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VIEWS OF GEORGIA IN THIS NUMBER.

# SUNSHINE

Vol. VII.  
No. 1.

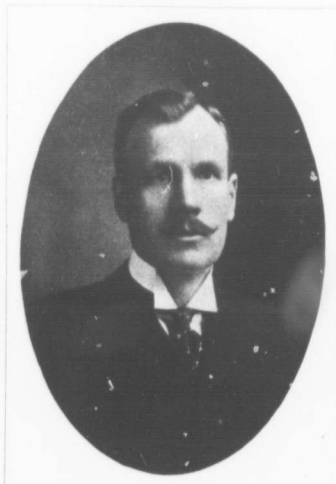
MONTREAL

JANUARY,  
1902.



HON. WM. A. WRIGHT,  
Insurance Commissioner for the State of Georgia.

(See page 5.)



MR. J. S. CAMERON,  
Manager Sun Life of Canada,  
State of Georgia.

Mr. John S. Cameron, manager of the Sun Life of Canada for the State of Georgia, is a native of Grey County, Ontario, where he was born in 1862, but has been so long with Uncle Sam that he may now be called a Canadian-American. Mr. Cameron began his business career in the lumber trade, but in 1890 was attracted to life assurance work. His first connection with the Sun Life of Canada was in 1895, when he was appointed a special agent at Grand Rapids, Michigan. From that position he soon rose to inspector of agencies, then to manager of the Company for Western Michigan. In 1899 he was appointed State Manager for the Company in Georgia, introducing the Company into that state. In competition with nearly half a hundred companies having old-established agencies in Georgia, he wrote over half a million dollars of new business last year, placing his

Company high on the list of business secured and paid for. This speaks better for his success than any other thing. And the year that just closed has been his banner year.



If

You are certain you will outlive your wife or family,

or

You have money enough saved, which will earn the amount it now takes to maintain your family,

or

Have property which, when sold, will yield a yearly income equal to that amount,

or

Have life assurance which would, in the event of your death, yield in conjunction with your other property an income equal to that amount,

then

You can rest your head easily upon your pillow — come what may — your family is secure.

but

If none of the above are applicable to you, your sins of omission should trouble you enough to forbid any ease of conscience, for there is only a thin partition between your family and dire want.

Better

Assure with the Sun Life of Canada to-day, and thus be secure.



Stand upright, speak thy thoughts, declare  
The truth thou hast, that all may share;  
Be bold, proclaim it everywhere.

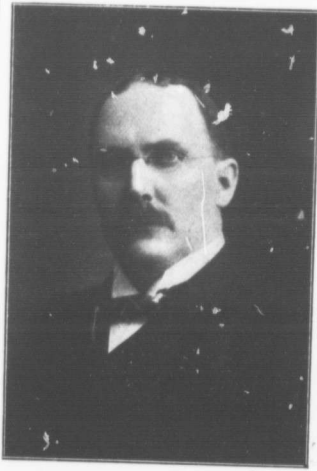
LEWIS MORRIS.



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



COTTON PICKING IN GEORGIA.



DR. WILLIAM PERRIN NICOLSON,  
Medical Referee Sun Life of Canada,  
State of Georgia.

Dr. William Perrin Nicolson, the medical referee for Georgia of the Sun Life of Canada, was born in Middlesex County, Virginia, February 4th, 1857. He here received his early education and lived until he was seventeen years old. Being the son of a physician, he naturally desired to devote himself to that profession, and in 1875 entered the medical department of the University of Virginia, graduating a year later; he then attended the Medical College of Virginia, at Richmond, from which he received a diploma in 1877, and was subsequently interne at the hospital at Richmond for two years. In 1879 the Southern Medical College at Atlanta was organized and Dr. Nicolson elected to the chair of anatomy, to which clinical surgery was added in 1882. In the latter year he was elected dean of the Faculty, and later its president. These positions he held until 1897, when the

Atlanta College of Physicians and Surgeons was formed by the union of the Southern and the Atlanta Medical Colleges. He holds the chair of anatomy and clinical surgery in the present school.

