

SUNSHINE

VOL. V,
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MONTREAL

NOVEMBER,
1900.

Hardly Complimentary.

The newly elected mayor of a country town was about to make his first journey in that capacity through the place. The townspeople had arranged that from an arch of flowers, under which he was to pass, a floral crown should hang, surmounted by the words, "He well deserves it." But the wind blew away the crown, and when the pompous mayor passed under the arch, to the great joy of those who had voted against him, only a rope with a noose at the end of it dangled there, with "He well deserves it" standing out in bold relief above it.—Tit-Bits.



The Popular Candidate.

"One of the best jokers in the House of Commons during my earliest acquaintance with that assembly was the late Mr. Bernal Osborne," writes Justin McCarthy, M.P., in the Saturday Evening Post. "During a debate on the manner in which parliamentary elections were conducted Bernal Osborne once delivered a most amusing speech, which mingled a great deal of practical instruction with the amusement. It should be explained that at that time the election of a member of parliament was made the occasion for the most extravagant spending of money on bribery and corruption, and for outrageous displays of mob violence on both sides of the struggle. Bernal Osborne gave to the House an animated descrip-

tion of a recent election at which he had been one of the two opposing candidates. He told the House that he had spent the greater part of the polling day on the roof of a high building, secreted behind some chimneys: 'And Mr. Speaker,' he added, 'I was the popular candidate.' He left it to the imagination of his audience to picture for themselves what manner of shelter must have been needed for the protection of the unpopular candidate."



GOD'S PROVIDENCE HOUSE, Chester.
(See page 174.)



MR. GEO. E. REID.

Mr. George E. Reid, manager of the Sun Life of Canada for the United Kingdom, entered the Company's service as cashier of the Toronto branch in 1887. In 1894 he was advanced to the position of cashier of the branch office for Great Britain in London. In 1897, on the managership becoming vacant, he was appointed manager, and the success of the Company's business has proved the appointment to have been a wise one. Mr. Reid has also been eminently successful in gathering to his aid a force of capable and loyal agents. Every mail brings to Head Office abundant evidence, in the form of proposals, that the Company's interests are well cared for at every point.

Hullo!

When you see a man in woe,
Walk right up and say "Hullo!"
Say "Hullo!" and "How d'ye do?"
How's the world a-usin' you?"
Slap the fellow on the back;
Bring your hand down with a whack,
Walk right up and don't go slow;
Smile an' shake, an' say "Hullo!"

Is he clothed in rags? Oh, sho,
Walk right up and say "Hullo!"
Rags is but a cotton roll,
Jest fer wrappin' up a soul;
An' a soul is worth a true,
Hale and hearty "How d'ye do?"
Don't wait for the crowd to go,
Walk right up and say "Hullo!"

When big vessels meet, they say,
They saloot an' sail away.
Just the same are you an' me,
Lonesome ships upon a sea;
Each one sailin' his own log
For a port behind the fog.
Let your speakin'-trumpet blow;
Lift your horn and cry "Hullo!"

Say "Hullo!" and "How d'ye do?"
Other folks are good as you.
W'en you leave your house of clay,
Wanderin' in the far away,
W'en you travel through the strange
Country t'other side the range,
Then the souls you've cheered will
know
Who you be, and say "Hullo!"

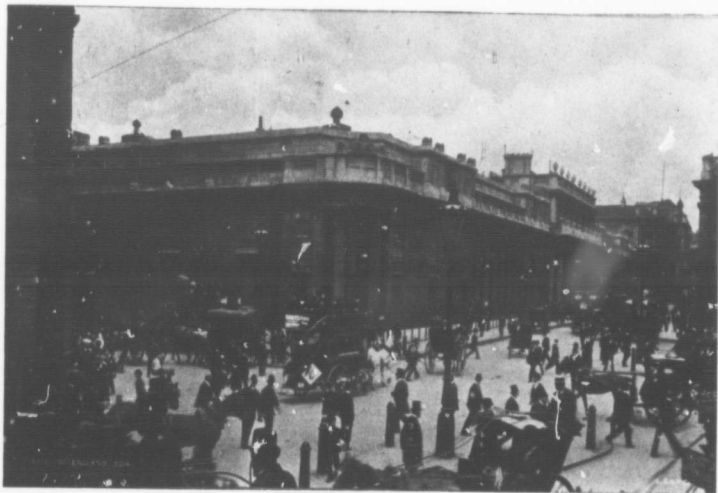
—S. W. FOSS.

