

SUNSHINE

Rev. Jos. Camille Roy,
Seminare de
Quebec.

MONTREAL, JUNE, 1898.



A DRAMATIC MOMENT.
JAPAN.

HOLLAND A. WHITE, ESQ.

Mr. White was born in the town of Picton, Ontario, in the year 1851, being the son of a physician who had come thither from Cornwall, England. He received his early education in the Grammar School of that place, and afterwards took a course of study at Ontario College. His first experience of business was in connection with grain buying and milling. After continuing in this occupation for several years he entered upon a seafaring life, presently becoming captain of the steamship "Empress of India," which important post he filled for a considerable time. Some twelve years ago he became interested in life assurance, and in 1891 joined the field staff of the Sun Life of Canada as Inspector of Agencies for the Eastern Ontario District.

When the Company established an agency in Great Britain Mr. White was one of the staff sent over, but, after remaining a couple of years he preferred to return to Canada, where he went to work in the Hamilton district, and on the withdrawal of Mr. Robert Junkin, succeeded to the position of Manager, which he now occupies with much credit.

HOME-COMING OF THE PRESIDENT MARKED BY A PRESENTATION.

An interesting event took place in the office of the Sun Life Assurance Company of Canada, on the occasion of the return of Mr. R. Macaulay, President of the Company, from a trip round the world, and a visit to most of the foreign agencies, when the head office staff presented him with a beautifully illuminated address. The company assembled in the board-room, and embraced, besides the President, Mr. T. B. Macaulay, Secretary, Dr. Herbert Macaulay, and the entire staff, over sixty in number.

Mr. Brown then read the address, which was as follows :

To ROBERTSON MACAULAY, ESQ., *President of the*
SUN LIFE ASSURANCE COMPANY OF CANADA :

DEAR SIR,

We, the members of the Head Office Staff, desire to offer you our heartfelt congratulations on your safe arrival home from a long and eventful journey. It is impossible that we could be otherwise than delighted to hail the return of one who has not only earned our deepest respect by eminently just and fair treatment, but who, by his uniform kindness, has taught us to regard him in the light of a personal friend.

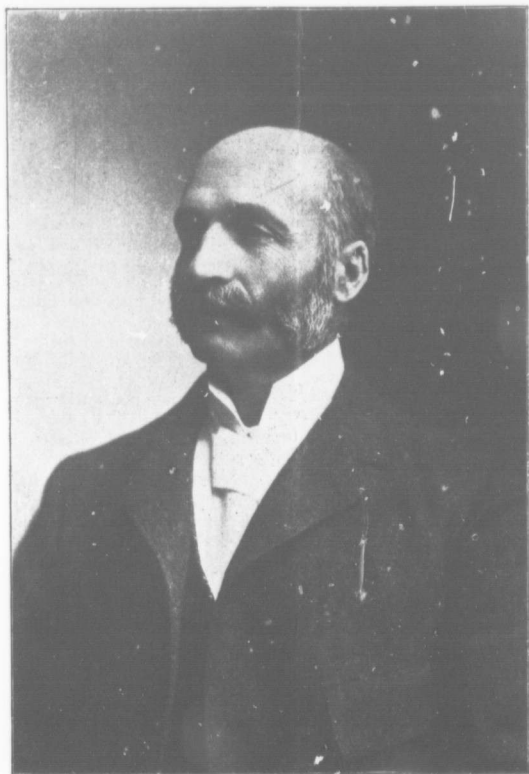
The mission which you undertook of visiting a great number of the foreign agencies, is one of the most noteworthy events in the history of the Company, and we feel assured that it will tend in no small degree to promote its progress and prosperity. Your inspiring presence and influence, though extending over only a brief period, cannot fail to have quickened the energies of agents and deepened their devotion to the Company's interests. It is equally certain that the still larger knowledge and experience which you have gained during the last year, will be found of inestimable value when you once more resume the direction and management of its business.

We should be delighted to know that the further object of your round-the-world tour, viz., the enjoyment of a well-earned rest, and the re-establishment of your health, has been as fully attained. That this may be so is our earnest hope and prayer, and we sincerely trust that you may be long spared to preside over the destinies of an institution of which you were practically the founder, and which has, under your fostering care, grown to be one of the most important of its kind on the whole of this continent.

We desire to add, that to Mrs. Macaulay, for so many years the partner alike of your cares and anxieties, and of your joys and triumphs, we would seek to extend our cordial congratulations and good wishes.

MONTREAL, May 5, 1898.

