

EASTER NUMBER.

SUNSHINE

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MONTREAL

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1902.



THE EMBLEM OF PURITY, AND OF LIFE.

Some Other Day.

There are wonderful things we are going to do
 Some other day ;
 And harbors we hope to drift into
 Some other day ;
 With folded hands, the oars that trail,
 We watch and wait for the favoring gale
 To fill the folds of an idle sail,
 Some other day ;

We know we must toil if ever we win,
 Some other day ;
 But we say to ourselves, there's time to begin
 Some other day ;
 And so, deferring, we loiter on,
 Until at last we find withdrawn
 The strength of the hope we leanced upon,
 Some other day ;

And when we are old, and our race is run ;
 Some other day ;
 We fret for the things that might have been done
 Some other day ;
 We trace the path that leads us where
 The beckoning hand of grim despair
 Leads us yonder out of the here,
 Some other day.

—The Somerville Journal.

**The Life Assurance Story.**

The whole story in regard to life assurance is a short one, and soon told. It is an old one, and ought to be familiar to every one, but it is not, says The Underwriter. To many it is strange, because for many reasons men are unwilling to learn that which is for their own good.

Because of this perverseness the story must be continually retold ; must be presented in multifold forms, presented in every light and shape and variety of places, so as to catch the attention which is always aroused. Nevertheless, it is the same old story ; and plainly told, and stripped of all embellishments, it is simply this :

Death is ever present, and no man living is sure of a single hour. On the other hand, many drop in the pathway of life, leaving ever behind them grief, oftentimes want and discomfort. No

human forethought can guard against the first, (and it is well it cannot). But the other can be forestalled, and to do so by means of life assurance is right and legitimate. To attempt to do so in any other way, in the majority of instances, is unwise, and the result failure.

**Alphabetical Maxims.**

The following alphabet is printed on a neat card and hung up in places of resort and business in Great Britain :

Attend carefully to the details of your business.

Be prompt in all things.

Consider well, then decide positively.

Dare to do right ; fear to do wrong.

Endure trials patiently.

Fight life's battle bravely, manfully.

Go not into the society of the vicious.

Hold integrity sacred.

Injure not another's reputation or business.

Join hands only with the virtuous.

Keep your mind from evil thoughts.

Lie not for any consideration.

Make few special acquaintances.

Never try to appear what you are not.

Observe good manners.

Pay your debts promptly.

Question not the veracity of a friend.

Respect the counsel of your parents.

Sacrifice money rather than principle.

Touch not, taste not, handle not intoxicating drinks.

Use your leisure time for improvement.

Venture not upon the threshold of wrong.

Watch carefully over your passions.

Extend to every one a kindly salutation.

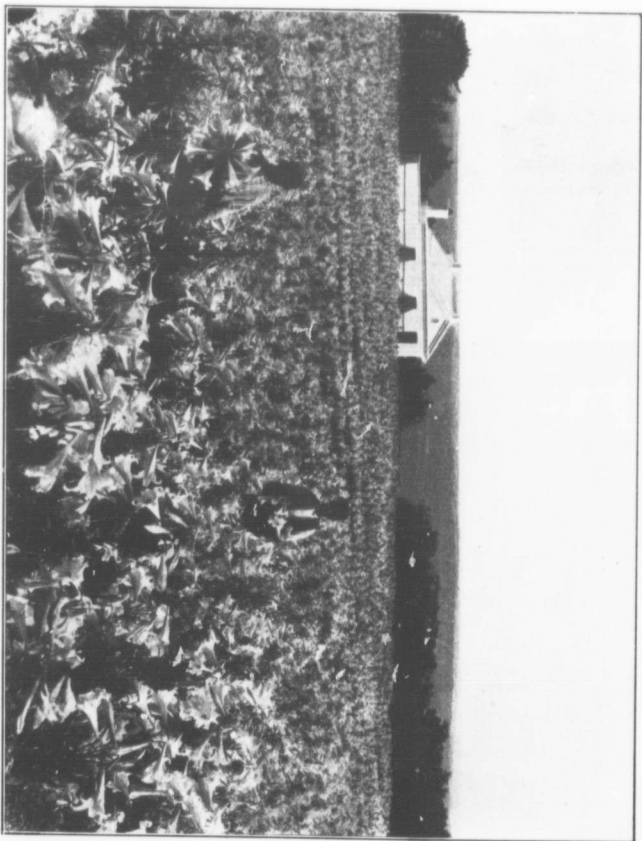
Yield not to discouragement.