Will Power.

There is no chance, no destiny, no fate,
Can circumvent, or hinder, or control,
The firm resolve of a determined soul.
Gifts count for little; will alone is great;
All things give way before it, soon or late.
What obstacle can stay the mighty force
Of the sea-seeking river in its course,
Or cause the ascending orb of day to wait?
Each well-born soul must win what it deserves,
Let the fool prate of Luck! The fortunate
Is he whose earnest purpose never swerves,
Whose slightest action, or inaction serves
The one great aim.

Why, even death stands still
And waits an hour, sometimes, for such will.

—ELLA WHEELER WILCOX.



BANK OF ENGLAND, London.

A Canadian Model.

The City Leader, of London, England, in commenting on the report of the Sun Life of Canada, says :

This remarkably favorable state of affairs is chiefly due to the prudent management and business-like methods for which the Company has always been noted, together with the adoption, many years ago, of an unconditional form of policy, which was from the first much appreciated by the public and still continues to enhance the prospects of this office. Ever since its inception, in 1871, the Sun Life of Canada has made a special study of the art of assurance, particularly as to adapting to each individual the form of policy most suitable to his circumstances. This knotty question has now practically been solved by the enterprising directors who issue no less than ten different forms of policy. * * *

As regards reserves, this Company compares very favourably with the other Canadian offices, for when, in 1894, most companies were content to reserve at the net legal standard, Hm. 4½ per cent., the Sun Life of Canada took the Hm. 4 per cent. basis. This step resulted in the Dominion Government amending the law. The Act now allows the companies till 1910 to get

their reserves down to the basis of the Hm. Table with 4 per cent. The reserves of the Sun Life of Canada are already on that basis. The Act then allows five years more, or till 1915, to get them down to 3½ per cent. Long before that time comes this Company expects to have taken this further step. The Sun Life of Canada proposes to maintain its reputation as a leader in the matter of augmented reserves. This Company has now attained a position of absolutely perfect security, and during the last few years has progressed very rapidly, as may be seen from the following figures :

	Revenue.	Assets.	Sums Assured.
1896	£ 410,473 : 14 : 11	£ 1,302,256 : 8 : 0	£ 7,848,677
1900	532,435 : 0 : 4	1,893,881 : 4 : 5	10,850,555

This is the natural result of the directors' energetic and enterprising policy, and with an ever-increasing premium revenue and a decreasing expense ratio, this office should continue to be a model for the smaller Canadian companies to copy.

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



QUEEN VICTORIA STREET, LONDON E. C.

The chief office for the United Kingdom of The Sun Life of Canada is situated on this street.

A Great Diplomatist.

The Marquis of Dufferin recently attained his seventy-fifth year. His eldest son, the Earl of Ava, was one of the first noblemen to be killed in the present war. From the lowest rung of the peerage, an Irish baronet, Lord Dufferin has mounted up to almost the highest, and it is quite likely that he will very shortly be created a duke. He has had a long, arduous and gloriously honorable career. He has been Ambassador at Paris, Viceroy of India, Governor-General of Canada—everything, in fact, worth having in the Empire. If he were only a few years younger he would have made an ideal first governor of the Australian Commonwealth. He is a lineal descendant of the great Sheridan, and inherits from his Irish ancestor a combination of graceful speech and charming personal qualities. Had he possessed leisure to devote to writing, he would have fully carried out the inherited qualities and charm of style of his great predecessor. His one work, "Letters from

High Latitudes," shows that an admirable author was lost in a great diplomatist.—From Will. Carleton's *Everywhere*.

The Marquis of Dufferin and Ava is chairman of the British Board of Trustees of the Sun Life of Canada.