Mr. Macaulay replied with much feeling. He was quite taken by surprise, but felt deeply grateful to the staff that they had thought fit to present him with a tangible proof of their interest in him. In referring to his journey he gave interesting reminiscences of a few of its notable events, and testified to the exceeding kindness with



HOLLAND A. WHITE, ESQ.

which he had been received everywhere. But after all, home was home, and he was glad to be back once more in his accustomed place and to his accustomed work. He had realized on his return the rapid expansion of the Company's business by the large addition to the head office staff, which had had to be made during the year he had been absent. To many of them, therefore, he was a stranger as yet, and so were they to him, but he hoped soon to become better acquainted. He had constantly sought to know those under his charge, to take a personal interest in them, and to seek to imbue them with a spirit of living, active interest in the Company, that they should work heartily and loyally together, with the object of maintaining its good name and reputation, and of advancing its interests in every possible way.

An Arctic Vision.....BRET HARTE (1897)

[It will surprise many to find so clear a prediction of the value of Alaska as is drawn in this poem of more than a generation ago.—Editor.]

Where the short-legged Esquimaux
Waddle in the ice and snow,
And the playful polar bear
Nips the hunter unaware ;
Where by day they track the ermine,
And by night another vermin,—
Segment of the frigid zone,
Where the temperature alone
Warms on St. Elias' cone ;
Polar dock, where Nature slips
From the ways her icy ships ;
Land of fox and deer and sable,
Shore end of our western cable,—
Let the news that flying goes
Thrill through all your arctic flocks,
And reverberate the boast
From the cliffs of Beechey's coast,
Till the tidings, circling round
Every bay of Norton Sound,
Throw the vocal tide-wave back
To the Isles of Kodiak.
Let the stately polar bears
Waltz around the pole in pairs,
And the walrus in his glee,
Bare his tusks of ivory ;
While the bold sea unicorn
Calmly takes an extra horn ;

All ye polar skies, reveal your
Very rarest of parhelia ;
Trip it, all ye merry dancers,
In the airiest of lancers ;
Slide, ye solemn glaciers, slide,
One inch farther to the tide,
Nor in rash precipitation,
Upset Tyndall's calculation
Know you not what fate awaits you.
Or to whom the future mates you ?
All ye icebergs make salaam,—
You belong to Uncle Sam !
On the spot where Eugene Sue
Led the wretched Wandering Jew,
Stands a form whose features strike
Russ and Esquimaux alike.
He it is whom Skalds of old
In their Runic rhymes foretold ;
Lean of flank and lank of jaw,
See the real Northern Thor !
See the awful Yankee leering
Just across the Straits of Behring ;
On the drifted snow, too plain,
Sinks his fresh tobacco stain
Just behind the deep inden-
Tation of his number 10.
Leaning on his icy hammer
Stands the hero of the drama,
And above the wild-duck's clamor,
In his own peculiar grammar
With its linguistic disguises,
Lo, the Arctic prologue rises :
" Wall, I reckon 't ain't so bad,
Seen' ez 'twas all they had ;
True, the Springs are rather late
And early Falls predominate ;
But the ice crop's pretty sure,
And the air is kind o' pure ;
'Tain't so very mean a trade,
When the land is all surveyed,
There's a right smart chance for fur-chase,
All along this recent purchase
And, unless the stories fall,
Every fish from cod to whale ;
Rocks, too ; mebbe quarrz ; let's see,—
'Twould be strange if there should be,—
Seems I've heerd such stories told ;
Eh ! Why, bless us ; yes, it's gold !"
While the blows are falling thick
From his California pick,
You may recognize the Thor
Of the vision that I saw.
Freed from legendary glamour,
See the real magician's hammer.

"There is only one thing I ever do for policy's sake." "What's that?" "Pay my premium."—(Ex.)

DEATH CLAIMS PAID DURING MARCH, 1898.

No. of Policy.	NAME	Amount.	No. of Policy.	NAME	Amount.
38169	Haywood	\$1,000.00	52234	Muller	\$ 161.81
T 7021	Andreas	62.34	58951	Gulick	1,000.00
60865	Gendron	2,000.00	65417	Bureau	1,000.00
T 34498	Grant	500.00	49443	Precourt	1,000.00
30448	Choquet	1,098.00	58885	Timmins	1,000.00
58534	Toner	1,000.00	T 18270	Lalonde	44.06
55470	Edgar	1,314.00	T 35071	Cardinal	8 50
23474	Atmaram	1,625.00	T 24130	Bird	21.00
23494			T 34619	Gadbois	71.00
23495			T 11402	Bonenfant	12.75
23496			T 15304	Robitaille	18.75
23497			67178	Ardagh	1,060.80
53100	Lafaye	1,119.33	42877	Tabb	1,000.00
24920	Glegg	1,050.80	65727	Leroux	1,000.00
21796	Alphonse	2,066.00	4140	Mason	159.60
22458	Prew	5,226.00	T 18557	Phillips	41.67
20321	Ascher	1,220.59	T 17863	Griffin	19.17
56117	Bosciano	1,776.33	T 7973	Gallagher	150.00
20580	Howell	292.00	T 5520	Bailey	101.00
53907	Heel	1,216.66	58565	Reidrauff	1,500.00
21209	Valdes	550.66	44660	Coulombe	1,000.00
15448	Mineau	2,351 00			

STRANGE ACCIDENTS TO BIRDS.

