kindness to me in my case."

"I can assure you that I will always recommend the Sun Life of Canada to my friends."

"My good opinion of your Company is considerably increased by this settlement. Wishing the Sun Life of Canada much success."



He Was Modest.

"I am a stranger here. Can you direct me to a first-rate church?"

"Oh, yes. Right round the corner."

"What sort of a preacher have they?"

"A very good man."

"Interesting?"

"Intensely so."

"Eloquent?"

"Very."

"The best preaching in town, I suppose?"

"Unquestionably."

"What's the preacher's name?"

"Ah, my friend, that is a question which modesty forbids me to answer."



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STOCK YARDS, WINNIPEG.

(Photo by Steele & Co., Winnipeg.)

He Was a Substitute.

Professor (in a medical college exhibiting a patient to his class) — "Gentlemen, allow me to call your attention to this unfortunate man. It is impossible for you to guess what is the matter with him. Examine the shape of his head and the expression of his eyes, and you are none the wiser for it; but that is not strange. It takes years of experience and constant study to tell at a glance, as I can, that he is deaf and dumb." Patient (looking up, with a grin) — "Professor, I am very sorry, but my brother, who is deaf and dumb, couldn't come to-day, so I came in his place."



The next time you are discouraged, just try encouraging some one else, and see if it will not cheer you. — J. R. Miller.

'Tis far better to love and be poor, than be rich with an empty heart. — Lewis Morris.

They are Queer.

"Life assurance people are queer," observed the man with the incandescent beard.

"Are they?" asked the man who is introduced at this point for the purpose of leading up to the next line.

"Yes. First they convince you that you may die within a week, in order to get you to apply for a policy, and then they must convince themselves that you will live a hundred years before they will issue it."



Kind looks, kind words, kind acts, and warm hand-shakes — these are secondary means of grace when men are in trouble, and are fighting their unseen battles. — Dr. John Hall.

You never lift up a life without being yourself lifted up. — Emerson.

To ease another's heartache is to forget one's own. — Abraham Lincoln.



A PORTION OF MONTREAL HARBOR.

The Life Assurance Agent.

Were a school established where men could enter and study the science of life assurance, it would meet the approval of every right-minded, progressive manager in the business. A thorough knowledge of the principles can be taught any man of average intelligence, as law, medicine and mathematics are taught him now; lacking the school, a man may study the principles of life assurance, the various plans of numerous companies, and arguments *pro* and *con.*, and be greatly benefited thereby; but lawyers, doctors, clergymen and many other professional men, who have learned all that the schools teach, are often failures because they lack that indescribable something which is present and apparent in every successful man, but is not found in the books nor taught in the schools—tact and a knowledge of human nature.

.....
Every failure weakens the agent, and,

though he may start out with great hopes, failures discourage, until he finally decides that he is not fitted for the business. Each interview, including the first, should be a persistent effort for an application, and nothing should be left undone that will achieve that end.

The largest producer in the country could not make his salt trying to find men all ready to assure, but every man that writes a large business does so because of his ability to convince men of the necessities and advantages of life assurance, and that end can be accomplished as well at the first as at any other interview.

Having had one interview, others should follow in quick succession, as nothing in this world succeeds like success, and nothing is more disheartening than failure.

Many agents console themselves in failure by quoting the old saw, "Successful men are born, not made," and



THE FAMOUS BELLE ISLE IRON MINE, NEWFOUNDLAND.

the above quotation, because of its misapplication has done much damage in this world.

Successful men are born, it is true (most men are); but intensity and oneness of purpose—determination to succeed—is developed in men. They observe and measure the ability of others who have succeeded before them. When the time, the industry, the tact, the perseverance, the determination, the bravery that are requisites of every successful agent are pointed out to them, only the failure says to the world, "If that is necessary to success, I can never get there," and folding his hands gives up the fight.

The successful agent says to himself: "If that is all that is necessary for success, I can and will accomplish it," and bends every effort of his life to that end, and succeeds. Both men who fail and who succeed are born under the same sun, breathe the same air, and feed on the

same viands; but the successful agent studies himself, finds where he lacks, teaches himself to overcome his weakness, and he is "made" by his own purpose. There would be far greater truth in the axiom reversed, "Successful agents are made, not born," because no manager can go out and pick up successful agents by birthmarks; but he can and does secure men who "make" successful agents of themselves.—Part of a paper, by Mr. Clarence M. Smith in the "The Adjuster."



Noteworthy Sayings.

Truly great men never remind you of their greatness.

'Tis not what man does that exalts him, but what man would do.

A man must stand erect, not be kept erect by others.

It is better to be nobly remembered than nobly born.



Sun Life Assurance Company of Canada

RESULTS FOR 1901

Assurances issued and paid for	\$ 10,834,298.07
Increase over 1900	410,852.70
Cash Income from Premiums and Interest	3,095,666.07
Increase over 1900	306,439.55
Assets at 31st December, 1901	11,773,032.07
Increase over 1900	1,286,140.90
Undivided Surplus over all Liabilities except Capital (according to the Company's Standard, the Hm. Table with 4 p.c. interest on policies issued before 31st Decem- ber, 1899 and 3½ p.c. on those issued since)	586,499.86
Profits paid Policyholders	74,608.80
Total Profits paid or accrued during year	137,173.88
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1901	1,065,649.55
Death Claims, Matured Endowments, Profits and all other payments to Policyholders to December 31st, 1901	7,840,014.41
Life Assurances in force December 31st, 1901	62,400,931.20

(The above is an abstract from the Annual Report, a copy will be sent to all who make request.)

TEN YEARS' PROGRESS

	INCOME.	Net Assets exclusive of uncalled Capital.	Life Assurances in force.
1891	920,174.57	2,885,571.44	19,425,411.84
1901	3,095,666.07	11,773,032.07	62,400,931.20
Increase	\$2,175,491.50	\$8,887,460.63	\$42,975,519.36