Dr. Nicolson's father, Mr. George L. Nicolson, was a direct descendant of the Wormleys of Rose-Gill, Virginia. His grandfather, Mr. George Nicolson, was a native of Scotland. From his excellent ancestry, Dr. Nicolson inherits many commendable traits, and has as well won for himself an enviable position in professional and social circles.

### Georgia.

The State of Georgia is one of the historic states of the Union. The colony was founded by James Oglethorpe in 1733, and many of the persecuted protestants of Germany found refuge there. It received its name in honor of King George II. In 1752, Governor Oglethorpe surrendered his charter to the British Government. Georgia was then classed as an English province until it cast off allegiance to the British Crown.



J. E. OGLETHORPE,  
First Colonial Governor.



SLAVE MARKET AT LOUISVILLE, GA.

This interesting building is situated in the centre of the old historic town of Louisville, Georgia, and could it speak it would have many sad tales to tell. Readers of Mr. Winston Churchill's recent novel: "The Crisis," where slave auctions are so graphically described, will be especially interested in the above picture. This building was erected in 1795, and its timbers are as sound as the day when first built.—Louisville.

#### Hon. Wm. A. Wright.

A striking figure in southern public life is that of Honorable Wm. A. Wright, the popular Insurance Commissioner of the State of Georgia, whose portrait appears on the first page of this issue. His distinctive ability, supplemented by his fixed purpose to best serve the important interests entrusted to him in his official capacity, has kept him uninterruptedly in his present position since September 17th, 1879. His office being an elective one every two years, he has been returned to it ten successive terms, without opposition. He was born in Louisville, Jefferson County, Georgia, January 19th, 1844. While, in point of age, he is younger than some other insurance commissioners, yet in tenure of office he is the oldest commissioner in the United States. He was a gallant

soldier in the war of 1861-1865 entering the service of the Confederate States as a private at the age of seventeen years, where he rose to the rank of first lieutenant of artillery. The portrait in this number of Sunshine, shows him as he looks to-day. He is a capable officer and a gentleman above reproach. We hope he is destined to many more years of faithful service to his native state.



Making money is not the only thing worth doing; the making of character is far more important. That is true of the community no less than of the individual.



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

### The Secret of Breathing.

The secret of breathing is, to a great extent, the secret of health, says an exchange, and all those who dwell in towns should therefore pay especial attention to this subject. Normal, unconscious breathing sustains life, but it does not thoroughly expand the lungs nor oxygenate the blood. Deep, voluntary, systematic breathing strengthens weak lungs and protects the strong. Quick and deep inspirations of fresh air warm the blood when chilled by standing in the open air. Inhale always through the nostrils, so that the air may be warmed in the nasal passages, and any impurities arrested there. A distinguished physiologist asserts that "many people die for want of breath," adding, "it is their own carelessness alone that prevents them from breathing." Half-breathing is half-living. Many of us use only the upper half of the lungs when breathing. Sometimes this arises from want of thought upon the subject, sometimes from constricted clothing, which renders deep inspiration impossible. To increase the lung power is to increase the life power. Deep breathing strengthens the entire muscular system.

### Sparks from Other Anvils.

The old saw, "You've got to die to win," might be used against immortality. You must die anyway, and might as well assure and win.

Life assurance takes hold where everything else leaves off; it is the strength of years of plenty applied to the weakness of years of want.

Do women like assurance?—Widows do.

The wives of those who neglect assurance should learn a trade.

Will your widow dress as well as your wife does?

The law gives a widow one-third. Life assurance gives all. Often it saves the other third.

Suppose you were the wife and she the husband, wouldn't you insist on her assuring her life?

Vanderbilt said any fool could make money, but it took a smart man to keep it. The accumulations of a life-time may be lost in a month. That is why you should assure.

Widow B.—The fact that your husband intended to assure is of value only as a sacred memory.

You will be gone a long time when you go for good, but the family will require three meals a day just the same.

