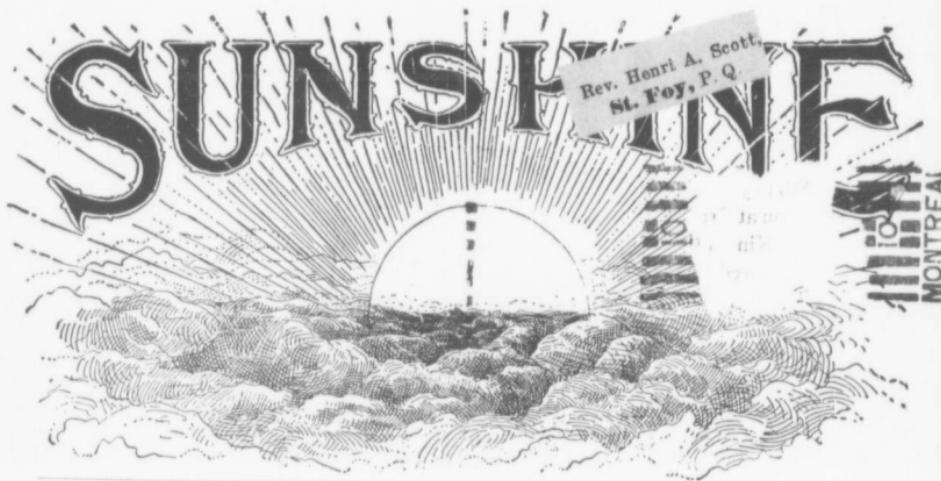


# SUNSHINE

Rev. Henri A. Scott  
St. Foy, P.Q.



VOL. IV.

MONTREAL, JULY, 1899.

No. 7.



IN THE PADDY FIELD.

## EDWIN S. BAKER, ESQ.

Mr. Edwin S. Baker is a native of Bedfordshire, England, having been born on the 18th of January, 1868. He received his education at Romarty House Grammar School and King's College, London, after which he entered the Civil Service.

Removing to Canada with his family in the year 1884, he was engaged in various employments until the year 1891, when he became a clerk in the Head Office of The Sun Life of Canada, at Montreal. Two years later he was appointed Cashier at the Winnipeg Agency of the Company. This position he satisfactorily filled until the year 1898, when he was promoted to the position of Joint Manager with Mr. Thos. Gilroy.

"THE MASTER OF THE SHEEP FOLD."  
*Sally Pratt McLean Greene.*

De massa ob de sheep fol'  
Dat guard the sheep fol' bin,  
Look out in de glomerin' meadows  
Whar de long night rain begin—  
So he calls to de h'relin' shep'd :  
"Is my sheep, is dey all come in?"  
Oh, den says de hirelin' shepa'd,  
"Dey's some, dey's black and thin,  
And some dey's po' ol' wedda's,  
But de res, dey's all brung in,  
But de res' dey's all brung in."

Den de massa ob de sheep fol'  
Dat guard the sheep fol' bin,  
Goes down in the de glomerin' meadows,  
Whar de long night rain begin—  
So he le' down de ba's ob de sheep fol'  
Callin' sof', "Come in, come in,"  
Callin' sof', "Come in, come in."  
Den up t'ro' the glomerin' meadows,  
T'ro' de col' night rain and win',  
And up t'ro' de glomerin' rain-paf  
Wha'r de sleet fa' pie'cin' thin,  
De po' los' sheep ob de sheep fol'  
Dey all comes gadderin' in,  
De po' los' sheep ob de sheep fol'  
Dey all comes gadderin' in.

EQUITABLE  
DEALING.

FALCON SQUARE,  
INVERNESS (Scotland), Decr. 14th, 1898.

JAS. A. MACLENNAN, Esq.,  
Agent Sun Life of Canada,  
Dingwall.

DEAR SIR,

Referring to our conversation some time ago regarding the accidental drowning of my brother-in-law, Hugh Ross, in Big Salmon River, near Klondyke, I have much pleasure to inform you that to-day I have payment of my claim of £150 against your Company. This prompt settlement I look upon as most honorable on their part seeing Mr. Ross was only insured about eight or nine months ago, the accident happening so far away as I might say from civilization, and the only proof of death some papers found upon his body, a description of which was sent to me by the Police Inspector who found and buried the body some three weeks after the accident happened, at a place about a hundred miles from where the boat was wrecked. Although his friends and I (from the particulars received) were thoroughly satisfied the body found was Ross's, the payment of the claim under the circumstances without Doctor's or Registrar's certificate (which in that almost uninhabited part of Canada could not be got) I consider very generous on the part of the Sun Life of Canada, as they might have put me to no end of trouble had they wished.