Zealously labor for the right.

& Success is certain.



Read the Record of 1901 on page 48.



A LILY FIELD IN BERMUDA.

A Big Four.

A thunder-storm overtook the Emperor Francis Joseph of Austria when out shooting, in 1873, with old Emperor William of Germany and Victor Emmanuel. The three monarchs got separated from their party and lost their way. They were drenched to the skin, and, in search of shelter, hailed a peasant driving a covered cart drawn by oxen along the high road. The peasant took up the royal trio and drove on.

"And who may you be, for you are a stranger in these parts?" he asked after a while of Emperor William.

"I am the Emperor of Germany," replied his Teutonic majesty.

"Ha, very good," said the peasant.

And then, addressing Victor Emmanuel, "And you, my friend?"

"Why, I am the King of Italy," came the prompt reply.

"Ha, ha, very good indeed! And who are you, addressing Francis Joseph.

"I am the Emperor of Austria," said the latter.

The peasant then scratched his head, and said, with a knowing wink, "Very good, and who do you suppose I am?"

Their majesties replied they would like very much to know.

"Why, I'm the Bishop of Ballarat."



Your Best Work.

A timid man, a discouraged worker, a sad-hearted struggler can never do the best work of which he is capable, says the Detroit Free Press. The timid man is afraid to let out his forces. The discouraged man thinks there is no use in exercising his forces. The sad-hearted man has weakened his forces so that he cannot respond to a call. It is not merely cheerfulness in our work that we need; it is downright faith, honest, whole-souled daring. Try to do your best with

a question whether it pays or whether there is any hope of success, or whether life is not a great, cloudy experience, and you will fail. The best in us comes up through confidence, and it is kissed into power by smiles of hope, and it is led on by shouts of victory, and crowned by beautiful patience. "The best" is born of contest, and is colored by blood. And it is measured in God's glorious presence, not by banners, or human plaudits, or sounding trumpets, but by the amount of virtue which has entered into it.



Detroit, Mich., April 1st, 1901.

JOHN A. TORV, ESQ.,

907 Chamber of Commerce,
Detroit, Mich.

Dear Sir,—Please accept, on behalf of the Sun Life Assurance Company of Canada, my sincere thanks for your cheque in settlement in full of my 20-Year Endowment Policy, taken out April 1st, 1881, and which matured to-day.

In connection with this policy, I beg to say it was written on the Five Year Distribution plan, and the results are more than satisfactory to me. The Company has carried my assurance for 20 years for nothing and has paid me a little over 4 per cent. compound interest on my money invested.

Wishing your Company every success and again thanking you, I am,

Yours truly,

(REV'D) B. J. WATTERS.



Not Fighting.

Mother: "Horrors! You naughty boy! You've been fighting."

Little Son: "No, mother."

"How did your clothes get torn, and your face get scratched?"

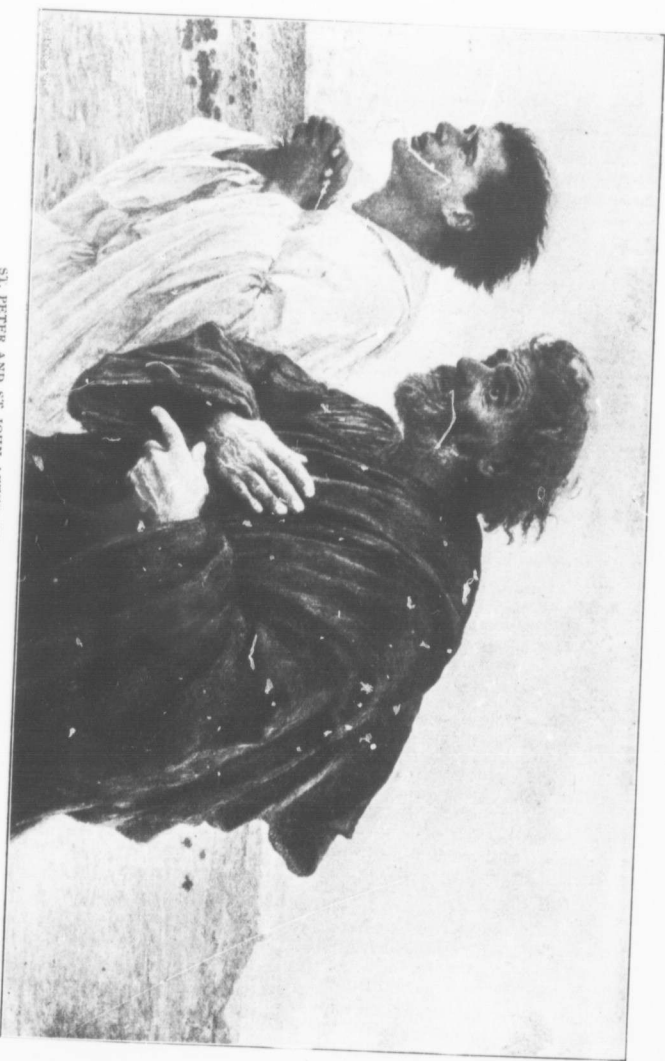
"I was tryin' to keep a bad boy from hurting a good little boy."