NOT COVERED BY INSURANCE...CORNHILL MAGAZINE.

Many strange accidents have occurred to birds while feeding. An Irish naturalist once observed a dunlin behaving very curiously on the seashore. The bird rose in the air and flew for a short distance, then alighted and shook its head violently in a vain endeavor to detach a round lump observable upon his bill. The incumbrance proved to be a cockle which the dunlin had found open, and, in innocently attempting to negotiate, had been trapped by it. This kind of bivalve accomplishment no less an authority than Mr. Tegetmier declares to be not at all uncommon on our shores. A Whitstable cockle recently bore testimony to the veteran naturalist's assertion by capturing a green linnet by one of its toes. A poor little chaffinch was found dead in the neighborhood of Epsom a short time ago, with its lower mandible firmly embedded in the shell of a beech-nut, that had become so inextricably fixed that the bird had died from starvation. A hen pheasant was not long since observed by a sportsman flying round and round in the most unaccountable fashion, and on being

shot was discovered to have a large oak-leaf impaled upon its beak, so as to completely obscure its vision.

Heron sometimes choke themselves by attempting to swallow large trout; how large may be judged to some extent from the fact that I recently dissected a bird of this species, in whose maw was a large water-rat in a perfect state of preservation. An eider-duck has been killed through attempting to swallow a toad, and a bullhead, or "miller's thumb," has proved too much for a water-rail, a little grebe, and a kingfisher. A member of the last-named species was discovered a season or two back in a Cambridgeshire ditch by some sportsmen, unable to fly except for a short distance, and upon being caught and examined it was found that the bird had a pound pike protruding from its gullet. As soon as the fish, which measured no less than four and three-quarter inches, was removed, the kingfisher flew away, apparently none the worse for its experience.

Birds that employ hair in the building of their nests sometimes come to grief by hanging, but I should say very seldom, indeed, in the following singular manner. A gentleman who had a number of colts upon his farm, one day noticed a small bird entangled in

the long hair of the tail of one of them. The little creature had evidently been in search of material wherewith to line its nest, and by some unaccountable accident had become ensnared in the unkempt hair of the colt's tail. Cases of birds getting their feet entangled in bits of yarn or string are not at all uncommon, especially in the breeding season, and whenever the victim of this kind of mishap happens to get the impediment fastened in a tree or among stones death is pretty sure to be the result, unless prompt human aid is forthcoming. In the spring of the year, as everybody knows, the dead leaves of pampas grass fall to the ground and curl up like the shavings from a carpenter's bench. A Field correspondent mentions finding a poor robin which had accidentally got one of these pieces coiled round its neck so tightly that it was unable to feed, and died of starvation. Booth describes a very peculiar accident to a kingfisher, thus: "While snipe-shooting one winter round Hickling Broad, in Norfolk, I noticed some small object splashing in the water at the side of the dike, and on proceeding to the spot I discovered an unfortunate kingfisher that had come to grief in a rather singular manner. The bird had evidently at some former time been struck by a shot, which had passed through the upper mandible. This wound was quite healed up, but a small piece of the horny substance of the beak had been splintered, and into the crack produced by the fracture two or three of the fine fibres which form part of the flowers or seeds of the reed were so firmly fixed that the bird was held fast. It must have been flying up the dike and brushing too closely to the reeds that grow on the banks, to have been caught in the manner described."

A DOG'S QUEER OCCUPATION.

CARRYING TOOLS AND MATERIALS....THE SAN FRANCISCO EXAMINER.

Keys, canine employee of the Union iron works, recently met with an accident by which his right front leg was broken. Keys has been looked upon by the officers of the iron works as one of their regular workman for about four years. He is a dog of no particular beauty and his pedigree would not be considered by dog fanciers, but he possesses wonderful intelligence. He makes the Potrero police station his home, and he is the pet of Lieut. Bennett, but nearly every workman in the shipbuilding concern claims the friendship

of the dog. At the first tap of the gong every morning Keys has reported for duty at the Union iron works, and he has never left until a full day's work had been accomplished. He was particularly useful in the ship yard and in the boiler shop, and the foremen of these departments say he was more valuable than a man for doing certain kinds of work. He could crawl through small holes in boilers, and about ships, and his particular work was to carry tools, bolts, nuts, rivets and other small articles needed by workman who had crawled into such places, and to have them creep back and forth for such articles would cause considerable loss of time. Keys thoroughly understood his work, and he was always on hand when needed. Yesterday a steamer was placed on the dry docks for repairs, and the dog, realizing that his services might be needed by the workman, was climbing a ladder to the deck, when he slipped and fell about twenty feet. The men picked him up, and, making a stretcher of some pieces of canvas, carried him to the police station and sent for a physician to set the broken limb.