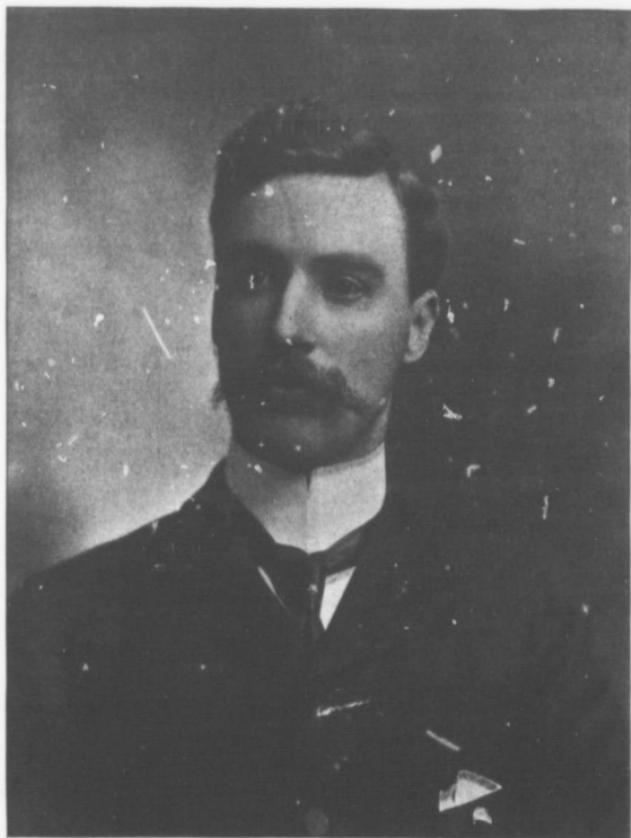
I cannot but wish your Company every success and I certainly will not fail to recommend it to my friends,

Yours very faithfully,

GEO. GALLON.

## THE PITY OF IT.

In an address delivered by the brilliant orator, Chauncey M. Depew, he said: "It has been my fortune for a quarter of a century to be the counsel as a lawyer and associated in business with men whose accumulations distinguished them among their fellows as rich; it has been my experience, as I sum up through a quarter of a century of review of the lives of the thousand men who have been represented upon my ledger or in my secret counsel, that the majority of them have either failed in business or died poor." Simply because they neglected to provide an adequate life assurance.



EDWIN S. BAKER, ESQ.

## ENCOUNTERS WITH WILD ANIMALS.

On one occasion a resident of Cape Colony, named Bournan, was suddenly attacked by a tiger, which struck its claws into his head. Bournan, being a powerful man, a desperate struggle ensued between man and beast, during which the tiger was thrown to the ground, and Bournan, putting forth all his strength, kept the animal under. It then became a question of endurance, and Bournan soon realized that his strength was leaving him. Almost exhausted, he was about to give way, when he suddenly remembered that he had a knife in his pocket. Quick as thought he took it out, and pressing the tiger to the ground with a last desperate effort, he succeeded in cutting its throat. He was covered with wounds, from which he did not recover for some considerable time.

One day a native of Bethany, Great Namaqualand, returning home from a visit to some friends, took a circuitous route in order to pass a small pool, where he hoped to shoot an antelope. The sun had risen to some height by the time he reached the spot, and he laid his gun on a low-shelved rock whilst he went to the water to quench his thirst. Returning to the rock he indulged in a quiet smoke, and then being tired fell asleep. In a short time the heat reflected from the rock awoke him, and, opening his eyes, he was considerably startled to find a large lion crouching before him, within little more than a yard from his feet. In this predicament he sat motionless for some minutes till he had recovered his presence of mind. Then, eyeing his gun, he moved his hand slowly towards it, whereupon the lion raising his head gave a tremendous roar. — He made another and another attempt, but the gun was beyond reach, and as every time he moved his hand the lion became more enraged, he ultimately gave up trying to secure it. His situation now became painful in the extreme, for the rock on which he sat became so hot that he could scarcely bear his naked feet to touch it, and kept moving them, alternately placing one above the other.

So the long day passed, and then the night, but the lion never moved from the spot. At noon the lion rose and walked to the water, looking behind him as he went, in case the man should move, and, seeing him stretch out his hand to take his gun, he turned in a rage and seemed on the point of springing upon him. The lion went to the water, drank, and returning, lay down again at the edge of the rock. Another night passed, and the man, in describing it, said that he knew not whether he slept, but if he did it must have been with his eyes open, for he always saw the lion at his feet. The following day the animal went again to the pool, and while there his attention was attracted by a noise in the distance, and he disappeared in the bushes. The man then seized his gun, and crept to the water and drank. His feet and ankles were almost powerless, and, unable to stand, he had to crawl home as best he could.

An African traveller once had a curious adventure with a snake, but thanks to his presence of mind it did not have any serious result. Captain Harding himself relates the incident as follows. "Being," he says, "on a military expedition across the frontier, I had slept one night as usual wrapped in my cloak, beneath a tree. On awakening at daybreak the first object I perceived on raising my head from the saddle which served as a pillow, was the tail of an enormous adder lying across my breast, the head of the reptile being muffled under the folds of the cloak close to my body, whither it had betaken itself, apparently for warmth, during the night. There was extreme hazard that if I alarmed it by moving, it might bite me in a vital part. Seizing it, therefore, softly by the tail, I pulled it out with a sudden jerk, and threw it violently to a distance. By this means I escaped without injury, but had I unwittingly offended this uninvited bedfellow before I was aware of his presence, I might in all probability have fatally atoned for my heedlessness."

*Chums.*

---

Life Assurance is the light which proceedeth from the Sun.

**THREE OF  
A KIND.**

GANANOQUE, APRIL, 1899.

DR. D. H. ROGERS,  
Gananoque, Ont.

DEAR SIR,  
I have had a policy in the Sun Life Assurance Co. of Canada for a number of years, with which I am very much pleased. The profits paid me by that company have always been very good indeed.

Yours sincerely,

G. L. JOHNSTON.

GANANOQUE, APRIL, 1899.