### The Better Way.

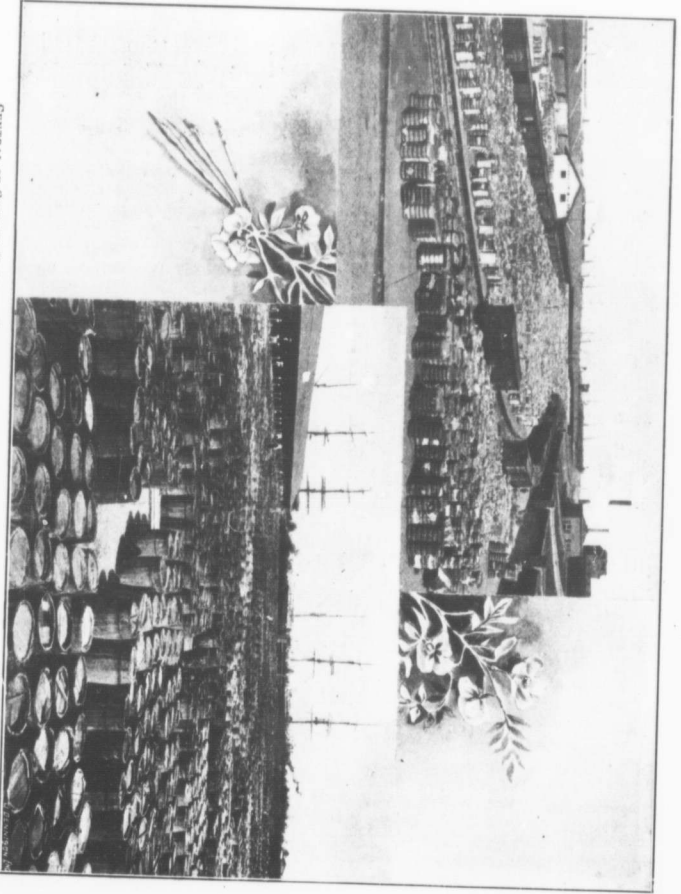
He serves his country best  
Who joins the tide that lifts her nobly on:  
For speech has myriad tongues for every day,  
And song but one; and law within the breast  
Is stronger than the graven law on stone:  
There is a better way.

He serves his country best  
Who lives pure life and doeth righteous deeds  
And walks straight paths, however other stray,  
And leaves his sons, as uttermost bequest,  
A stainless record, which all men may read:  
This is the better way.

—Susan Coolidge.

Have the courage to "cut" the most agreeable acquaintance you have when you are convinced that he lacks your principle, "A friend should bear with a friend's infirmities," but not with his vices.

"This age demands men who have convictions," shouted the impassioned orator. "Where shall I find them!" "In the penitentiary," replied a man in the gallery.



CENTRAL OF GEORGIA RAILWAY COMPANY'S YARDS AND SHEDS—Showing Cotton and Resin Shipments.

# SUNSHINE

PUBLISHED BY THE  
SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MacKAY, *Editor.*



## Sun Life Assurance Company of Canada.

HEAD OFFICE: MONTREAL.

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JAMES TASKER, Esq.  
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Assistant Actuary:  
ARTHUR B. WOOD, A.I.A.

1902 JANUARY 1902						
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### From the President.

To the Managers and Agents,

Wintry snows and cold northerly blasts are again paying their periodic visit to our dear "Lady of the Snows," reminding me very forcibly that Christmas is near, and that the year is growing old and will be soon going out like all of its multitudinous predecessors. Ah me! but the "twelve month" so vexatiously slow in its forward movements when we were young, now shews such unseemly haste in gliding past when we are full of business, of cares, and of years. Such, however, is life, hardly have we learnt the wisdom and discretion that come of experience—qualities so needful as a means to escaping the ills, and enjoying the goods of life—than marching orders are received and we pass away.

The season recalls to memory how sadly I entered upon the new century, rocked most wrathfully, for the first three days of January, by the boisterous mermaids of the Pacific—so vilely were we tumbled about that for days it seemed as if the weird creatures, enraged at our embarking during their holiday season, were bent on having us as partners in father Neptune's coral palaces under the sea. Painfully and fastingly did we hug our bunks, and wistfully did we think of the morrow. It was a wild time.