HOW TO TREAT AN AGENT.

The first time an agent comes to see you tell him you're *too busy*.

The second time, tell him you *can't afford it*.

The third time, tell him you *don't believe in life assurance*.

The next time, tell him *he's a bore*.

After that he will stay away.

Some time after that (when some slight indisposition reminds you of the value of life assurance) you may send for the agent to tell him—with a condescending air—that you have determined to take a policy for \$1,000 just to oblige him.

Then the doctor will make some enquiries about that recent sickness (which you have regarded as of no consequence) and will shake his head. Then you will overhear him whisper to the agent that you are "an impaired risk."

Then you will become the bore. You will beg the agent to have your case reconsidered. You will tell him that you need assurance, and will take any amount he can get for you. Too late! Too late! Too late!



WAITING BY THE WAYSIDE.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, JUNE, 1898.

J MACDONALD ONLEY, Editor.

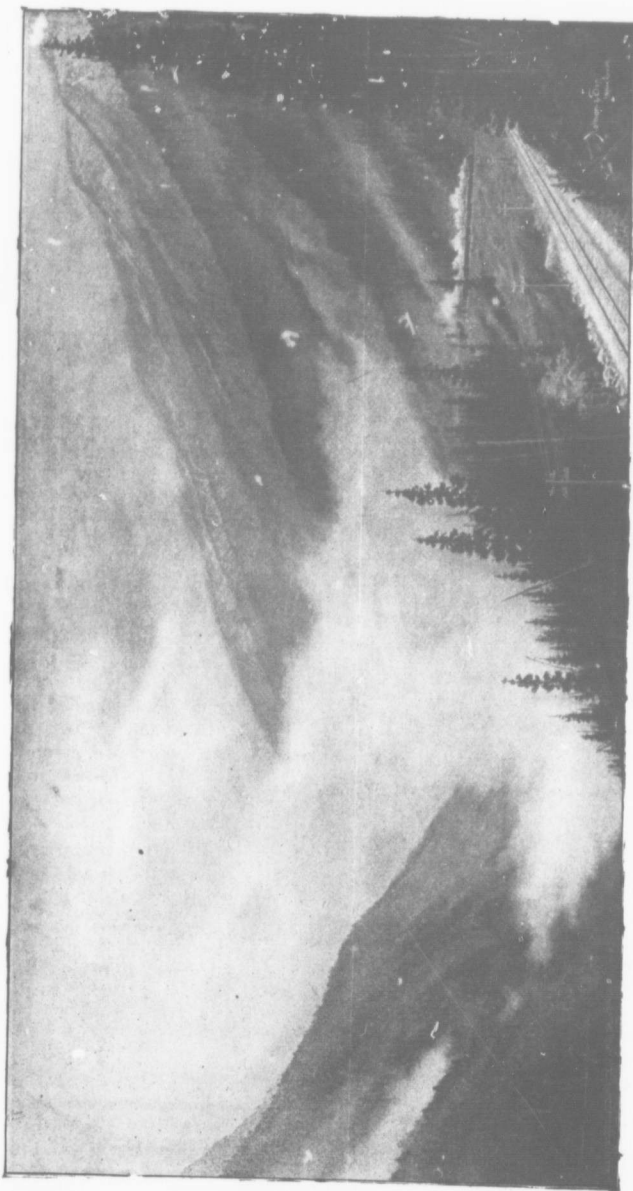
LIFE ASSURANCE IN TIME OF WAR.

A condition of war has a disturbing effect on all kinds of business, and things must be adjusted to the new conditions before all will go smoothly. There has been quite a stir among assurance managers, and some perplexity as to just the right way to meet the present emergency. The marine insurance companies have advanced their rates, and are likely to still further advance them if the dangers of war on the sea increase with the progress of hostilities; and should the contest with Spain be prolonged, there is no telling where they may go. The marine insurers are not without some basis for the fixing of rates. There have been wars before, and so they know something by experience. American companies, having had less of such war experience, will now take advantage of the record of losses of European companies and adjust rates accordingly.

The possibility of naval attacks by Spanish ships on our coast cities and towns has suggested insurance against the destruction of property by bombardment, and it has already been authorized by law. Rates for such insurance will necessarily be experimental; still, whatever the rates, the property-owner will feel a sense of security in being insured, and as the war is likely to be a short one, he will not grumble.