DR. D. H. ROGERS,  
Gananoque, Ont.

DEAR SIR,  
I have a 20 payment life policy of \$5000 in the Sun Life Assurance Co. of Canada, which matured a short time ago. I must say I am highly pleased with the result.

The profits paid me by that company have always been very satisfactory.

Yours sincerely,

GEO. GILLIES.

GANANOQUE, APRIL, 1899.

DR. D. H. ROGERS,  
Gananoque, Ont.

DEAR SIR,  
I have a 20 payment life policy in the Sun Life Assurance Co. of Canada, and I take great pleasure in testifying to the excellent profits paid by that Company.

Mine have been satisfactory in every respect.

Yours sincerely,

H. C. TAYLOR.

**THE BOY.**

Dr. Johnson was good enough to say that a good deal might be made of a Scotchman if he were caught young. The difficulty is to catch him young enough in order to train him in the way he ought to go, according to the Gospel of Little England. This, at least, is safe to say, that the success of the man or woman depends on the treatment and the chances of the child. Give a boy or girl a healthy body and at the proper age a little capital to start with, and success in most cases is certain.

THE SQUIRREL'S ROAD..... *James Buckham.*

It zigzags through the pastures brown,  
And climbs old Pine Hill to its crown,  
With many a broken stake and rail,  
And gaps where beds of ivy trail  
In hollows of its mossy top  
The pine-cone and the acorn drop :  
While, here and there, aloft is seen  
A timid, waving plume of green,  
Where some shy seed has taken hold  
'With slender roots in moss and mold.

The squirrel, on his frequent trips  
With corn and mast between his lips,  
Glides in and out from rail to rail,  
With ears erect and flashing tail.  
Sometimes he stops, his spoil laid by,  
To frisk and chatter merrily,  
Or wash his little elfin face,  
With many a flirt and queer grimace.  
Anon he scolds a passing crow,  
Jerking his pert tail to and fro,  
Or scurries like a frightened thief  
At shadow of a falling leaf.  
All day along his fence-top road  
He bears his harvest, load by load ;  
The acorn with its little hat ;  
The butternut, egg-shaped and fat ;  
The farmer's corn, from shock and wain ;

Cheek-pouches-full of mealy grain ;  
Three-cornered beechnuts, thin of shell ;  
The chestnut, burred and armored well ;  
And walnuts, with their tight green coats  
Close buttoned round their slender throats.

A busy little workman he,  
Who loves his task, yet labors free,  
Stops when he wills, to frisk and bark,  
And never drudges after dark !  
I love to hear his chirring cry,  
When rosy sunrise stains the sky,  
And see him flashing in his toil,  
While frost like snow encrusts the soil.  
With tail above his back, he sails  
Along the angles of the rails.  
Content to gain two rods in three,  
And have sure highway from his tree.  
Dear is the old-time squirrel way,  
With mosses green and lichens grey,  
The straggling fence that girds the hill  
And wander through the pine woods still.  
I loved it in my boyhood time,  
I love it in my manhood's prime,  
Would in the corn-field I could lie,  
And watch the squirrels zigzag by !

## THE FINEST CYCLING IN THE WORLD.

The road I have in my mind is in India, and stretches twelve hundred miles from Lahore to Calcutta. It is the famous Grand Trunk Road. Let me explain its nature, though one cannot do so by comparison, for there is no road of five miles in England that is anything like it. It is level ; indeed, there is not above a mile the whole distance where even a lady need dismount to walk. The material with which it is made is called "kunker" ; and if you care to turn that word into concrete, you have an idea of what it is like. It is exceedingly hard, and as smooth as a prepared pavement. There is no dust. When I first got on this road and enjoyed the luxury of easy travelling I said, "This is magnificent ; but in a little time I suppose it will become gritty and uneven." I went fifty miles, one hundred miles, two hundred miles, five, six, seven hundred miles, and it always the same, with not even a small stone to give a jog. Nearly the whole of the way is lined with a double row of majestic trees. The concrete road runs like a long, white ribbon down the centre, and along each side are loose-soil tracks, over which the native bullock-cart creak a slow two miles an hour.

With two friends I rode across India during the hottest time of the year, in April and May, and was never seriously inconvenienced by the heat ; for, at a pace of fifteen miles an hour, one could always create a draught. In the winter months, from December till March, thousands of English people go to India sight-seeing. They are rushed in the train from one city to another ; they see the fine buildings and a few fine bazaars, but they don't see India as it might be seen. Therefore, I would say to people going to India this coming winter : Take your bicycle with you ; and when you get to Lahore abandon the train and ride on your machines the rest of the way to Calcutta. After a short thirty-six miles' run out of Lahore you reach Amritsar, the great Sikh city, with its marvelous Golden Temple, and quaint picturesque scenes ; you go on to Umballa, and run down to historic

Delhi, with its marble mementoes of the Great Moguls ; you reach Agra, and grow poetical under the full moon while sitting before the Taj Mahal, the most bewitching monument in the whole world ; you ride through a country reminiscent of the mutiny to Cawnpore, and, if you like, take a turn off to the left and visit Lucknow ; you speed on to Allahabad, and cross the holy river Ganges, and in one day, if you have a mind, reach Benares, the sacred, the city of ten thousand temples. Then you drop into Bengal, where you get runs through wild jungle and a land full of nodding palms and rich giant vegetation ; for one day you hasten through the coal district of North India, and then you reach the jungle again, where gorgeously plumed birds whirr in the air, and groups of monkeys spring from bough to bough accompanying you. You rest a night in a little patch of French territory, Chander-nagore, in a French hotel, by the side of a lovely boulevard overlooking the broad waters of the Hooghly ; and then after another twenty-five miles, you are in Calcutta, the city of palaces. And besides all these, you have been through thousands of villages : you have actually seen native Indian life, the hooded bullock-carts in which the purdah ladies travel, and the palanquins in which the rich rajahs are carried ; you have seen the Hindu in his little wayside temple, and altogether you have got some idea of the physical and picturesque aspects of India.