In youth I was literally a child of the sea-shore, wading, bathing and playing with the tiny ripples as they splashed on the pebbly beach or sandy shore. I thus learned to appreciate and admire Byron's inimitably grand address to the Ocean, in Childe Harold's Pilgrimage:

"Roll on, thou deep and dark blue Ocean—roll!  
Ten thousand fleets sweep over thee in vain;  
Man marks the earth with ruin—his control  
Stops with the shore: upon the watery plain  
The wrecks are all thy deed, nor doth remain



A shadow of man's rage, save his own  
 When for a moment, like a drop of rain,  
 He sinks into thy depths, with bubbling groan,  
 Without a grave, unknelt, uncoffined and unknown

Thou glorious mirror, where the Almighty's form  
 Glasses itself in tempests; in all time,  
 Calm or convulsed—in breeze, or gale, or storm,  
 Icing the pole, or in the torrid clime  
 Dark-heaving;—boundless, endless and sublime,  
 The image of eternity—the throne  
 Of the Invisible; even from thy slime  
 The monsters of the deep are made; each zone  
 Obeys thee; thou goest forth, dread, fathomless, alone."

A tempest at sea is indescribably grand, as a display of Almighty power, dwarfing immeasurably by comparison man's microscopic insignificance. But no sooner landed than the discomforts of the voyage are forgotten—it did not prevent our semi-tropical tour from being both pleasant and fruitful.

Last year I wound up with saying, "Send us all the good risks you possibly can, and may we be all spared, the one to send and the others to receive, renewed greetings at the close of another year." Now, while I know that some members of our staff have, with the passing months, suffered keenly by the death of dear ones, it is a matter for profound thankfulness that thus far the staff itself, in so far as reported to me, remains intact. In that very pleasing respect, my earnest prayer has been vouchsafed. And it is with the kindest good feeling that once more I convey to the active field staff, one and all, cordial greetings for another happy and prosperous new year.

But I should be wanting in the discharge of my duty were I not to go further, and convey the sincere thanks of both Directors and Executive Officers to everyone who has contributed to the year's new business, for the very large amount already placed on record; it is indeed a truly magnificent tribute to the energy and loyalty of our agents. Up to 10th December instant, the amount of applications reached:

Thus:

Home . . . . .	\$4,885,408
Foreign . . . . .	9,708,158
Total . . . . .	\$14,593,566

Corresponding figures for 1900:

Home . . . . .	\$4,374,390
Foreign . . . . .	8,293,852
Total . . . . .	12,668,242
Gain for 1901 . . . . .	\$1,925,323

That handsome increase is most gratifying, seeing that it is the spontaneous outcome of your own ordinary efforts. As you know, gentlemen, the Company has offered no bonus or other inducement for increased business, nor has any letter emanated from Head Office, urging to increased exertion this year. Quite otherwise; all through the months we were abundantly satisfied with the fruits of your toil; and I thank you heartily for this further proof of your loyalty and affection for the Sun Life of Canada. In amount it may perhaps be regarded as trifling, in comparison with that of some institutions whose cravings are insatiable; while on the other hand it is large compared with the business of such companies as dread to cross the boundary line. So satisfied are we with the middle course maintained by us that, unlike my wind-up of last year, I shall not ask you for 1902 to increase the lead of 1901. As affording another proof of the apothegm, that extremes meet, our own experience shows it to be alike folly to hasten too slowly, or on the other hand to be guided by hasty counsels, trusting to luck;—the one fears to launch out, dreading to find breakers ahead, although others are well known to have triumphantly surmounted them with profit; while the others, as dreadnoughts, are apt to encourage and beget a congestion that is subversive of the highest type of prosperity. In every department of life and trade, a healthy middle course has been approved the best. There is wisdom and sound philosophy in the following words of Agur the Oracle, son of Jakeh:—

"Two things have I asked of thee:  
 Deny me not them before I die:  
 Remove far from me vanity and lies;  
 Give me neither poverty nor riches,  
 Feed me with the food that is needful for me  
 Lest I be full, and deny Thee,  
 And say, Who is the Lord?  
 Or lest I be poor and steal  
 And use profanely the name of my God."

Life agents and life companies, despite the apathy and cynical sneers of some people, are engaged in the most beneficial life work of the centuries. One of the prominent traits of human nature is spontaneous sympathy with the suffering and destitute. No class of any community touches a more responsive chord in our make-up than a family of young children suddenly bereft of their bread-winner. Unprovided for, they at once become a legacy to relations and friends; and, failing such, to the humane in their immediate neighborhood.