The life assurance companies, however, must meet the novel situation in which they find themselves with almost nothing in the way of statistical history on which to base their action. Our own civil war furnishes no precedents of value, and the course to be taken by them must depend almost wholly upon the judgment of the managers. In considering the subject, a variety of questions present themselves. Will the war be a long or a short one; will it be mostly a naval or a land fight; will there be many of our own soldiers engaged in Cuba or other Spanish territory, or will our government furnish arms and supplies and let the natives do the fighting; will there be any fighting on our own soil? Again, if it could be known in advance that our army would not invade Cuba, Porto Rico, or other tropical lands during the wet and unhealthy season, the problem would be somewhat simplified, for the danger from epidemic disease would be very much less; still, there would remain the uncertainty about war casualties.

Life assurance premiums are based on normal conditions, that is to say, upon the average number of deaths that will take place among a large number of individuals exposed to the every-day or ordinary conditions of civilized life. The experience of the life companies of this country and Europe shows that the assumed mortality is high enough to provide for actual losses from ordinary causes, but it is much too low to cover the losses of war. Life assurance contracts call for certain fixed annual premiums, which cannot be changed to meet new conditions; hence, an extra premium to provide for the extra risk must be called for from all who expose themselves to the dangers of warfare. How much the extra premium shall be, when it shall begin, and when and how it shall be paid, are questions to be settled. Many of the companies have already decided what they will do, and others are still discussing the matter.



IN THE HEART OF THE ROCKIES

The privileges to be extended to old policy-holders, those whose policies were issued before war was known to be inevitable, were first to be considered, and then what was to be done about those who might desire policies in time of war. With the companies whose policies have heretofore contained no "war clause" and those whose contracts were so written that all restrictions as to occupation, residence and travel became inoperative one or two years after they were issued, there was nothing to be done except to fix the terms of war permits for those who were still within the time limit. In most cases this limit has been dropped, and all old members are to be treated alike, and they may volunteer for service at home or abroad, in the army or navy. Policy-holders who may enlist or volunteer should examine their policies and make sure that they have complied with their provisions. Those companies that have all along, by the terms of their policies, prohibited military and naval service in time of war, are generally granting free permits for such service within the United States, believing there will be little or no fighting at home, and will issue permits to old members for service in army or navy anywhere, on payment of an extra premium of from \$30 to \$50 per annum per thousand of insurance.

As to those who insure during a condition of war, the companies are in practical agreement. They are not inclined to increase the number of those who will be exposed to the enemy's bullets or, what may be worse, the climate risk of Cuba. There will be no such concentration of risk among old members who may be in the army, as there would be were all volunteers to be accepted now for new policies. It is a case where an increased representation is undesirable. Life assurance business generally is good, some companies reporting it better than last year. The war has undoubtedly helped it, as many members of military and naval

organizations have taken assurance in view of the probability of war. Companies whose policies have for many years contained no war clause are reinstating it, and some require that a statement be made by present applicants respecting their intention as to volunteering. Most companies will proceed as usual, relying upon policy provisions, and will simply postpone until after the war all cases where the applicant states an intention of joining the army or navy, or that he is already a member of either branch of the service. The large majority of men of assurable age will stay at home and attend to their usual duties, and will doubtless seek assurance, and get it, without knowing of all the bother about "war permits" and "extra premiums" which now engross the attention of militiamen, army and navy officers, and life assurance managers.

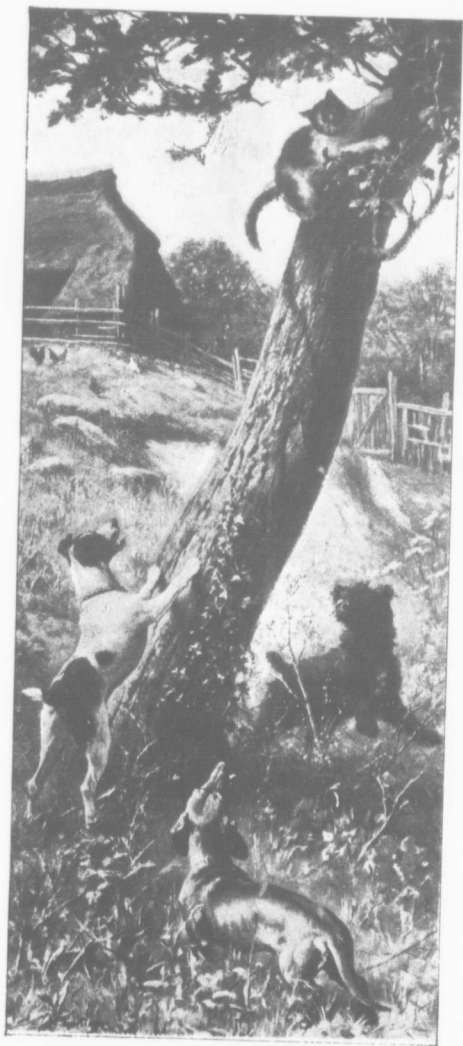
—Exchange.

BANQUET TO THE PRESIDENT.