*Chambers' Journal.*

---

MORE  
PROMISED.

April 29th, 1899.

MR. JOHN STRACHAN,

Middlesbrough, Eng.

DEAR SIR,

I have by to-night's post received the cheque for £150 for which my son Sam was insured in the Sun Life of Canada, for which please accept my best thanks ; and I thank you for your kind assistance. You may be sure that if any more of my family think of assuring it will be in the Sun Life of Canada.

I am, truly yours,

ROBERT LEE.

*At Dusk*

A cool wind bearing slumber  
comes and bathes  
the mountain's brow;  
It gently shuts the dewy flowers  
and lulls to sleep the bough.  
A sparrow to the brooklet sings  
A rocking roundelay;  
Far in the west  
the purple mist  
Blends dusk  
into the day.

HERBERT RANDALL

# Sunshine.

---

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY  
OF CANADA.

---

MONTREAL, JULY, 1899.

J. MACDONALD OXLEY, *Editor.*

---

## IS IT SUFFICIENT?

---

"Assured are you?"

"Glad to hear it; but are you assured for a sufficient amount?"

"What *is* sufficient?" Different men hold different views upon this point? Buckley, the historian, for instance, would not marry because he argued, that if it cost £1500 to support himself, it would cost double that sum to support two people.

As a rule, however, married men not only put too low an estimate upon the money value of their own lives, but upon the requirements of their families. If you ask the average man whether he has enough assurance upon his life, he promptly answers "Yes," meaning that he has enough to satisfy himself. But has he enough to provide a suitable income for his wife and children, if he, the breadwinner, the house-band, be taken away? That's the problem which every man must solve for himself.

I don't suppose that you could find one man insured for, say, \$1000 or \$2000, who can give any definite idea as to what he expects his wife to do in case of his death. He has a vague idea that she will go and live with some of her friends, or his, or that she will "get along somehow," but "getting along" is a sorry kind of existence.

Moreover, most people find it hard work to bear their own burdens, without carrying the burdens of others. But why trust to relatives? To friends? To anybody? Why not bear your *own* burdens? Why not put your wife and family in a position of independence.

It is thoughtless for a man to shelve such an obvious duty as that of adequate life assurance. It is not so much a question of sentiment as of finance. If your wife and children need an income of, say, \$1000 a year to enable them to live in decency and comfort, your life assurance protection should not be less than \$20,000, as that sum, invested at 5 per cent would provide the necessary revenue.

The standard is too high! True; but it is better to aim at a high standard than a low one. The *golden rule* is to increase your life assurance along with your income. As that grows, in the great majority of cases, the family requirements grow. When death comes, and only a small provision has been secured, the pinch of poverty is bound to be felt. Every year men are cut down in the prime of life, leaving their families in distress and want, through having neglected to provide an *adequate assurance*.

## BUSINESS MEN

May have ever so great a confidence in the fruition of their own hopes, and the success of their own business enterprises; but they will rely for the absolute *protection of their families* upon nothing short of a Policy of Life Assurance, that is above all possible contingencies; unassailable in any misfortune and safe from the inroad of creditors. With such men the "Policy" will never be neglected, because, if prices fall, markets go wrong, or bankruptcy impends, it is the shield of the defenceless, and may be their only hope against adversity.

Such are the Policies of the Sun Life of Canada.

## BUSINESS MEN

Require that a Life Assurance Policy shall be a contract of business-like brevity and simplicity; a contract without the slightest suspicion of ambiguity, free from technicality and the many restrictions that, while perhaps of little effectual force, may be, nevertheless, very potent as sources of annoyance. They require and fully appreciate a straightforward and simple Policy Contract, such as that which The Sun Life of Canada issues, and our agents will always gain friends by showing our Specimen Policies, because they speak more eloquently than we can do.

## BUSINESS MEN

Who are successful enough to make their mark in the business world, are men of undaunted energy—men of ambition—men of trained thought, intellect and brain power—men who are resourceful, painstaking and persevering against all odds—pertinacious in their efforts to achieve success—men who do not tempt adversity by postponing until to-morrow the duty of to-day—men who duly recognize and perform all the varied responsibilities of life—men who need neither argument nor persuasion to convince them of the paramount necessity of Life Assurance.

## GOOD

## WISHES.

HAMILTON, ONT., May 30th, 1899.

HOLLAND A. WHITE, Esq.,

District Manager,

Hamilton, Ont.

DEAR SIR,

We are in receipt through our solicitor, D. Guthrie, Esq., Q.C., of Guelph, of your cheque for \$6253.10 in favor of Mrs. Maria Harris, being balance in full of policy No. 17362 for \$10,000, less loan and interest thereon.

On behalf of Mrs. Harris and the heirs we thank you and wish you continued prosperity.