"That was noble. Who was the good little boy?"

"Me."



Read the Record of 1901 on page 48.



ST. PETER AND ST. JOHN AFTER HEARING OF THE RESURRECTION.

Painting by Burnard.

The Sin of Improvidence.

I have known men who have had an income of \$3,000, \$4,000, \$5,000 a year who did not leave one farthing to the surviving household. Now, that man's death is a defalcation, an outrage, a swindle. He did not die; he absconded. There are thousands of people in America to-day ahungered through the sin of improvidence. "But," say some, "my income is so small. I cannot afford to pay the premium on a life assurance." Are you sure about that? If you are sure, then you have a right to depend upon the promise of Jeremiah, forty-ninth chapter, eleventh verse: "Leave thy fatherless children; I will preserve them alive, and let thy widows trust to me." But if you are able to provide for them, remember you have no right to ask God to do for your household that which you can do for them yourself.—From a recent sermon by Rev. De Witt Talmage, D.D.



Mattawa, Ont., Nov. 1st, 1901.

MESSRS. JOHN R. & W. L. REID,
Managers Eastern Ontario District,
Sun Life Assurance Co. of Canada,
Ottawa, Ont.

Dear Sirs,—I am just in receipt, from Mr. Wm. Martin, the Company's general agent, of cheque for the proceeds of my 20-Year Endowment policy, which has just matured. I am certainly pleased with the way in which this investment has turned out. I am getting back all the premiums paid in, and in addition \$248.60. To be fair to the Company, the latter amount would have been even larger had I not drawn part of my profits in cash at the time they were declared. Had I allowed the Company to retain these profits, I notice that my investment would have netted me \$295.00. Kindly inform the Company that I appreciate the treatment accorded me, and also that I wish it every success.

Yours truly,

F. MEINDL.

P.S.—I am so well pleased with the result of above policy that I have decided to take out a new policy in your Company on the 15 year plan.

F. MEINDL.

Perseverance.

Finish what thou hast to do,
Prove thy right to wear a crown;
Bravely tread thy journey through
Ere the sun goes down.

Lay some stone each passing hour
In thy palace of renown;
Run the flag up on the tower
Ere the sun goes down.

Crowd thy bark, though storm-sailed,
Over seas that seek to drown,
To the harbor-mouth, full-sailed,
Ere the sun goes down.

Stand up bravely in the fight,
Play the king and not the clown;
Clear the trenches, storm the height,
Ere the sun goes down.

Plow thy furrow in life's field,
Though the heavens may smile or frown;
Falter not, look back nor yield,
Till the sun goes down.

If thou canst not reap, then glean
Midst the stubble bare and brown;
Search the field and leave it clean
Ere the sun goes down.

Time enough to lay aside
Warrior's mail or priestly gown
In the dusk of eventide
When the sun goes down.

A. J. Hough.



Watch Him!

An exchange gives the following good advice: You will do well to watch an agent who urges you to drop a policy in any reputable company and then take one in his. Be on your guard, for respectable agents will not and do not advise changes or lapses. Remember that you cannot make a change from any regular life assurance company to another without a loss or an injury to yourself. The idea that you can better yourself by assuring in some other company on some new scheme of assurance generally proves fallacious.



Read the Record of 1901 on page 48.

We All Like to be Noticed.

If you wish the world to smile on you,
Give a shake of the hand and say, "How do you
do?"

For there are no words than these more true :
We all like to be noticed.

If the minister comes down the aisle
And passes yr a by without word or smile,
You will only love him a little while ;
For we all like to be noticed.

If an acquaintance you chance to meet
Passes by when you're out on the street
Without a bow, you will surely repeat
The fact that you were not noticed.