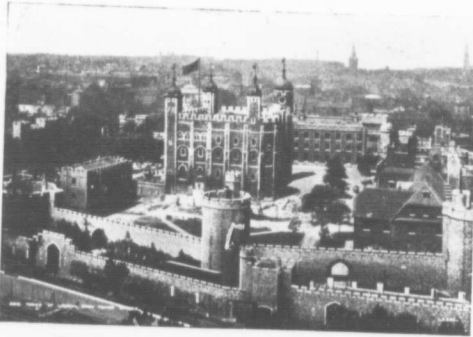
Strength.

In view of the figures now presented to the world few persons, we imagine, will dissent from the opinion that the Sun Life Assurance Company of Canada is destined to shortly take rank among the assurance *colossi*. In every direction rapid headway was made last year, all departments of the business participating in the general prosperity. * * *

In all respects, indeed, the current accounts may be said to be the best as yet sent out by the Sun Life of Canada. Strength seems to have been gained in every direction.—Insurance Observer, London, Eng.



TRUSTEES FOR GREAT BRITAIN OF THE SUN LIFE OF CANADA.



THE TOWER OF LONDON, from the New Tower Bridge.

"Prosperous and Progressive."

"Prosperous and progressive" are the two words which best describe the report of the Sun Life of Canada.

Prosperous because a handsome addition was made to the surplus. The death rate was only 80 per cent. of the amount provided for, and the funds increased by £221,580 to £1,879,750, producing £4 12s. 6d. per cent. interest.

Progressive should be "most progressive" because, though the Company is yet a comparatively small one, the new policies issued were 13,101 in number, assuring the sum of £2,002,666, the annual premiums on which were £95,758. The words "most progressive" are warranted by the fact that this latter figure is nearly one quarter of the whole of the premiums received, and is a ratio which no other company of the same or greater size can equal at the present time.

These are striking statements, but the most important point of the report is that the expenses have been reduced in the ordinary department by over 4 per cent. Progress is good for a company, but necessitates a large outlay at first. The directors of the Sun of Canada were wise enough to incur this outlay in their early days, and have now reached the

happy condition of doing such a large proportion of new business that they are indifferent as to whether the amount increases or not. Now they have reached that position, they are turning their entire attention to more conservative measures and improvements, with the splendid result of 4 per cent. reduction in expenses.

—Insurance, Banking
and Financial Review,
London, England.



A Reminder.

A young married lady one morning gave her husband a sealed letter, which he was to read when he got to his office. He did so, and the letter ran as follows:

"I am obliged to tell you something that may give you pain, but there is no help for it. You shall know everything, whatever be the consequences. For the last week I have felt that it must come to this, but I have waited until the last extremity, and can remain silent no longer. Do not overwhelm me with bitter reproach, for you will have to put up with your share of the trouble as well as myself."

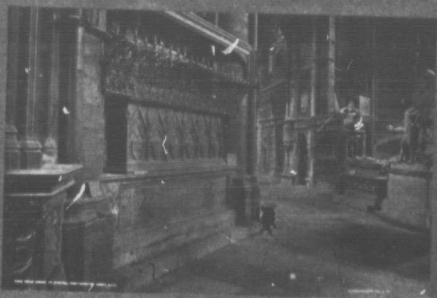
Cold perspiration stood in thick drops on the brow of the husband, who was prepared for the worst. Tremblingly he read on:

"Our coal is all gone. Please order a ton, to be sent this afternoon. I thought you might forget it for the tenth time, and, therefore, wrote you this letter."

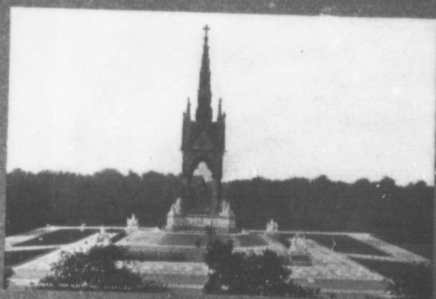
But he didn't forget it that time!