Yours truly,

Harris & Co.,

(sgd.) WILLIAM HARRIS,

Attorney.

## DO SOMETHING.

Don't think that because you cannot take out a large assurance policy—one as large as your neighbour's across the way—that you cannot therefore enjoy the benefits of life assurance. Would you refuse to live in a house because so many of the houses in your neighbourhood are larger and more elegant than your funds would afford? Would you prefer to trust to sky and weather and go houseless? In the matter of shelter we all take small quarters when we cannot obtain large ones. The last thought which would occur to us would be that of going without any. It would be just so with life assurance. If you cannot get a large amount, begin with a small one.

MANY  
THANKS.

REGINA, N.W.T., May 17th, 1899.

MESSRS. GILROY & BAKER,

Winnipeg,

*re Ramsay No. 41865.*

GENTLEMEN,

Yours of 8th inst. came duly to hand enclosing cheque for \$1000 in full settlement of this policy.

Permit me on behalf of Mrs. Ramsay to thank you for prompt payment.

Yours truly,

JAS. BALFOUR.

He Kept the Change.—Mr. N——, a struggling lawyer in a small town in Ohio, received a call from a farmer who wanted legal advice. He took down a much-used volume from his small bookcase and gave the required advice, for which he charged the modest sum of three dollars. His client handed him a five-dollar bill. Mr. N—— flushed as he passed his fingers nervously through his pockets, and his embarrassment increased as he continued his search among the papers on his desk. "Well," said he, taking the law book again, and turning over the pages, "I'll give you two more dollars' worth of advice."

## AN INCIDENT OF THE "STELLA" DISASTER.

GEO. H. ELDRIDGE, Woollen Merchant, of Cheswick, London, England, assured with The Sun Life of Canada in April, 1897, for £250. He was one of the passengers who sailed in the S. S. "Stella," which was wrecked a short time ago on the Casquet Rocks at the Channel Islands, with the loss of so many lives. Mr. Eldridge was amongst those drowned.

A reward of £25 was offered for the recovery of the body, and it was found at Dieppe on Friday, May 5th, by some French fishermen.

One sad feature of the case is that Mr. Eldridge was engaged to be married in August next, and amongst letters found on the body were some from his fiancee.

The claim on The Sun Life of Canada for £250 was promptly paid after production of the necessary papers.

### A SATISFIED POLICYHOLDER.

BETHANY, ONT., April 3rd, 1899.

W. H. Hill, Esq.,  
Man. Central Ontario District,  
Peterboro, Ont.

*re Policy #4241,*

DEAR SIR,  
Five years ago, at age 60, I insured with your agent, Mr. McCartney, for \$5000 on the straight life plan and have to-day received notice of my first dividend which I assure you is exceedingly satisfactory. Three options have been given me. 1st. A bonus addition to the policy of \$481.00. 2nd. I may accept a temporary reduction of \$74.75 a year for the next five years. Or, 3rd. A single cash payment of \$316.90. This last option being practically the return to me in cash of 17½ % of all premiums I have paid during the five years. I hold two policies of \$5000 each in the Sun Life of Canada and the results in both cases are exactly the same. I can only say I am well pleased with the results I have received—the latter being considerably more than I was led to expect. With best wishes for the success of the Sun Life of Canada,

I am,

Yours very truly

MIDSUMMER.....Jenny Terrill Ruprecht.

Thine is the sunny tide of languorous sweets,  
Where poppies flaunt their gorgeous silken  
blooms,  
And flowers less gay lend quieting perfumes  
Until the heart of nature softly beats,  
And dreamy echoes, with their low repeats,  
Grow less, and less, and sink in twilight  
glooms,

Within the silence of Pan's lichenized rooms,  
Then rise again, where zephyrs sail their fleets  
Freighted with drowsy murmurs. Thus the  
days

Slip by, till merged in cycles of the past,  
Not wholly lost, since they have left a spell  
Of tender warmth to hide the fickle ways,  
And changeful moods of hours that follow fast  
Enough to hear thy lingering farewell.

Lippincott's.