Even the baby who kicks and crows
Looks for a smile, and very soon knows
The one who on it kisses bestows ;
For it, too, likes to be noticed.

The rosy-cheeked tot with eyes of blue,
With wondering looks stands gazing at you,
Thinking what next you are going to do
And if he will soon be noticed.

The man whose hair is snowy white
Gets much of comfort and much of delight
From the "How do you do?" with all one's
might ;
For he, too, likes to be noticed.

'Tis a simple thing, I will allow,
Passing one by with a smile and a bow ;
But I'm sure you'll admit, you know just how
It feels when you are not noticed.

—E. B. H. in *The Ingleside*.

The Advantage of Assurance Early in Life.

The years ahead, which seem long and
unending to youth, fly fast enough later
on.

The young man wishes them out of
the way ; his elder would fain make
them tarry.

The man buying life assurance learns
that this same matter of years is a vital
one. The fewer he has left the more
the policy costs him. Like many an-
other thing, he finds it could have
been accomplished easier when he was
younger.

He gets, to be sure, just as good an

article, but wishes ever that he had
taken it when he had more years ahead
in which to pay for it, at the lesser rate.

Besides, early manhood and early mid-
dle life is the productive time.

It is easy enough then to earn the
moderate premium money, and so even-
tually get the whole thing either out of
the way entirely or so reduced that the
payments in later life will only be nomi-
nal.—*Milwaukee Tribune*.



A man once received as a present from
a sea captain a fine specimen of the bird
known as the "laughing jackass." As
he was carrying it home he met a brawny
Irish navy, who stopped him :

"Phwat kind of burrd is that, sir?"
asked the man.

"That is a laughing jackass," ex-
plained the owner, genially.

The Irishman, thinking he was being
made fun of, was equal to the occasion,
and responded, with a twinkle of the
eye :

"It's not yourself—it's the burrd I
mane, sorr !"

**We Get Back What We Give.**

There are loyal hearts, there are spirits brave,

There are souls that are pure and true ;
Then give to the world the best that you have,
And the best will come back to you.

Give love, and love to your life will flow,

A strength in your inmost need ;

Have faith, and a score of hearts will show

Their faith in your word and deed.

For life is the mirror of king and slave,

'Tis just what we are and do ;

Then give to the world the best that you have,

And the best will come back to you.

—The Southern Pythian.



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

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKAY, *Editor.*



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A Certainty.

Some one has said, "Hang on to the certainties in life." There are so many uncertainties that a person shows wisdom and retains his youth by dropping the uncertain things. Along this line, we read a few days ago what a writer said of a friend of his: "I had a genius of a friend, up in the pine forests of Michigan, who was burdened with lumber camps and saw mills and all kinds of shops, and a dozen farms, with a grist mill, a sash factory, a fleet of boats, a summer hotel, a bank, a departmental store, and several minor concerns, and I asked him how he kept from going crazy. His reply was: 'By constantly reducing the uncertainties. There are sure things and sure men, if you know where to look for them. I find men and things that I can depend on—and that keeps my hair black.'"

Now, about life assurance. Any man with any financial acumen will tell you that one of the best and most certainly safe things in the financial world is an old line life assurance company.

You will save yourself lots of worry if you will invest as much money you can in this certainty, for your own and your family's sake. You can safely put your life assurance policies in the pigeon hole marked "Certainties." You are perhaps a little bit afraid of that investment you are going into. Why burden your

mind with any uncertainty? Put the same money in life assurance, and you'll live happier and longer.

Life is full of uncertainties, but thank goodness it has its certainties, and life assurance, as we have said, is one of them.



Regarding Page Forty-eight.

There are many who have an antipathy to a column of figures.

It has the same effect on them as a long, straight flight of stairs.

It is needless to say what that is.

But even a long, straight flight of stairs can be made attractive by having numerous landings that will aid in what would otherwise be a long climb.

You will find that the column of figures on the last page of this issue has several interesting landings, where it may be refreshing to you to pause a while.

These resting places are "increases" and other important items.

We have even changed the type of these items, to give your eyes a rest.

You will thus find this page a delight instead of a lot of dry-as-dust figures.

Try it.

Perhaps you may have your opinion of those who praise their own efforts.

We do not wish to antagonize you at the start, so we prefer allowing the figures to do the shouting.

If you are a policyholder in the Sun Life of Canada, you will, we are sure, be jubilant; if you are not a policyholder, we hope that before next year comes around you will have a decidedly personal interest in the success of the Company.

We might go into each item of the statement and comment upon it, but it would take at least a couple pages of this number.