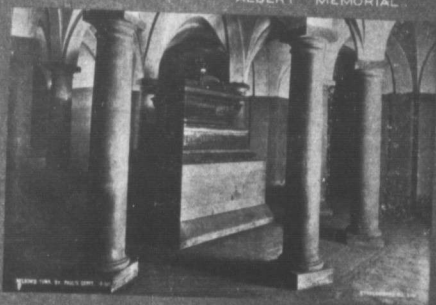
The Sun Life of Canada is
"Prosperous and Progressive."



WESTMINSTER ABBEY.



ALBERT MEMORIAL.



NELSON'S TOMB.

See "Our Illustrations," page 174.

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKAY, *Editor.*

The Force that Wins.

We commend to our readers an address by Mr. Sanborn, of Omaha, a part of which is printed in this issue.

This should appeal particularly to young men, no matter what their calling in life. It contains mighty truths, which are in a great measure the key to a successful career.

The world is too barren of men who have definiteness of purpose so woven into their being that they can by their earnestness impress others.

The keynote of success of the great apostolic evangelist was in his own statement "This one thing I do." In modern times the great Moody was an example of the same idea. The success of the army general is in his mapping out definitely a plan of action and making everything bend to his plan.

The success of a life assurance solicitor is also in his strength of purpose. He must be controlled by the importance of his great work. If he is a mere hireling and thinks only of the "loaves and fishes," he will be a "light weight" in dealing with earnest men.

The assurance business has many strong men, who believe in it with all their soul, and are concentrating all the powers of their being to its advancement.

Would that there were more—that every assurance solicitor realized fully what it means for the head of a family to be unprotected—that they would have a vision of wife and helpless children,

thrust upon the charity of others by the improvidence of the father, and that this vision—which is too real—would so grip their lives that all objections would be withered by the scorching rays of truth, and victory be gained.

A life assurance solicitor has to deal with men. He should be one of the highest type of men. He should know men, and to know men—to win them to action—means mental force.



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



Don't do it!

Don't drop a policy of life assurance, for if you are foolish enough to do so you are pretty sure to be wise enough afterward to very bitterly regret it.

To drop a policy of life assurance is one of the most unwise things you can possibly do.

After you have once paid good money on a policy, you have acquired a valid money interest in something which you cannot abandon without loss.

Maintain it, because you have put your money into it.

Maintain it, because it is the best possible shield from distress and destitution.

Maintain it, because it is the best friend your wife and children can have.

Maintain it, because its maintenance gives you peace of mind and comfort that you could not otherwise have.

Maintain it, because it is your bounden duty to do so.

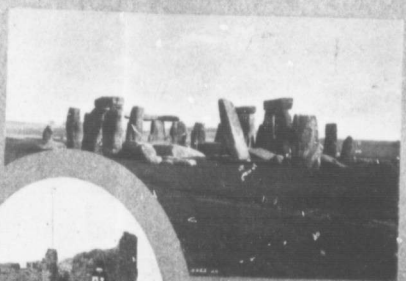
Don't drop your policy.

—Ingleside.

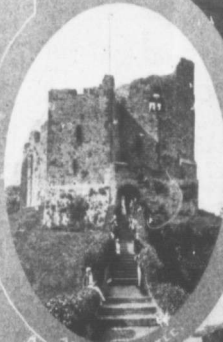


First Boy—Is your father as good as his word?

Second Boy—Better. He often threatens to whip me and then forgets it.



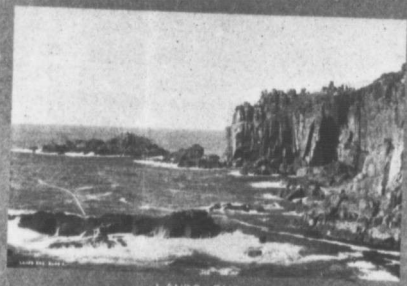
STONEHENGE



ARUNDALL CASTLE



HASTINGS CASTLE



LANDS END

See "Our Illustrations," page 174.

What the Money Secured by Life Assurance Stands for.