An exceedingly pleasant and successful function was the banquet given in honor of Mr. Robertson Macaulay and Mrs. Macaulay by the Congregational Club. It took place in the Assembly Hall of the Congregational College, and nearly one hundred and fifty guests were present, including the Directors of the Company, managers of sister institutions, prominent merchants, clergymen, and the head office staff of clerks. A large number of ladies graced the occasion by their presence.

The Rev. E. M. Hill presided. The Rev. Dr. George felicitously proposed the toast of the honoured guests, to which Mr. Macaulay responded at length, giving a very interesting account of what he had seen in his circuit of the globe. Other addresses were given by Dr. R. S. Weir, Mr. S. H. Miner, Mr. J. Macdonald Oxley, Mr. Selkirk Cross and Mr. A. J. Stringer.

We can calculate for years beforehand with almost absolute certainty, not only what our liabilities will be, but when they will mature.—GEORGE KING.



BAFFLING THE BOW-WOWS.

THE GRATEFUL VERDICT OF EXPERIENCE.

JOHN R. REID, ESQ.,

Ottawa.

Manager Sun Life Assurance Co. of Canada
for Eastern Ontario, OTTAWA.

DEAR SIR,

Will you please convey to the Company my best thanks for cheque handed me this day in settlement of policy of assurance on the life of my late lamented husband Etienne Leblanc. I have had no trouble whatever in connection with the matter, everything having been arranged for me by the Company's officials. I appreciate the kindness and promptness very much.

Yours very truly,

EMILIE PARADIS LERLANC.

232 WOOD AVENUE, WESTMOUNT,
March 17th, 1898.

R. MACAULAY, ESQ.,

Managing Director,
Sun Life Assurance Co. of Canada.

DEAR SIR,

In re the late Wm. R. J. Ardagh, Policy No. 67178. I have to thank your Company, on behalf of my daughter and myself, for the prompt settlement of the above claim. My son died on March 5th, the claim was placed in your office on the 11th, and I received a cheque, for the amount due, on the 16th inst.

Yours truly,

MAY A. ARDAGH.

A. S. MACGREGOR, ESQ.,

Manager,
Sun Life Assurance Company of Canada,
London, Ont.

DEAR SIR,

I beg to acknowledge receipt of cheque for \$1000 in payment of Endowment Policy No. 8543. Many thanks for the prompt payment of same, the policy having only matured on the first inst.

Yours truly,

B. J. WROOP.

ST. PAUL, MINN., April, 1898.

JOHN R. REID, ESQ.,

Ottawa.

DEAR SIR,

Permit me to extend my sincere thanks to your Company for the exceedingly prompt attention they have given to the settlement of my matured endowment policy No. 9191. I appreciate very much the dispatch that has been used and also desire to express my satisfaction at the results on my policy. I will always use my influence on behalf of the Company.

Yours truly,

J. ROBB,

Master Mechanic, Chicago Gt. Western Ry.

ALMONTE, ONT., April 6th, 1898.

JOHN R. REID, ESQ.,

Ottawa.

DEAR SIR,

I desire to express my thanks to the Sun Life Assurance Co. of Canada for the kind treatment I have received in arranging of settlement papers in connection with claim in policy No. 10-14933, on the life of my late son John J. O'Reilly, and also for the businesslike dispatch shown in payment of this claim. I wish the Company every prosperity in future. I desire particularly to thank Mr. Henderson, the general agent, for the painstaking manner he has shown in effecting a settlement with the Company.

Yours truly,

BRIDGET O'RIELLY.

MT. FORREST, 30th April, 1898.

HOLLAND A. WHITE, ESQ.,

District Manager.

Hamilton, Ont.

DEAR SIR,

Will you kindly convey to your Company my sincere thanks for the very courteous manner in which they have settled my claim against them for \$1000, under my late husband's policy No. 18698.

Everything in connection with the claim was arranged without the slightest trouble or expense to me, and I therefore feel that I ought to put myself on record regarding it.

Whenever the opportunity offers itself I shall not fail to put in a good word for the Sun Life of Canada.

Yours truly,

ANNIE H. MILLER.

BOMBAY, 7th April, 1898.

MESSRS. G. M. LALKASAN & CO.,

Chief Agents for India,

Sun Life Assurance Company of Canada.

DEAR SIRS,

Kindly accept my best thanks for receipt of cheque for Rs. 5000/- being the amount of claim on the above policies on the life of my late son, who was assured in your Company. The courtesy showed by your goodselves in getting the claim papers properly filled out is deserving of special mention.

I cordially recommend The Sun Life of Canada to all who may intend assuring their lives, as a liberal and honorable Company.

Yours faithfully,

NARAYAN DAMOTER.

THE MEN OF THE ALAMO:

A BALLAD OF BRAVERY,

By JAMES JEFFREY ROCHÉ.