And it would weary you.

It is a temptation, however, but with your promise that you will give the state-

ment a little of your time and thought, we will refrain from it.

The increases in the items for the past ten years are a good ending to the abstract. It will give you an idea of the great success the Company has had.

We conclude by adding our familiar postscript:

PROSPEROUS AND PROGRESSIVE



Mother: "Tommy, a little bird tells me that you helped yourself to cake while I was out." Tommy (aside): "I'll wring that parrot's neck!"



St. John, N.B., Jan. 20th, 1902.

MR. E. W. HENDERSHOT,

Manager for New Brunswick and Prince
Edward Island,
Sun Life Assurance Co. of Canada,
St. John, N.B.

Dear Sir,—We are to-day in receipt of the Company's cheque in full settlement of claim under policy No. 29411 on the life of the late Mr. J. Fred. Watson. In acknowledging same, we would express appreciation of the very prompt and satisfactory payment of the original sum of the policy and the substantial sum of profits added thereto. Of the several policies in force on the life of the late Mr. Watson, this is the first for which we have received payment.

Yours truly,
EMMA GERTRUDE WATSON PHILIPS,
FRANK WATSON,
Administrators Estate J. F. Watson.



Hints for Character-Building.

"Not myself, but the truth that in life I have spoken;
Not myself, but the seed that in life I have sown,
Shall pass on to ages; all about me forgotten,
Save the truths I have spoken, the things I have done."



Read the Record of 1901 on page 48.

No "Cheap Assurance."

There is no "cheap assurance" any more than there is "a tolerably good egg." Would you walk up the side of a house on a cheap ladder? Would you go down a deep mining shaft on a cheap rope? Not a single human being in his senses would do either of these things. But it is just as senseless to look for assurance that doesn't assure and that fails you at the very time the help is sorely needed.

—The Statement.



The Difference.

"I have been watching the careers of young men by the thousand in this busy city of New York for over thirty years, and I find that the chief difference between the success and the failure lies in single elements of staying power. Permanent success is oftener won by holding on than by sudden dash, however brilliant. The easily discouraged, who are pushed back by a straw, are all the time dropping to the rear, to perish or to be carried along on the stretcher of charity. They who understand and practise Abraham Lincoln's homely maxim of 'pegging away' have achieved the most success. — Dr. Theodore L. Cuyler.



It Conquers All Things.

Reporter (to Centenarian): "To what do you attribute your long life?"

Centenarian: "Perseverance, just perseverance. I kept on livin' in spite of everything."



"Too much absorbed in his business" was the comment of a Western newspaper on the death of a brewer who was found drowned in a tank of his own beer.



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

Integrity and Character Essential.

The old, foolish prejudice against the assurance representative, as though he were an interloper, desolating a man's leisure and peace, is speedily passing away. Every sane, thoughtful man recognizes to-day that assurance provides one of the mightiest bulwarks for thrift in modern life. Yet, permit me to say that the strongest hold which any assurance company has on public confidence is due less to any dazzling figures and reports which it publishes than to the integrity and character of its accredited agents. One unscrupulous official who indulges in extravagant statements or wilful mis-representations in a given district will do more to discredit the reputation of the company he represents than any other single cause. — Rev. Donald Sage Mackay, N. Y.



C. S. V. BRANCH, ESQ.,

Local Manager,

Sun Life Assurance Co. of Canada,
Vancouver, B. C.

Dear Sir,—We beg to acknowledge receipt of your Company's cheque, amounting to \$3,000, in settlement of claims under Policies Nos. 67371 and 84013, on the life of F. R. Douglas, who met his death in the recent disaster of the Islander. We have great pleasure in stating our appreciation of the courteous services rendered in connection with this matter by Mr. J. W. Prescott, the General Agent of your Company for this city, and trust that you will express to the directors of your Company our satisfaction at this prompt and business-like settlement.