It has been said that all great and noble souls love children. An Italian proverb says, "He knows not what love is that has not children." Though they bring many cares, children will ever be "the poor man's riches, and the rich man's pride."

And of Home, Payne says :

"Mid pleasures and palaces though we may roam,  
Be it ever so humble, there's no place like home."

Poet Montgomery puts it even more touchingly :

"Home, the spot of earth supremely blest,  
A dearer, sweeter spot than all the rest."

It is worth observing that the nations of antiquity, who are usually represented to have groped blindly in morals and religion, regarded the sanctity of home just as highly as modern Christians do. Cicero says : "What more sacred, what more strongly guarded by every holy feeling, than a man's own home?" Another says : "A son that loves his home is a joy to his parents."

A life or endowment policy is perhaps the surest, safest, best and speediest relief that a man can provide for home and loved ones against his own possible premature death. That is now so well known that it goes without saying. Besides, a very valuable factor in the transaction is that it fits in so admirably with the universal demand for larger funds in business. The small dealer is being crowded out by departmentals and syndicates. Expansion in business is the order of the day, and is all absorbing in respect of funds. Large sums may not nowadays be alienated for home contingencies ; hence the great utility in the function of life assurance as an auxiliary to business. The yearly premium is so small a percentage of the sum under contract by the company that its payment forms no perceptible impediment to ordinary business, and yet the moiety guarantees home and little ones absolute protection in the full amount of the contract from the hour that the first premium is paid. The anxious father is thus relieved of a heavy load of disquieting solicitude ; business is neither imperilled nor embarrassed, and home's dear interests are made safe.

The life agent is thus seen to be engaged in a truly noble calling—that of counselling men to remember and prepare for the days of darkness and bereavement that come to all—to some very early—very unexpectedly, perhaps suddenly. In that event, a life policy kept up is like

"The blessing of the Lord, it maketh rich,  
And he addeth no sorrow therewith."

All sorrows are bearable if there be bread in store, but sorrow and no bread is like Shakespeare's "Sorrow that ends not when it seemeth done \* \* \* it comes not single spies but in battalions." All honor then to the noble brigade, whose grand work it is to be instrumental in placing neighbors and fellow-townspople beyond the dread of the evil days that come to all men by God's own appointing.

It is truly painful, even humiliating, to think that in building up this greatest and noblest of life trusts there should be found in close association with us, agents and companies stooping to do the unfair thing ; the one discriminating against their assured, and covering it up with specious rhetoric ; the other palming off on their companies impaired lives, and then conniving at attempts to recover the fraudulent claims thence arising. Suicidal policy, for neither agent nor doctor thus suspected can be long retained by any company. Gibbon has well said that "Fraud is the recourse of weakness and cunning." We find Seneca quoted as saying :

"If we must or deceive, or be by friends deceived,  
'Tis best ourselves to suffer, not to do the wrong."

We, in common with some confreres, have shared somewhat in this detestable experience. Little do these erring ones realize the self-executive nature of the evil they are doing. While the unoffending custodians of a sacred trust (the companies) are the immediate sufferers in all fraudulent transactions, the evil recoils with tenfold force upon the perpetrators themselves. By a well-ascertained psychical law of our being, every act of wrong-doing impresses itself automatically on the subjective passive mind, and thus is formed the ineffaceable tablets of latent memory, which silently but surely treasure up the woeful record for the searching eye of the Eternal to read. The unfolding of those rigorous tablets will doubtless constitute the final book of testimony mentioned in the Scripture : "The book of life, and the dead were judged out of the things which were written in the books, according to their works." Consciousness will avouch their accuracy, and conscience will both pronounce and acclaim the judgment. There can be no dignity without honesty here, and even blood cannot atone for evil there.