In conversation with a clergyman of distinction, recently, says the Ohio State Journal, the talk swung upon money, not an unusual theme even for gentlemen of the cloth. In the course of his remarks, he said :

"The money accrued in life assurance represents the highest phase of wealth-getting. Whether it be the amount of a single policy or the aggregate millions of a great company it stands in either case for those noblest of human attributes, confidence, patience and probity. Indeed, there are few fine attributes that are not in some way or at some time represented in life assurance, from the self-denial of the policyholder to the care and zeal of the company. That, however, as Kipling says, is another story.

"We who do not chance to have much of money may sneer at it and slur the character of its average possessor, but it is, after all, the sum total of human desire and achievement. Its ownership presupposes ability, either in the owner or in his family predecessors, who may have earned it for him.

"Every mortal effort which is put forth is in the hope of realizing money, either for the man making the effort or for his dependents. The millionaire works for money, and so does the college professor, the humblest country doctor and the sweep at the street crossing. The victorious general or admiral expects cash as well as fame, and the unselfish sister of charity begs gracefully for money to alleviate the misery of others. The man who has attained eminence without at least securing a competence gets a little hypocritical praise for his 'rugged honesty,' but the commendation is half cant, and when he finally quits glory-hunting in order to make

money, everybody says he is doing just right and that he has come to his senses at last.

"Now, regarding the matter of life assurance money. The individual assured, whether his policy be for a small amount or up into the hundred thousands, has been a cash earner for his family or himself on the grand plane of faith, prudence and persistency, and if there are any better qualities in our mortal make-up, I haven't seen them scheduled. As for the accrued wealth of the assurance companies, it represents the confidence and trust of millions of policyholders, the wisdom and honor of the men at the heads of the organizations and the development and perfection of a fiduciary system which for magnitude and results has had no equal in the history of mankind.

"There may be, and I believe are, other worlds where money is not the concrete representative of all that is essential, but we can only know for certain about our own, and it is plain enough that God put us here to earn it. It is equally plain that when earned through life assurance the money is free from any unworthy thought or taint, a credit to the earner and a blessing to his family."

Conference of British Agents.

The members of the British staff of the Sun Life of Canada met Mr. T. B. Macaulay, secretary and actuary, at a conference and outing, on July 12th and 13th, at Chester. Besides sightseeing in the ancient city and neighborhood, and pleasant fellowship, many important items of business relative to the Company's interests were considered. Mr. Macaulay has many complimentary things to say of the men who represent Canada's "prosperous and progressive" Company in Great Britain.



STAPLES INN



ANN HATHAWAY'S COTTAGE



OLD CURIOSITY SHOP

See "Our Illustrations," page 174.

Mental Force.

Before the life underwriters of Nebraska, Mr. F. E. Sanborn, a prominent manufacturer of Omaha delivered the following brilliant and thoughtful address:

"In these times of contests and competition, when the marts of trade and the field of the professions are filled with men whose abilities are drilled, and whose energies are schooled to the highest point, it is mental force that tells.

"The ability to explain convincingly, to demonstrate concisely, to make the other fellow see the point, convince him that our argument is sound and that he should follow our advice—that is mental force. It is the elements of energy, will power, confidence, resoluteness and knowledge of our duty, combined with a fixedness of purpose and a high-minded enthusiasm, and it works wonders in the achievements of the man who studies its proper application.

"When we study men and what they do, we are struck with surprise at the great difference in the results they produce. This is due to the difference in their power to concentrate their ability, their mental strength and skill, on the great duty before them.

"The man without force, who has not drilled and trained himself to that extent that in his whole personal identity he carries the embodiment of success born of confidence and resolution, energy and force, fails in the great task he has set about to perform, and weakens himself for the accomplishment of every succeeding duty; while his neighbor, his co-worker, by the very force within him made strong and effective by careful, thorough training, by confidence and enthusiasm and unceasing energy, clears the obstacles before him and mounts to the high plane of successful achievement.

"Success is in the man, in his energy, his determination, his mental force; and these are cultivated and acquired more than the most of us know. It is in the will power, in the ability to work to a fixed purpose, and the "I will" furnishes a condition of mental strength that accomplishes the "impossible" to the nerveless man, and credits its possessor with the touch of genius.