### WHAT HAVE YOU TO-DAY?

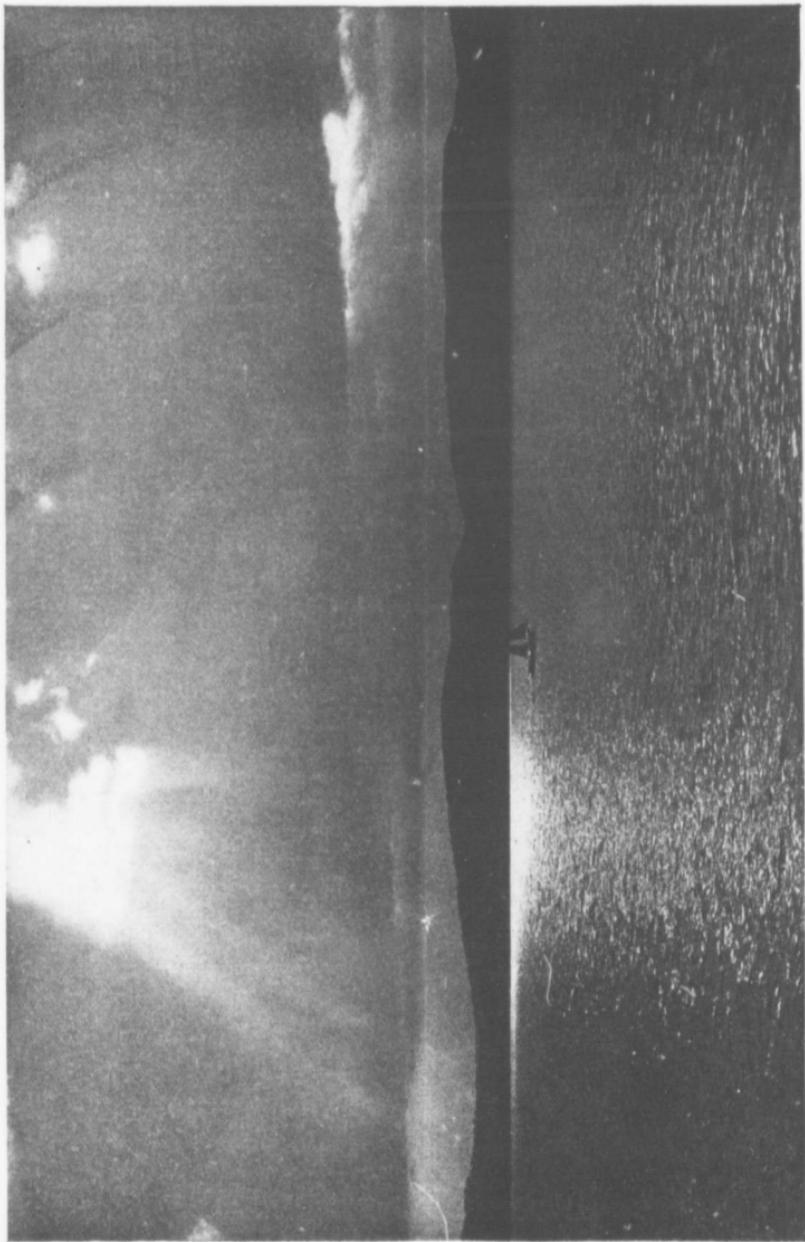
On that terrible night in mid-ocean, when officers, crew, and passengers all expected to be lost, I thought: 'How much assurance am I carrying, and are the premiums all paid?' and this comforting answer came to me. 'Yes, they are all paid, and my family are above want.'

"Ah! it was not then, 'How much insurance had I a year ago?' but 'How much have I now?'"—Extract from a sermon by Rev. T. De Witt Talmage.

That's the word—*Note*. The question is not as to what you had some time ago, or what you propose to have some time ahead.

What have you *to-day*? What is there for your family to rely on were you to leave them to-night? If you cannot immediately and satisfactorily answer that question the fault is yours and not that of life assurance; and don't be mean enough to try and put the blame on any one but yourself.

Without further delay secure a substantial policy in The Sun Life of Canada.



AT THE FULL OF THE MOON.

## HIS RAISIN'.

He was apparently a raw, unwashed specimen of the Possum Ridge type of humanity, and had evidently come from one of the most remote corners of that peculiar section of Missouri. Evidently it was the first time he had ever strayed so far from his native hearth, and the strange sights the country seat afforded had a bewildering effect on him. He was a tall, angular, loose-jointed young fellow, with long hair, a little scattering crop of discouraged and frostbitten-looking whiskers.

When he had "mosied" around town, looking at the wonderful two-story buildings and spelling out the signs over the doors of the stores and shops, he went out to the railroad station to take a ride on a train, determined to risk his life, if necessary, to enjoy the novelty of the thing.

He walked up to the station waiting room door, which was closed, and knocked. Of course, no one gave him any heed. He waited awhile, then knocked again. Still no one answered him. An hour or more passed in this way; then a policeman came along, and noticing the young man's antics stopped and accosted him, asking:

"What are you trying to do here?"

The young fellow looked the officer over slowly and carefully, a scared expression coming over his face, and at last he faltered out timidly:

"I hain't doin' nobody no harm, mister; shore I hain't."

"Well, what are you knocking on this door for?" the officer asked.

"Hain't this the railroad dee-pot?" the Possum Ridger questioned in turn.

"Yes. Couldn't you see that it is?"

"I thought it wuz; but I 'lowed that I mout be mistaken."

"Well, you're not. What do you want to do, anyway?"

"I reckon I want to git in,"

"Get in what?"

"In this yere railroad dee-pot."

"Well, then, why don't you go in?"

"I can't seem to make nobody hear in thar when I knock."

"Why do you want to make anybody hear?"

"Why, so they'll invite me in."

"Great Scott!"

"I been knockin' here nigh 'bout an hour, I guess, an' nobody don't pay no 'tention to me."

"Great land! Say, don't you know enough to enter a railroad station without waiting to be invited?"

"What you mean? How am I goin' to git in that 'thout I'm invited?"

"Just walk in, of course."

"Jest bolt in, 'thout knockin', like I didn't have a speck o' raisin'?"

"Certainly."

The young man shook his head.

"Huh," he said, "I been too well brought up for that, mister. Pop always told me never to go in nobody's house 'thout knockin', an' I never do, even 'mong the neighbors up dar on Possum Ridge. No, siere."

"Didn't you see all those people going in and out, and no one stopping to knock at the door?"

"Yes, I did; but I 'lowed they was sorter home folks here."

"Well, they're not. You go on in."

"Reckon it will shore be all right?"

"Certainly it will."

"An' it won't be ill-tempered an' show the want o' proper raisin'?"

"Of course not. Go on in."