Yours truly,

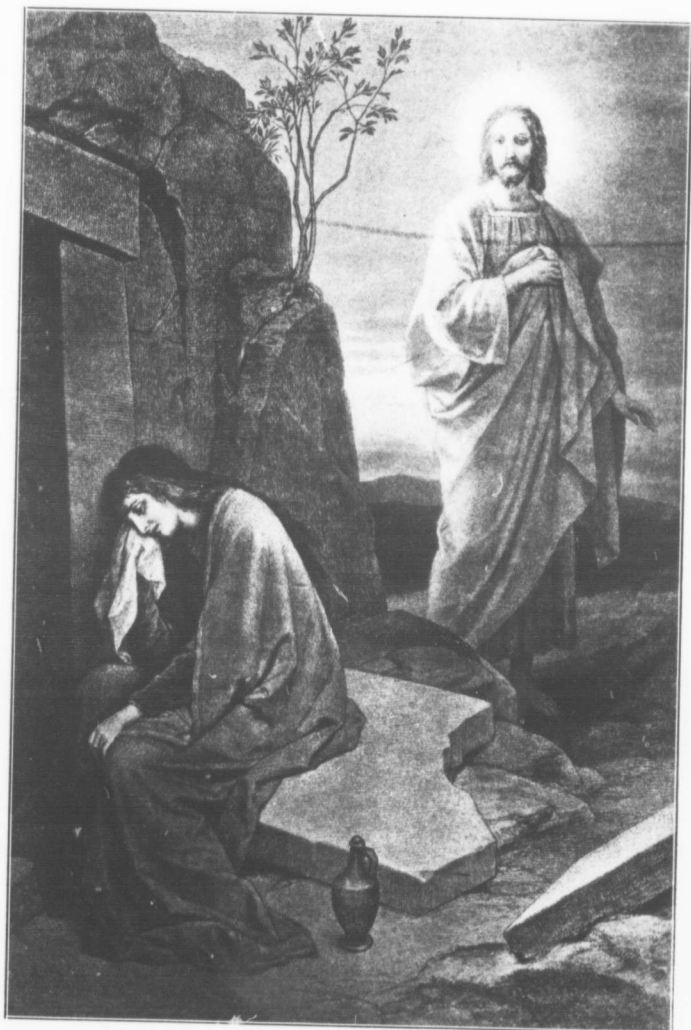
ROBERT KELLY,
E. COOK,

Executors and Administrators of the
Estate of the late F. R. Douglas.

Vancouver, B. C., 18th October, 1901.



Read the Record of 1901 on page 48.



Painting by Hoffmann.

EASTER MORNING.

Partnership Assurance.

Prudence demands that joint capital be protected by life assurance just as merchandise is by fire assurance.

Partners in business, recognizing this fact, assure, at the firm's expense, the lives of the individual members of the firm, for such an amount as will enable the survivors to settle with the estate of the deceased with ready cash received from the assurance companies, leaving intact the capital of the firm.

Partners make each other beneficiaries. For example: "Smith & Brown" having a capital of \$20,000, Smith assures for \$10,000, payable to Brown; Brown assures for the same amount, payable to Smith; Smith dies, and his assurance is paid directly to Brown, who is thus able to pay Smith's family his interest without impairing the capital.

Or, partners can have their policies made payable to the firm, thus increasing the capital of the firm, the heirs of the decedent sharing in the increased assets with the surviving partner, on the same basis as provided by the co-partnership agreement.

The death of a partner always causes embarrassment, and often results in the liquidation of the business, and occasionally in the financial ruin of the surviving partner. This plan of assurance furnishes full and absolute protection against these contingencies.

It secures an increase in the firm's mercantile credit. It furnishes capital at a time of greatest need.

It replaces capital which is withdrawn in consequence of the death of a partner, and enables the surviving partner to continue the business on his own account with the same financial strength as before, without embarrassment or interruption to the business in any way.

It furnishes security not obtainable in any other way, and is available immediately on the death of the partner.

It is a mutual protection to all parties interested in the partnership.

It contributes largely to a quick and easy settlement of the estate of the deceased partner.

Wholesale merchants particularly can be secured by their customers effecting assurance for their benefit, thus increasing the security of the wholesale merchant and the credit of his customer.

Merchants assure against fire, which is uncertain; why not assure against death, which is absolutely certain.—
The Underwriter.



Read the Record of 1901 on page 48.



Sunshine after Darkness.

If you should see a fellow-man with trouble's
flag unfurled,
An' lookin' like he didn't have a friend in all
the world,
Go up an' slap him on the back, and holler,
"How d'you do?"
An' grasp his hand so warm he'll know he has a
friend in you;
Then ax him what's ahurtin' him, an' laugh his
cares away,
An' tell him that the darkest night is just before
the day.
Don't talk graveyard palaver, but say it right
out loud,
That God will sprinkle sunshine in the trail of
every cloud.

—J. Whitcombe Riley.



She Got off at the Wrong Place.