To you, gentlemen, who have for long years merited and enjoyed our fullest confidence,

permit a word of caution. Be not too urgent to have a policy where the moral hazard may be doubtful, the habits not quite satisfactory, or where there may be reason to suspect financial worry or undue strain to be present. Too often there are dead or dying structures aback of them. At headquarters we are economizing in expenditure, and searching for good-paying investments, and we are quietly but effectively, year by year, providing the increased requirements of the Federal law as to reserves. We count upon you in aiding us in that good work by scrupulously sifting into and fully reporting in all cases on the vital points of a risk, and searching for suspected fraud in claims. We depend upon you to make and to keep the Sun Life of Canada Prosperous and Progressive. Share with us also in the fullest measure in the resolution to keep its good name a synonym for honorable and just dealing.

Yours faithfully,

*J. Macaulay*

Managing-Director.

Philadelphia, Pa., September 10, 1901

W. A. HIGINBOTHAM, Esq.,

State Manager

Sun Life Assurance Co. of Canada,

611-14 Stephen Girard Building,  
Philadelphia, Pa.

Dear Sir:—It is a pleasure to me to place myself on record as being entirely satisfied with the prompt settlement of the claim under Policy No. 76667, for \$20,000, on the life of my late husband, Walter G. Wilson.

From the time you were notified of my husband's death, until Mr. McNeill handed me your cheque, I received from him every courtesy and assistance in completing the claim papers.

The foresight of my late husband, in taking out the above policy a little over two years ago, in your Company, is the best proof that he had every confidence in your institution, and it now affords me great pleasure to confirm his action, by recommending the Sun Life of Canada to anyone contemplating life assurance.

Yours sincerely,

FANNIE C. WILSON.



PEACH PICKING AT BARNESVILLE, GEORGIA—(June 30th.)

## Brick and Mortar vs. Life.

Have you your buildings insured against fire?

Of course you have.

Do you know that only one fire insurance policy in twelve hundred and sixty ever becomes a claim?

Yet you are wise in having your property protected, for *your* fire insurance policy may be the twelve hundred and sixtieth that will call for adjustment by the fire insurance company.

There's a difference between fire insurance and life assurance.

The Montreal Insurance Institute spent a whole evening last winter discussing the difference.

Here is one of the points of difference.

A fire insurance policy may *never* become a claim.

A life assurance policy is *sure* to become a claim.

Strange as it may seem, you are more particular about what may *never* happen.

Come now, are you not?

Have you not more insurance upon your property than you have upon your own earning power?

If not, you are an exception.

If we had our choice between the two, we would let our buildings take their chances; for should the worst come to the worst you can have them rebuilt.

But should the worst come to the worst as regards your life, if you have no life assurance, you are letting your helpless wife and family take *their* chances.

It is as plain as day, that your life is worth more to your family than bricks and mortar.

Yet you put little value upon it.

No reason why you shouldn't have both life and fire insurance.

The Sun Life of Canada is interested in your life.

This Company believes, even if you don't, that your life is valuable.

## Who Christened the Animals?

One of the funniest of animals is the monkey, and whenever you look into its little wrinkled face, remember how its name arose. Monkey is due to the English way of pronouncing the Old German word "Moneke," which was the name of the Apes' son in a famous old tale. This "Moneke" is a diminutive form of the Italian "monna," meaning an ape, and also used as a nickname for an old woman; while "monna" itself is short for "madonna," *i. e.*, my lady. Orang-outang is a Malay expression, meaning in plain English, the "wild man of the woods." Lemur is the Latin word for "ghosts," and was given to the little animal so called on account of its nocturnal habits. The squirrel carries its name-history about with it in the shape of its bushy tail, which serves to a great extent as a covering when it sits down. "Squirrel" is composed of two Greek words, meaning "shadow" and "tail." "Mouse," which goes far back to the old Persian and Sanskrit languages, means the "stealing" animal, just as "wolf" in its original form meant the "tearer," and "hare" meant "jumper." The lynx was so called because of its keen, bright eyes, its Latin name being allied to the Greek work for a lamp.—Little Folks.

## "Satisfied With the Results."

Nanaimo, B. C., Sept. 5, 1901.

C. S. V. BRANCH, Esq.,

Manager for British Columbia,  
Sun Life Assurance Company of Canada,  
Vancouver, B. C.