To Houston at Gonzales town, ride, Ranger, for
 your life,
 Nor stop to say good-bye to-day to home, or child,
 or wife;
 But pass the word from ranch to ranch, to every
 Texan sword,
 That fifty hundred Mexicans have crossed the
 Nueces ford,
 With Castrillon and perjured Cos, Sesma and
 Almonte,
 And Santa Anna ravenous for vengeance and for
 prey,
 They smite the land with fire and sword; the grass
 shall never grow
 Where northward sweeps that locust horde on
 San Antonio,
 Now who will bar the foeman's path, to gain a
 breathing space
 Till Houston and his scattered men shall meet
 him face to face?
 Who holds his life as less than naught when home
 and honor call,
 And counts the guerdon full and fair for liberty
 to fall?
 Oh, who but Barrett Travis, the bravest of them all,
 With seven score of riflemen to play the rancher's
 game,
 And feed a counter-fire to halt the sweeping
 prairie flame;
 For Bowie of the broken blade is there to cheer
 them on,
 With Evans of Concepcion, who conquered
 Castrillon,
 And o'er their heads the Lone Star flag defiant
 floats on high,
 And no man thinks of yielding, and no man fears
 to die,
 But ere the siege is held a week, a cry is heard
 without,
 A clash of arms, a rifle peal, the Ranger's ringing
 shout,
 And two-and-thirty beardless boys have bravely
 hewed their way
 To die with Travis if they must, to conquer if
 they may.
 Was ever bravery so cheap in Glory's mart before
 In all the days of chivalry, in all the deeds of war?
 But once again the foeman gaze in wonderment
 and fear
 To see a stranger break their lines and hear the
 Texans cheer.
 God! How they cheered to welcome him, those
 spent and starving men!
 For Davy Crockett by their side was worth an
 army then.
 The wounded ones forgot their wounds; the dying
 drew a breath
 To hail the king of border men, then turned to
 laugh at death.
 For all knew Davy Crockett, blithe and generous
 as bold,
 And strong and rugged as the quartz that hides
 its heart of gold.
 His simple creed for word or deed true as the
 bullet sped,
 And rung the target straight: "Be sure you're
 right, then go ahead!"

And were they right who fought the fight for
 Texas by his side?
 They questioned not; they faltered not; they
 only fought and died.
 Who hath an enemy like these, God's mercy slay
 him straight!
 A thousand Mexicans lay dead outside the convent
 gate,
 And half a thousand more must die before the
 fortress falls,
 And still the tide of war beats high around the
 leaguered walls,
 At last the bloody breach is won; the weakened
 lines give way;
 The wolves are swarming in the court; the lions
 stand at bay.
 The leader meets them at the breach, and wins
 the soldier's prize;
 A foeman's bosom sheathes his sword when gall-
 ant Travis dies,
 Now let the victor feast at will until his crest be
 red—
 We may not know what raptures fill the vulture
 with the dead.
 Let Santa Anna's valiant sword right bravely
 hew and hack
 The senseless corpse; its hands are cold; they
 will not strike him back.
 Let Bowie die, but 'ware the hand that wields his
 deadly knife;
 Four went to slay, and one comes back, so dear
 he sells his life.
 And last of all let Crockett fall, too proud to sue
 for grace,
 So grand in death the butcher dared not look
 upon his face.

* * * * *

But far on San Jacinto's field the Texan toils are
 set,
 And Alamo's dread memory the Texan steel shall
 whet.
 And Fame shall tell their deeds who fell till all
 the years be run.
 "Thermopylae left one alive—the Alamo left none."

"LOVE YOUR NEIGHBOUR AS
YOURSELF."

Do you? if you love yourself more
 than your family, you are probably enlisted
 in the great army of the uninsured, and
 your love for your neighbour will do him
 no good. Love your family first and well.
 You will then surely get your life assured
 for their benefit. Then learn whether your
 neighbour's life is assured. If not, tell
 him of the peace and contentment the
 possession of life assurance brings, and
 see that he is gathered into the fold and
 redeemed. Such love for your neighbour
 will spread. Thus you will become a
 most useful missionary.

INTERNATIONAL CONGRESS OF ACTUARIES.

This important body of experts in life assurance met in London, G.B., on May 16th, for a four days session. Mr. T. B. Macaulay, Secretary and Actuary of the Sun Life of Canada, attended the Congress as one of the three representatives of the American Institute of Actuaries, his selection for that honourable position showing how highly his professional attainments are regarded by his actuarial brethren.

ASSURE YOUR LIFE.

To aid yourself when age comes on,
When youthful energy is gone,
When wealth from work is seldom won,
Assure your life.

Before the evil days draw nigh,
When every breath becomes a sigh,
When life is longing but to die,
Become assured.

To help your friends and heirs when you
Have finished all you found to do,
And claims on your estate accrue,
Assure your life.

To live for self is least to live;
To live for others is to give
Earth's shadows something substantive:
Then be assured.