"Fowell Buxton, the great English philanthropist, said, 'The longer I live the more deeply am I convinced that the great difference between one man and another, between the weak and the powerful, the great and the insignificant, is energy, force, invincible determina-

tion; a purpose once fixed, and then death or victory.'

"It is the man with these endowments and attainments, who cheerfully takes hold and lifts, who meets his work with the smile and confidence of a winner, to whom the world bows in admiration and acknowledges to him the success due as his unquestioned right.

"It is as natural for the man with mental force to be in the lead, to cut the way, as for the sun to shine.

"On a large ranch, in Nebraska, are two college graduates doing the work of common hands; one was favored with the best elements of book learning that could be given to him in Yale College, while the other had been given his start with a diploma from Harvard. They are both able to speak several languages, to handle scientific problems and discourse on learned subjects, but they occupy the positions and are doing the work of ranch laborers because of the lack of force and energy to apply their knowledge.

"Their employer is a man without education, rough and unpolished; he knows but little of books, but the elements of success are in him, and he is the leader; he furnishes the push, the energy and the force, and his personality, his individuality, are present in every detail of his business. In a question of what to do his mental power leads and shows the way. The two college graduates, with their advantage in education and literary training, but without nerve and force, and resolution, are his servants at \$20 a month and 'found;' while he, with the lack of education and training, but with the mental force that makes everything revolve around him, is the master.

"Realize what this means. It means confidence, resolution, mastery of details, the power to command and a fixedness of purpose, all moving in harmony with a sensible enthusiasm that must open the door of successful achievement to its possessor.

"The great actor, Garrick, was once asked by an unsuccessful preacher to tell him the secret of his power over his audiences. 'It is plain enough,' he said. 'You speak of eternal verities and what you know to be the greatest truths as though you hardly believed them yourself, while I utter the things which are known to be unreal as if I believed them in my very soul.'"

"It is the being awake, the eager enthusiasm, the tingling of every fiber in our being with the desire to do the one thing in mind that brings the power and the force to command success. We throw ourselves into the occasion, whatever it may be, with our whole heart, with a concentration of mind on the point to be reached, and if we know our duty well enough and believe fully enough that we will win, we can not fail. * * *

"In this world of commerce a high type of mental force is presented in the alert and earnest salesman or solicitor, who knows his business well, and who attends to it with a concentration of purpose and a determination to win success. He has confidence without-egotism; he is persistent without being a bore; and he directs the judgment and decision of his customer without apparent effort to lead. He meets the whims, the arguments, and the objections advanced with plain, sensible explanations, and presents reasons that are convincing with a power and energy that add to their weight. He knows that he is right; that he would do what he is asking his customer to do if he were in his place, and makes him believe it by his force and earnestness.

"He is enthusiastic over his business, and he not only shows it but he imparts that enthusiasm to his customer. He knows that it is constant pressure and hard persistent work that counts. He makes his points one at a time, and urges them until they are accepted. He brings the pressure to bear of his knowledge of his business against the objections made until they are overcome, and by his steadfast purpose, his determination to succeed, and his force of mind, he wins the approval of his customer and secures the business that he has striven for with an earnest, resolute endeavor and definiteness of aim that marks him as master of his calling.

"Let us gather a lesson of inspiration from the great lawyer, who is laboring with the jury in a case where his convictions have put him on the side of the right, and all his sympathies and feelings have been aroused. He glances over the box as he begins his argument and sees that five in it are in sympathy with him. As he proceeds he feels sure of seven. He brings himself to his task, and in time the number is increased to ten; but there are still two left whose minds are opposed to his, and upon them he centers his energies. He gathers his power

for the accomplishment of his task. He sums up the facts, making them plain and forcing their acceptance. He brings out again with redoubled strength the points of evidence, until only one is left.

"Like the blow of the hammer upon stone he applies the whole force of his mental strength, the power of his being, upon that one mind until it has yielded to the greater force and accepted the conclusion for which the might and strength of the pleader has fought, and on which his will was fixed.

"His hearers declare that it was a masterful effort. It was only the result of a great mental force and a resistless energy applied in the performance of a fixed purpose.