He hesitated a moment; then he said:

"Wall, stranger, I reckon I'll chanst it. Pears like it's mouty ill-mannered, but I guess you wouldn't fool me. I want to show my raisin', but I can't stand here an' knock all day."

## CONGRATULATIONS.

LONDON, ONT., May 30th, 1899.

A. S. MACGREGOR, Esq.,

District Manager,

London, Ont.

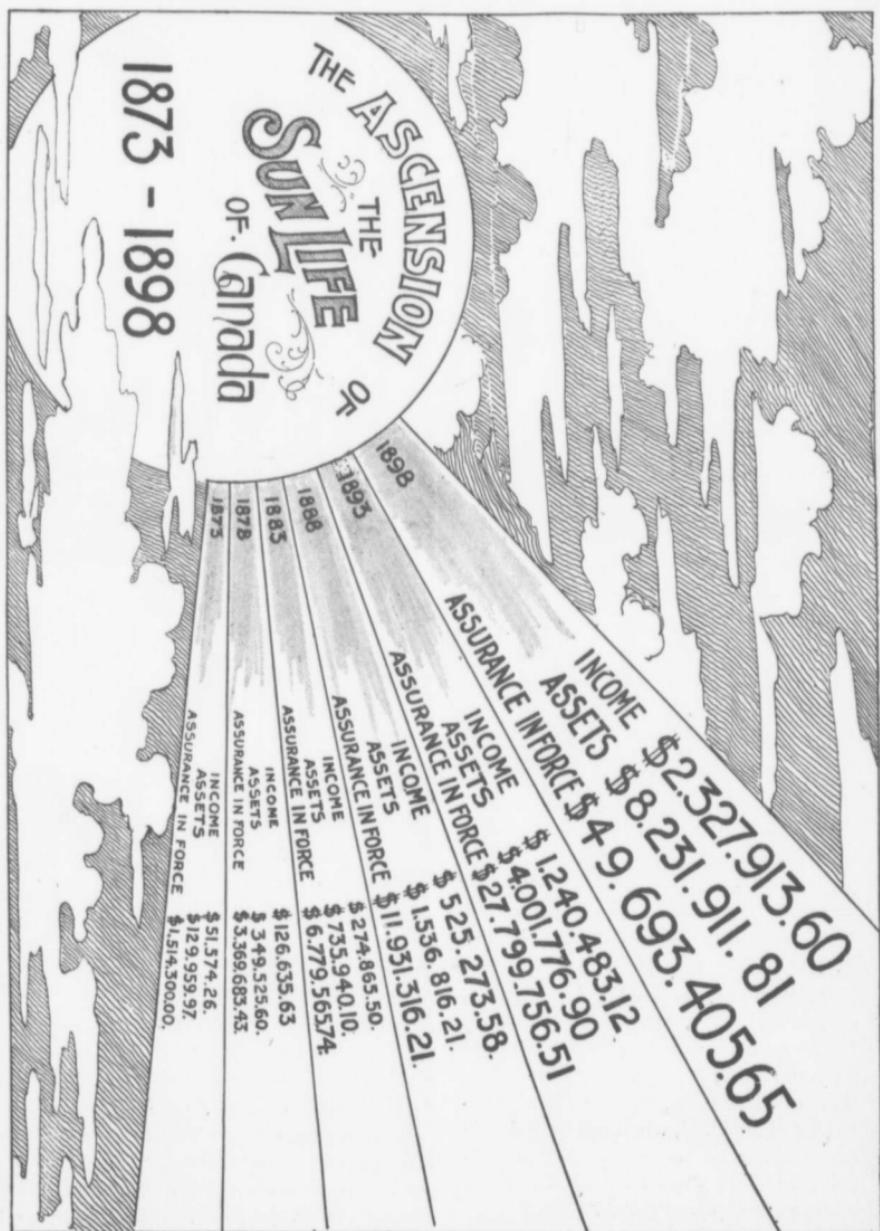
DEAR SIR,

We have much pleasure in acknowledging the receipt of your Company's cheque for \$5000, in full settlement of death policy on the life of the late Mr. Mulkern.

We congratulate your Company on the promptness displayed in paying the loss.

Yours, &c.,

GIBBONS & HARPER.



1873 - 1898

**NO DELAY  
IN PAYMENT.**

OTTAWA, June 3rd, 1899.

JOHN R. REID, Esq.,  
Manager Eastern Ontario.

DEAR SIR,

We desire to thank the Company through you for cheque for \$2253.90, handed me this day by your local representative, Mr. A. Morris, in settlement of claim under policies 2356 and 37683 on the life of the late John Cunningham.

In view of the fact that claim papers were only submitted to the Company on the 27th ult., we cannot praise too highly the prompt manner in which they have dealt with this matter. Their businesslike methods are worthy of, and I may add, shall always receive our highest commendation.

We also appreciate the courteous treatment accorded us by Mr. Morris. His action in attending to the completion of the papers deserves our most sincere thanks.

In conclusion let us add that we will never lose an opportunity of recommending the Sun Life to our friends and acquaintances.

Yours sincerely,

NORA CUNNINGHAM,  
TERESA CUNNINGHAM.

**SAFETY AND PROFIT.**

If you are engaged in any pursuit which gives you an income which is dependent in any degree on the work you do with your hand or brain, *then you need life assurance* to protect your family, in case your premature death should cut this income off.