A woman was riding on the train from Brookfield to Stamford. Between the two stations an accident occurred, and the train rolled down an embankment. The lady crawled from beneath the wreckage, and asked of a broken-legged man who was near: "Is this Stamford?" "No, ma'am," the man gasped. "This is a catastrophe!" "Oh, dear!" she answered. "Then I hadn't oughter get off here, had I?"

"Gone to Seed."

We see inefficient persons all along life's pathway who started out with a good education, and great promise, but they have gradually "gone to seed," says a writer in Success. Their early ambition oozed out, their ideals gradually dropped to lower standards. Many of them did not have enough determination to stick to their tasks until they succeeded. They finally subsided and became, in a sense, satisfied to fall to the rear. There is no more lamentable sight than that of a side-tracked man or woman who has lost his or her grip on life. Lost health, lost fortune, almost anything, may be overcome if one does not lose courage and ambition; but when these are gone there is no hope. When the struggle is given up, and a man voluntarily subsides into a semi-satisfied state, there is practically no chance of getting him started again.

Our Thoughts.

That which we call our secret thought
Speeds to the earth's remotest spot,
And leaves its blessings, or its woes,
Like tracks behind it as it goes.

It is God's law. Remember it
In your still chamber as you sit
With thoughts you would not dare have known,
And yet make comrades when alone.

These thoughts have life, and they will fly,
And leave their impress by and by,
Like some marsh breeze, whose poisoned breath
Breathes into home its fevered death.

And after you have quite forgot,
Or all outgrown some vanished thought,
Back to your mind to make its home,
A dove, or raven, it will come.

Then let your secret thoughts be fair,
They have a vital part and share
In shaping worlds and moulding fate.
God's system is so intricate.

—Ella Wheeler Wilcox.

Dying to Win.

What about dying to lose? You will die, anyhow, and if you are wise you will make death a winning card rather than a losing one, says the Insurance Journal. The dying man who dies well assured wins a competency for the loved ones whom he leaves; he wins the applause of right-thinking men, who will honor his memory; he wins his own self-approval and peace of mind. The dying man who dies without assurance loses all these things, but he dies just the same. Refusing to assure will not prevent death, nor stave it off a single day; but it will bring a train of miseries long enough and black enough to make life miserable for those the dying man is bound to protect. Of all the cackles that have ever been urged against assurance, this 'dying to win' is about the shallowest. It is a delusive jingle of words, a mere catchy phrase, and it is nothing else. How infinitely better it is to win by dying than to lose by dying.

They are Everywhere.

22 Sonna Building, Boise, Idaho.
July 15th, 1901.

SUN LIFE ASSURANCE CO. OF CANADA,
Montreal, Canada.

Gentlemen,—Please find enclosed New York Exchange for \$20.35, half-year's premium on my life policy, due July 1st, 1901.

I did not suppose you had another policy-holder anywhere within a thousand miles of this remote place, but I happened to find out a few days ago that Mr. Davenport, secretary of our local Y. M. C. A., has a policy for \$2,000.00 with your Company; and from what dealings we have had during the past nineteen years, will say that I will be pleased to say a kind word at any time in behalf of your Company.

Yours very truly,

W. S. CAMPBELL.

Read the Record of 1901 on page 48.

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

The Effects of Alcoholism on the Nervous System.

An important discussion on the influence of alcohol on the nervous system took place at the New York Academy of Medicine recently, when various eminent physicians recorded their observations and experiences. Dr. Charles L. Dana, in introducing the subject, regarded it both in its practical and scientific aspects.

He based his observations on the careful study of three hundred and fifty cases of alcoholism at the Bellevue Hospital. The most frequent form of alcoholism was periodical dipsomania, and the next was pseudo-dipsomania. Over two-thirds of the total number of patients had begun to "drink" before the age of twenty years, and all of them before thirty years. "As a rule," said Dr. Dana, "the drunkard did not live more than fifteen years, and it was seldom that the human organism could outlive more than three thousand intoxications."

Death in alcoholics usually occurred from pneumonia, meningitis, delirium tremens, alcoholic insanity, or dementia. Dr. Herman Biggs stated that, in fifteen years, the cases he had seen of drink were those resulting from indulgence in whisky and beer, the majority of patients taking two or three glasses of whisky and four or five pints of beer daily.

In these cases, cirrhosis of the liver was relatively less frequent, while the degenerative effects, such as disease of the heart, blood vessels and kidneys were much more common. Looking over the records of the Health Department of New York, he found a short time ago that, whereas during twenty years the population had increased by from fifty to sixty per cent., the number of deaths recorded as due to degenerative diseases of the heart and blood vessels — most frequently of alcoholic origin — had

increased by nearly one hundred and fifty per cent., and almost the same was true of kidney diseases.