"It is not when the cable is coiled up on the deck that we know how strong or how weak it is; it is when it is put to the test, when it is stretched taut and made to sing like the chord of a harp in time when the ship is in peril and the waves are threatening its destruction. It is only when men are put to the test, when their full strength is exerted, that we know what their full power is, and to what limit their force can develop.

"Let us center our energies on the great object in our lives, and bring to bear the force of mind to achieve it. Let us believe we were made for the places we fill, and that none others can fill them so well. Let us put forth our full strength and be awake that we may go forth to the task with confidence and resolution, and with victory within us. Let us once learn to carry a thing through in all its completeness, and we will add to our fitness for other duties. We will think better of ourselves and others will think better of us. The world in its very heart admires the stern, determined man whose achievements are the result of mental force."

Park Pat Works, 75 Standish Street,
Burnley.

Manager SUN LIFE OF CANADA,
Lancashire and Cheshire Branch,
14 Cross Street, Manchester.

Dear sir,—I have much pleasure in acknowledging the addition just made to my policy of a bonus at the handsome rate of £3 12s. 10d. per cent. per annum, having been a policyholder in the SUN LIFE OF CANADA for the past five years.

Yours truly,
JOSEPH CLEGG.

Our Illustrations.

GOD'S PROVIDENCE HOUSE, the only house in Chester which escaped in the time of the great plague. It bears the inscription "God's providence is mine inheritance." Chester is one of the quaintest old cities in England. The principal streets have arcades, as shown in the picture, and on these are all the best shops.

BANK OF ENGLAND, in the heart of London. There are no windows opening on to the street.

THE TOWER OF LONDON.—The tower was formerly the state prison of London. It has seen many sad sights. The large building in the centre is the "White Tower," built by William the Conqueror, 1078. Under a staircase in it were found the bones of the two young princes, murdered by their uncle, Richard III. Many prominent people have been imprisoned in the various buildings, including the then princess Elizabeth, in the reign of her sister Mary; Prince James of Scotland, 1405, and Sir Walter Raleigh. Queen Anne Boleyn, Lady Jane Grey, the Earl of Essex and others were beheaded near where the walks are seen on the green in the left centre of the picture.

WESTMINSTER ABBEY.—One of the most intensely interesting spots in the world. Our view shows part of the chapel of King Edward the Confessor.

THE ALBERT MEMORIAL, adjoining Hyde Park. — Erected by Queen Victoria and her people, in memory of Albert the Good. An immense and magnificent monument.

NELSON'S TOMB.—In the crypt of St. Paul's.

STONEHENGE.—A relic of prehistoric times.

ARUNDEL CASTLE.—On the south coast of England, founded in the tenth century. Besieged by Henry I. and by Stephen. Captured and destroyed by Cromwell's troops.

HASTINGS CASTLE.—Near where William the Conqueror landed.

STAPLE INN.—One of the few buildings that escaped the great fire of London. Derives its name from being built on the site of an ancient warehouse for wool,—"the staple of England." It became one of the Inns of Court, and the Institute of Actuaries now occupies a building in the rear of those shown.

ANN HATHAWAY'S COTTAGE.—The home of Shakespeare's wife, at Stratford-on-Avon.

OLD CURIOSITY SHOP.—Immortalized by Dickens.



TRAITORS' GATE.—The entrance for boats to the Tower of London from the Thames.

Will You ?

You cannot make sure in the morning

When you go to your work in the town
That the chair that sits by the fireside there,
In its great arms, black or brown,

Will take you again at nightfall
When the work of the day is o'er.

It may wait in vain to be filled again
By your weary form once more.

You cannot make sure that the kisses

Your children now struggle to share,
When your threshold is past, may not be the last
They shall have from your glad lips there.

And the loving smile of their mother
As she looks on tenderly,

You cannot make sure—whether rich or poor—
But it may be the last you'll see!

But you may make sure that their sorrow—

If sorrow to them must come—
Shall be grief's own tears, unalloyed by fears
Of hunger, and loss of home!