But if you can secure this protection for, say, twenty years, and then need money for your own use rather than assurance for your family, or if you have by that time become independent, through the accumulations of a capital, will it not be desirable to have your assurance on a plan which will give you a large cash return if you wish to give up your policy?

Ask for the details of the Sun Life of Canada's policies.

**BROKEN STOWAGE.**

Sympathetic Query.—Little Charlie grandson of the late Admiral P—, displeased his mother, who reproved him rather severely; the child evidently thinking punishment was imminent, ran out of the house, his mother after him. He took refuge under the piazza, deaf to all calls.

Later his father returning, and hearing the facts in the case, said, "I will bring him out," and suiting the action to the word, crawled under the piazza, when the little culprit exclaimed :

"Is she after you too?"

Hayes and the Farmer.—It is told of ex-President Rutherford B. Hayes that while attending school at Kenyon College, he was in the habit of taking daily walks into the country. These trips were shared by two intimate companions, who were of a fun-loving disposition, which frequently got them into trouble. On one occasion they more than met their match at repartee in an old farmer, whom they met on the highway. The long white beard of the farmer gave him a patriarchal appearance, and while he was approaching the students, they arranged to give him a "jolling," which eventually terminated in the discomfiture of the youths.

One of them doffed his hat with great reverence and respect as he said, "Good morning, Father Abraham?"

The second saluted the old farmer and said, "Good morning, Father Isaac!"

Mr. Hayes, not to be outdone in affability and politeness, extended his hand as he said, "Good morning, Father Jacob!"

Ignoring the outstretched hand of Mr. Hayes, the old farmer replied, "Gentlemen, you are mistaken in the man. I am neither Abraham, Isaac, nor Jacob, but Saul the son of Kish, who was sent out to seek his father's asses, and lo! I have found them."

Why the Parson was Popular.—An old comrade of the civil war, the "fighting parson," we called him, for he was brave as he was loyal, delighted in telling this good story about himself:

"When I entered the ministry," he said, "my good old Methodist mother was greatly rejoiced, for the desire of her heart was fulfilled. Soon after my assignment to a charge to a small country district, an old woman of my congregation paid a visit to my native village. My mother forthwith called upon her and began eagerly inquiring as to my success in my profession.

"The old lady assured her delighted listener that I was doing finely, and got on amazingly well with everybody.

"'Well now,' said my mother, triumphantly, 'I always knew John would make a good preacher.'

"'Oh, preacher!' exclaimed the old lady, 'he ain't much of a preacher, but you'd ought to see him eat!'

Making It Worth While.—An Irishman walking over a plank sidewalk, in counting some money accidentally dropped a nickel, which rolled down a crack between two of the boards. The Irishman was much put out by his loss, trifling though it was, and continued on his way swearing audibly.

Early the next day a friend, while walking by the spot, discovered the Irishman in the act of deliberately dropping a dollar down the same crack through which he had lost his nickel. The friend was, of course much astonished at what he saw, and, desiring to learn why Pat should deliberately, to all appearances, throw away money, inquired his reasons, and was fairly taken off his feet by the following lucid (?) explanation:

"It was this way," said Pat. "It's yesterday I was for passing this way when I lost a nickel down that hole. Now I reasoned that it wasn't worth me while to pull up that sidewalk for a nickel, but last night a scheme struck me, and I am dropping down the dollar to make it worth me while."

The Bishop's Smoke.—We will call him Bishop Simmons. During the afternoon the younger ministers had listened to him with veneration and respect, and when their turn came they found him a dignified and careful listener.

The afternoon was delightful and the camp-meeting service was a long one. The good bishop was a keen lover of the weed, and, after the meeting had closed he strolled off for a smoke. At a little distance he found an abrupt ledge entirely out of the view of the camp-grounds, and going down around to the foot of this, he lit his cigar and prepared for a quiet half hour.

As it chanced, soon after one of the younger ministers took a walk from the grounds, and, finally came to the top of the same ledge, and, looking down, saw the bishop.

For the space of a moment or two he stood with a gleam in his eye, and then stooping down, he said, in a sort of triumphant tone:

"Ah, Father Simmons, I've caught you burning incense to the devil."

The bishop took out his cigar, and turned about till he had swung the speaker fully into view, and then added slowly in a deep voice:

"But I didn't know he was so near."

#### APPRECIATION.

OTTAWA, ONT., May 8th, 1899.

JOHN R. REID, Esq.,

Manager Eastern Ontario.

*Re 18188 Champagne.*

DEAR SIR,

Permit me to express my appreciation of the prompt and businesslike methods of the Sun Life Assurance Co. of Canada in connection with the settlement of the death claim under a policy of insurance of \$4000 on the life of the late Rev. Isidore Champagne.

Yours very truly

JOHN E. O'MEARA,  
*Solicitor, &c.*



## The Sun Life Assurance Company of Canada.

HEAD OFFICE, - - MONTREAL.

---

Directors.

**R. MACAULAY, Esq., President and Managing Director.**

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

S. H. EWING, Esq. MURDOCH MCKENZIE, Esq.

JAMES TASKER, Esq. ALEX. MACPHERSON, Esq.

J. P. CLEGHORN, Esq. T. B. MACAULAY, Esq.

JOHN REDPATH DOUGALL, Esq.

Chief Medical Officer.

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

Secretary and Actuary.

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

Superintendent of Agencies.

JAMES C. TORY.