Dear Sir,—I wish to acknowledge the receipt of your Company's cheque, being settlement of my matured endowment policy in your Company on the day of maturity. I am satisfied with the results of my policy and can recommend the Sun Life of Canada to anyone desirous of taking out assurance.

Yours truly,

DAVID SCOTT.



GRANT'S PRUDENTIAL BUILDING.

Headquarters of Sun Life of Canada for State  
of Georgia, Atlanta.

### Cheerfulness and Longevity.

It is generally the case that cheerful people are rewarded with long life. Commonplace though this sounds, there is no truth more commonly ignored in actual every-day existence. Most persons will declare that if a man is not naturally cheerful he cannot make himself so. Yet this is far from being the case, and there is many a man who is at present a weary burden to his relatives, miserable through the carking care of some bodily ailment, perhaps, or some wordly misfortune who, if he had grown up into the idea that to be cheerful under all circumstances was one of the first duties of life, might still see a pleasant enough world around him. Thackeray truly remarked that the world is for each of us much as we show ourselves to the world. If we face it with a cheery resignation, we find the world fairly full of cheerful people glad to see us. If we snarl at it and abuse it,

we may be sure of abuse in return. The irritability of a morose person may shorten his days, and the general injustice of nature's arrangement provides that his early departure should entail no long regrets. On the other hand, the man who can laugh keeps his health, and his friends are glad to keep him. To the perfectly healthy, laughter comes often. Too commonly, though, as childhood is left behind, the habit fails, and a half-smile is the best that visits the thought-lined mouth of a modern man or woman. People become more and more burdened with the increasing responsibilities of life; but they should still spare time to laugh. Let them never forget, moreover, and let it be a medical man's practice to remind them, that a smile sits ever secure upon the face of Wisdom.—New York Weekly.



My brethren in the ministry, say, "Trust in the Lord." So I say; but then, I say, trusting in the Lord for your wife and children if you die early and suddenly means assurance on your life as good as you can make, and pay for.—Rev. Dr. Collyer.



### Doing.

It is doing, not dreaming, that makes one a man. If the plan isn't followed, of what good is the plan?

You may think, till you seem, in your rapturous zeal,

To rise, as if borne upon pinions; to feel  
The stars sink beneath you, and, fanning your face,

Elysian zephyrs surround you in space.  
That will not advance you. No flame of desire  
Has ever sufficed to lift anyone higher.  
But doing, and doing, and doing again,  
Though but little each day, yet each day all one can,—

With courage and patience, to God ever true,  
'Tis a wonder what wonders a person can do.

—From the Russian.

### Just Among Ourselves.

Several large trunks in the supply room — being filled with all sorts of canvassing literature and bearing the initials H. R. M. Yokohama — meant that Dr. Macaulay was putting on his armour again. Ere this is printed, he will be hard at work, having left for Yokohama via San Francisco, on November 3rd.

Mr. Barnes Moss, the prize-writer of Georgia, left the "Sunny South" to work with Dr. Macaulay in the "Far East." We trust our friends in the East may not think a cyclone struck them when Mr. Moss gets down to work. The South Eastern Underwriter of Atlanta, Georgia, had a lot of commendable things to say about Mr. Moss, and he deserved all that was said and a lot more.

The readers of Sunshine will be pleased to know that Mr. J. C. Tory, former superintendent of agencies, is again in harness. Mr. Tory has been appointed general manager for the Company for all the West Indian Islands, Bermuda, British, French and Dutch Guiana, Venezuela, Columbo, the States of Central America and Mexico (How's that for a parish?) His office is to be at Montreal. We wish Mr. Tory all kinds of success in his new and responsible position.

### Negro-American Dialect.

When our colonists came to this country, they brought with them what was then a wealth of literature or written language, almost entirely classic. This soon became the language of the country, and through it many words and expressions that have been dropped in the mother country have been retained

here, noticeably by the conservative southerner. From him the negro formed his dialect, and being, in turn, more conservative than his master, has retained longer the older forms of speech.

In the early days of the Virginia colony, the field negro worked side by side with the bondsmen who far outnumbered him, and from them took many words and phrases that have simplified his dialect, as it were, making it more intelligible to the outsider than many of the others.