If you will your love may yet shield them
From dread of the long, dark way

They must walk alone when the arm is gone
They are trusting to shield them to-day!

—A. STEVENS, in Ass'ce Agt's Chronicle.



The New Cut.

Robert Chambers, in one of his excellent essays, tells of an old tailor in an inland town of Scotland who had gone out of fashion there, and who was asked one day by the aged and old-fashioned clergyman of whose church he was an officer, how it happened that the congregation was thinning out so rapidly.

"Don't you know," replied the knight of the shears, "that half the parish go over the hill to hear the new preacher, young Perly o' Ginglekirk?"

"Oh, yes," said the minister, "but I can't understand what the people see in that young man that is more than ordinary."

"Neither can I," quoth the tailor, "and I would say the same thing o' that young chield that has ta'en my trade over my head. But it's just the new cut, sir; it's just the new cut."

Life Assurance Agents as Educators.

It is a pretty generally accepted truth in this day and generation that the proper understanding of life assurance by the public, and hence the most satisfactory results pertaining to this business, are best obtained through educating influences, says an Exchange. There are several methods of accomplishing this, the most potent of which is the personal work of individual agents. A well-informed and thoroughly in earnest agent will, in the very nature of his work in soliciting, educate those he canvasses in many of the facts and principles of life assurance. A good agent is an educational force of great possibilities, and to the earnest efforts of such is due very much of the information the general public possesses of the subject. Of course in order to make these possibilities the greatest, agents themselves need to be well informed and to have an intelligent grasp of the business in all of its phases.

The underlying principles of life assurance, the particular features of their own company as well as those of competing companies, are among the essential things agents should be well posted in, and to become so it is highly necessary that they should be readers of current assurance literature and close students of men and things. Moreover, there is a certain class of literature which if placed in the hands of the public becomes an educational factor of a high order, and as distributors of such matter agents can materially, and do largely, increase their power as educators. An intelligent comprehension of life assurance on the part of the man canvassed paves the way for an application, and while B may reap where A has sown, the latter may likewise profit by the educational work of some one who has preceded him. Educational work is certain to pay in the long run.



The Sun Life Assurance Co'y of Canada.

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President and Managing-Director.

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

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Chief Medical Officer:

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Secretary and Actuary:

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

Assistant Actuary:

ARTHUR B. WOOD.

AGENCY DEPARTMENT.

Superintendent of Agencies:

JAMES C. TORV.

Comparison of the Premium Income
OF
Canadian Life Assurance Companies
FOR THE
Years 1898-99.

COMPANIES.	NET ASSURANCES IN FORCE ON DEC. 31, 1899.	NET PREMIUM INCOME.		INCREASE OR DECREASE.
		1898.	1899.	
Sun Life of Canada	\$52,753,986	\$1,993,627	\$2,214,343	+\$220,716
Canada Life	79,691,480	2,167,489	2,163,787	— 3,702
Confederation	31,407,409	965,626	1,000,011	+ 34,385
Ontario Mutual	26,798,032	735,175	853,887	+ 118,712
North American	23,045,403	649,751	744,866	+ 95,115
Manufacturers	13,952,548	440,494	510,561	+ 70,067
Federal Life	11,447,570	359,636	385,775	+ 26,139
Great West Life	10,111,959	238,322	299,887	+ 61,565
Imperial Life	6,159,125	154,947	296,617	+ 141,670
London Life	5,778,622	206,515	226,586	+ 20,071
Temperance and General	9,350,800	187,318	215,756	+ 28,438
Excelsior	3,501,913	83,738	102,934	+ 19,196
Dominion Life	3,588,879	78,041	100,014	+ 21,973
Royal Victoria	1,653,807	24,235	60,240	+ 36,005
Northern Life	1,587,500	18,737	37,747	+ 19,010
Home Life	1,494,130	26,727	+ 3,603
National Life	544,000	16,834	+ 16,834

The above is compiled from the revised report of the Government Superintendent of Insurance, just received. It will be noticed that the figures of some companies (but not those of THE SUN LIFE OF CANADA) differ from those contained in the preliminary Government statement. These are final and authentic.