The longest course is like a span,
So make provision while you can
And on the simplest safest plan—
Assure your life.

Lest care your daily task molest,
Lest care disturb your nightly rest,
In some Society—the best—
At once assure.

Suppose you meet no rainy day,
Should no misfortune mar your way,
Make an investment that will pay—
That is, assure,

On every principle of sense—
Precaution, prudence, providence,
Unselfishness, benevolence,
Assure your life!

A SOFT ANSWER.

No man is better known or more generally beloved in the city in which he lives than Prof. Adam Hendershott. His conversation is quite devoid of bitterness. Only once was

he ever known to say anything indicating even the slightest trace of ill-temper. Travelling townward on a suburban trolley-line to call upon a friend, he asked the conductor to transfer him to the city street cars at a certain point.

Soon afterward the car stopped, and he was surprised to see outside the very friend he was seeking. He started to leave the car, but the conductor accosted him.

"You can't change for your car here," he said brusquely. "Go back!"

The professor passed him, taking no notice. "Can't change cars here, I tell you!" snapped the conductor again.

Prof. Hendershott, deep in conversation with his friend, merely waved his hand to signify that the car might go on without him.

"Here, you old jay!" cried the man with the brass buttons, angrily. "Don't I tell you that you can't change cars at this station?"

The good old professor answered with severity, "But I can change my mind at this station, can't I?"—(Exchange.)

BROKEN STOWAGE.

At a recent revival meeting, which was being conducted in a neighboring city, the services were disturbed by two young men who audibly scoffed at everything they saw or heard. Finally the pastor remonstrated with them on their behavior, and asked them why they attended the meeting. "We come to see miracles performed," impudently replied one of the rascals. Leaving the desk and walking rapidly down the aisle, the pastor seized one after the other by the collar, and as they disappeared out of the door, remarked "We don't perform miracles here, but we do cast out devils."—(Ex.)

The superintendent of a Sunday-school was one afternoon explaining the story of Elijah and the Prophets of Baal—how Elijah built an altar, put wood upon it, and cut a bullock in pieces, and laid it upon the altar. "And then," said the superintendent, "he commanded the people to fill four barrels with water and to pour it over the altar, and they did this four times. Now I wonder if anyone can tell me why all this water was poured over the bullock upon the altar?" There was silence for a few moments, and then one little boy spoke up: "Please sir, to make the gravy."—(Ex.)

SUMMARY of Life Assurance Business in Canada for 1897, compared with 1895 and 1896.
(Compiled from the Government Report.)

COMPANIES.	NET PREMIUMS RECEIVED.			ASSURANCE ISSUED AND TAKEN.			NET ASSURANCE IN FORCE.		
	1895	1896	1897	1895	1896	1897	1895	1896	1897
Sun Life of Canada	\$ 1,301,221	\$ 1,649,943	\$ 1,851,158	\$ 6,864,083	\$ 7,468,282	\$ 10,561,270	\$ 34,728,290	\$ 38,170,341	\$ 44,962,247
Canada Life	2,006,891	2,025,716	2,087,994	6,089,621	4,635,778	4,942,081	70,205,939	70,375,397	72,275,895
Confederation	852,874	899,079	931,561	3,371,320	3,064,995	3,086,472	26,427,474	27,379,476	28,161,276
Ontario Mutual.....	599,163	601,617	644,107	2,494,268	2,415,350	3,031,960	19,278,424	19,973,159	21,426,878
North American	485,354	539,762	582,432	2,917,000	3,447,900	3,431,524	15,442,444	17,161,229	18,720,878
Manufacturers	324,449	355,149	384,049	2,873,557	2,732,929	2,563,772	10,066,441	10,711,666	11,305,749
Federal.....	257,647	313,399	349,589	1,823,050	2,000,500	2,003,850	10,156,227	10,337,482	10,483,688
Temperance and General.....	142,448	151,319	174,878	1,477,000	1,782,000	1,796,650	5,993,681	6,687,212	7,186,286
Great West.....	122,598	156,033	202,482	1,682,200	1,742,200	2,219,300	4,934,859	5,653,204	7,064,534
London Life	160,889	177,004	185,539	1,920,644	1,288,172	1,511,112	4,104,954	4,289,577	4,737,501
Dominion Life	53,395	65,565	70,863	541,350	574,700	593,700	2,025,514	2,381,977	2,614,873
Imperial.....	.....	.....	32,060	.....	.....	1,185,725	.....	.....	968,725
Northern.....	.....	.....	4,612	.....	.....	360,500	.....	.....	346,000
Royal Victoria .....	.....	.....	8,071	.....	.....	242,500	.....	.....	242,500



THE NEW BUILDING OF THE
SUN LIFE ASSURANCE COMPANY OF CANADA,
AT HAMILTON, ONT.