The excessive consumption of lager beer in the United States, as in Germany, produced renal disease and cerebral accidents. Professor M. Allen Starr said that, of the various alcoholic beverages, champagne produced exhilaration of spirits and stimulation of the flow of ideas, while Burgundy made a person think more slowly and by no means added to the feeling of conviviality.

Alcohol seemed to affect the brain more than it did other parts of the nervous system. There was practically no known disease of the spinal cord produced by alcoholism, but neuritis or inflammation of the nerves was common. The pathology of alcoholic insanity is to-day clear and characteristic.

The researches of various observers, especially Andriezen and Berkley, show that the alcoholic poison produces destruction of the epidendritic "gemules" belonging to the nerve-cells of the brain, thus rendering the organ relatively incapable of receiving impulses, weakening reaction time, and producing loss of memory in general, features which were characteristic of nearly all forms of chronic alcoholism.

The neurasthenia of the chronic drunkard is dependent on degenerative changes in the protoplasm of his brain-cells. Such persons are little open to medical treatment, but are more susceptible to social and religious influences.

Dr. James Ewing referred to the pathological changes in the brain associated with alcoholic delirium tremens, and stated that the discoveries made by the aid of Golgi's and Nissi's methods demonstrated a close analogy to the brain lesions of sunstroke, tetanus and hydrophobia. From necropsies made at various

hospitals in New York, it appeared that the visceral lesions of alcoholic origin were more prominent than those of tuberculosis.

* * *

The Music of the Whistle.

You won't find no man fonder much
Of music sweet than me.
The hummin' of the butterfly
An' of the bumble bee,
The laughter of young children,
An' the shouts of schoolboys gay;
In music sweet; each 'nough to chase
The blackest care away;
But there ain't no kind of music
Kin my ear so quick unlock
Than the music of the whistle
When it blows at 6 o'clock.

I love to hear the music of
The organ in the church;
An' the robin singing sweetly
On his swayin' hazel perch;
An' the babble of the brooklet
As it ripples 'mong the trees;
An' the soft, angelic whispers
Of the scented evenin' breeze;—
But b'gosh! there ain't no music
Gives my ear a sweeter shock
Than the music of the whistle
When it blows at 6 o'clock.

Oh! I tell you, when a man is
Nigh to threescore years and ten,
An' he keeps his shovel movin'
All the day 'gainst younger men;—
When his poor old back is breakin'
An' his head awirlin' goes,
An' he feels his heart agoin'
Downward, downward to his toes,
There's no sweeter kind of music
In all Mother Nature's stock
Than the music of the whistle
When it blows at 6 o'clock.—Selected.

* * *

Natural History.

They were admiring the rattlesnake in the state museum, and had been informed that it was much in need of live rats.

"Will he swallow a rat whole?" questioned one.

"Naw," growled the custodian. "We have to take 'em out of the holes first."
—Indianapolis News.

An Expert's Opinion.

Mr. Archibald C. Haynes, of New York, has a life assurance creed, a part of which we give. He says: "Within the last twenty years I have placed life assurance to an amount aggregating upwards of one hundred million dollars, and I was able to attain this result because I believe that 20 per cent. of every man's income, if invested in life assurance, will accomplish better investment results than the same amount individually invested over a similar period of time; that, in addition to the comforting assurance of benefit to his family in case he be taken away from them, there is no investment which gives such large results from small outlay, or such permanent satisfaction, as life assurance."

* * *

Each Should Live For Something.

Live for something, have a purpose,
And that purpose keep in view;
Drifting like a helpless vessel
Thou canst ne'er to life be true.
Half the wrecks that strew life's ocean,
If some star had been their guide,
Might have long been riding safely,
But they drifted with the tide.

—Robert Whitaker.

* * *

It takes two for a kiss,
Only one for a sigh;
Twain by twain we marry,
One by one we die.

Joy is a partnership,
Grief weeps alone;
Many guests had Cana,
Gethsemane had one.
—Frederick Lawrence Knowles.

* * *

Lady Tourist: "This must be a very healthy village. Now, what may the death-rate be?" Old Inhabitant—"Wonderful steady, ma'am, wonderful steady. One death to each person—right along."



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	79,331.88
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 of which 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	\$8,587,460.63	\$42,975,519.36