A few instances will serve to give some idea of this conservatism:

"Obleeged" was perfectly correct fifty years ago.

"Hauuts" for ghosts, called "harnts" by the negro, is Shakespearean.

The double comparative and double superlative, for which the negro shows such fondness, is classic:

More sharper than your words. —  
"Henry V."

The most unkindest cut of all. —  
"Julius Cæsar."

Most boldest and most unkindest. —  
"Julius Cæsar."

Most heaviest. — "Two Gentlemen of Verona."

The Sun has rose. — Swift.

—The Independent.

Alike the busy and the gay,  
But flutter through life's little day,  
In fortune's various colors dressed;  
Brushed by the hand of rough mischance,  
Or chill'd by age, their airy dance  
They leave, in dust to rest.

THOMAS GRAY.

True hope is swift, and flies with swallows' wings;  
Kings it makes gods, and meaner creatures kings.

SHAKESPEARE.

## An Interesting Document.

Below we give a facsimile and translation of an essay on Life Assurance, written specially for the Sun Life Assurance Company of Canada by the late Li Hung Chang. The recent death of this eminent Chinese statesman, adds interest to the essay.

趙仰御註孟子捨菽者飲菽謂稅豐歲之區  
 注菽年之恤其義者猶長荆公之青苗孟子  
 之社倉皆并此意惟奉法行令百得有大  
 故或利或害耳也百年中泰西富強甲於五  
 洲指原其故製器尚象之功居其半而西法理  
 財之功亦居其半而所謂保險局者水火二險  
 之外并及於性命驟聞其說此甚新奇實極  
 其理即孟子社倉之意豐歲主飲菽年主菽  
 異於仰御之所蘇解也而中二月恭承  
 簡命轉向歐美諸大邦上宣  
 德意下固邦並及採風問俗之事同自洋人有何  
 愚瞞者精於醫理管理喉部達永明保命公司  
 事宜典之談論頓能發明仰御編卷之說以水  
 合於子輿之言並云時赴新加坡探攬保險之事  
 新加坡派寓華民甚多臨別未以贈言者重板  
 書此以貽之  
 欽差頭等出使大臣文華殿大學士太子太傅一等  
 肅毅伯李鴻章撰并書

(Translation.)

In ancient times, Chao Ping-Ching explained the meaning of the words *Chien fa*, used by Mencius, as meaning, to collect and distribute, that is, to collect in time of plenty in anticipation of days of want. The idea is an excellent one.

Ching-Kung said: "Do not consume the crop of the present year till that of the next is assured."

The philosopher Chu advocated the storing of grain against times of famine. There have been many schemes to this end, and some of them good; some have failed.

During the past century, the power and wealth of the world has centred in the West. What is the cause of this? It is partly due to the adoption of machinery, and partly to the growth of international law and the development of commercial institutions.

Take the matter of assurance. There is assurance against the risks of the sea, against losses by fire; and there is also life assurance. When I first heard of life assurance, I was unable to understand it, but upon giving the matter careful attention I realized that it was simply an exemplification of the philosophy of prepara-

tion, in the times of plenty, for days of adversity, as propounded by Chao Ping-Ching in his commentary on the words of the sage Mencius.

In the second moon of this year, I received imperial commands to visit the great countries of Europe and America, and on behalf of my Emperor express to the governments of those countries his continual friendship and good feeling, as well as to make a study of the chief institutions of the various countries.

Traveling on the same steamer, I met the Asiatic manager of the Sun Life Assurance Company of Canada. We talked together, and I found him familiar with the ideas elucidated from the classics of Mencius by Chao Ping-Ching and our philosopher Chu. He informed me that he was going to Singapore on business for his Company, and when we were about to part he asked me to write a few words in commendation of assurance, and I have therefore personally composed and written the foregoing.

LI HUNG CHANG,

Ambassador of the Emperor of China,  
Grand Secretary,  
Grand Tutor and Guardian to the Heir  
Apparent,  
Earl of the First Grade



The first year of the new century was one of the best in the history of the Sun Life of Canada.

On December 10th, the business written to that date showed an increase over last year of **one million nine hundred and twenty-five thousand three hundred and twenty-three Dollars.**

