

PHOTOGRAPHS OF CHILDREN IN THIS NUMBER.

SUNSHINE

VOL. VIII
No. 12

MONTREAL

DECEMBER,
1903



1. Annie May Jenkin, Summerside, P.E.I.
2. Reginald and Wilfrid Stratton Whitten, Peterboro'
3. Doris Oversby, Liverpool, Eng.
4. John Lloyd Davis, Kingston, Ont.
5. Kingsley Moore, Charlottetown, P.E.I.
6. Ruth Hilred Davis, Kingston, Ont.
7. John S. Cameron, Jr., Atlanta, Ga.
8. Damase Eugène Gaudet, St. Louis.
9. Wm. Chas. Wilkes, Atlanta, Ga.
10. Gordon Snelgrove, Millbrook, Ont.
11. George H. Baldwin, Pittsburg, Pa.

O! children, greet the Christmas-time with laughter and delight,
 Rejoice around your glowing tree, let all your thoughts be bright :
 Give others of your happiness, let Charity so mild
 Within your hearts be messengers from One who was a Child.
 Write on the passing leaves of life sweet memories of love,
 And sometime they will whisper peace, like angels from above ;
 For when the hand of time its snow upon your forehead lays
 You'll turn those pages back and think of old-time Christmas days.

—Arthur Lewis Tubbs.

Christmas Thoughts.

It is impossible to conceive of any holiday that could take the place of Christmas, nor, indeed, would it seem that human wit could invent another so adapted to humanity. The obvious intention of it is to bring together, for a season at least, all men in the exercise of a common charity and a feeling of good-will, the poor and the rich, the successful and the unfortunate, that all the world may feel that in the time called the truce of God the thing common to all men is the best thing in life.—Charles Dudley Warner.

He who does not see in the legend of Santa Claus a beautiful faith on one side and the naive embodiment of a divine fact on the other is not fit to have a place at the Christmas board. For him there should be neither carol nor holly nor mistletoe ; they only shall keep the feast to whom all these things are but the outward and visible signs of an inward and spiritual grace.—Hamilton W. Mabie.

May this hallowed and gracious time diffuse its innocent cheer through every family circle, and scatter its bounties largely among the children of want.—Edward Everett.

Surely, happiness is reflective, like the light of heaven ; and every countenance, bright with smiles and glowing with innocent enjoyment, is a mirror transmitting to others the rays of a supreme and ever-shining benevolence. He who can turn churlishly away from contemplating the felicity of his fellow-beings, and can sit down in his loneliness when all around is joyful, may have his moments of strong excitement and selfish gratification, but he wants the genial and social sympathies which constitute the charm of a merry Christmas.—Washington Irving.

Happy, happy Christmas, that can win us back to the delusions of our childish days ;

that can recall to the old man the pleasures of his youth ; that can transport the sailor and the traveller, thousands of miles away, back to his own fireside and his quiet home.—Charles Dickens.

The Missing Word.

One of the brightest assurance papers which we receive is the Insurance, Banking and Financial Review of London, Eng. A recent number contains the following interesting conundrum : " If you wish to interest a man in assurance, begin by trying him with this little conundrum in something after the following style : Do you wish to provide for your family ? If so, just try this little calculation. Put down in figures the year in which you were born. Add to this your age at next birthday if it occurs before January 1st next ; if not, your age at last birthday. Multiply the result by 10, and from this result subtract 14516. Substitute letters for the figures (A for 1, B for 2, C for 3 and so on) in the final result, and you will, we are sure, agree that it is only right you should make provision before you are —."

A Joke on the Company.

After much persuasion, a Leeds man was induced to assure his life for £500 the other day. The first premium was paid and the policy handed over.

About an hour afterwards he was passing close to some buildings in the course of erection, when a portion of the scaffolding fell upon him, causing fatal injuries.

A doctor in attendance pronounced the case hopeless.

" No chance for me, is there, doctor ? "

" None, I am sorry to say. "

To the astonishment of the medico, the dying man broke into a feeble chuckle.

" I can't help laughing, doctor, " he gasped. " It's the funniest thing on earth ! Such a jolly sell—for the—assurance company ! "—The Review, Sydney, Australia.



1. Adolphe Cherrier, Paris, France.
2. Allie Poole, North Sydney, N.S.
3. Madeleine Martha Moyer, Meadville, Pa.
4. Lucien Florentin, Toul, France.
5. Wm. Claude Cochrane, Ottawa.
6. Ina Hollister, Grand Rapids, Mich.
7. Jessie Amos Lomax.
8. Arnold Whitney Matthews, Alberton, P.E.I.
9. Nora Newsom, Charlottetown, P.E.I.
10. Duane Henry Veith, Meadville, Pa.

11. Ray Gilbert Bush, Meadville, Pa.
12. J. Denton Kline, Reading, Pa.
13. Ronald Morley Lupton, Keswick, England.
14. Baby Morris, Bradalbane.
15. Blanche Florentin, Toul, France.
16. Ruth Lunsford, Asheville, N.C.
17. Melvin J. Troxel, Grand Rapids, Mich.
18. Anna May Jenkin.
19. Suzanne Anthoine, Paris, France.
20. William Lunn Carlyle Porteous, Longueuil, P.Q.

The Christmas Tree.

There are several legends about the Christmas tree. A French romance of the thirteenth century tells how a knight discovered an immense tree with many candles burning upon it, some of them inverted. At the very top he saw a child with a halo around its head. The pope, questioned as to the meaning of this strange sight, said that the tree represented mankind, the child the Saviour, and the candles good and bad human beings. A German legend relates that one Christmas Eve, as Martin Luther was walking home, the beauty of the starry night so deeply moved him that when he reached his cottage he could think of nothing else. In vain he tried to describe to his family how it impressed him, and finally, as an illustration, he went out into the yard, cut down a small fir-tree and, bringing it into the house, placed lighted candles on its branches. Still another legend in the same language attributes the rearing of the first Christmas tree to St. Winfred, a missionary. Surrounded by a multitude of his converts and some unbelievers, he was about to hew down one of the great oak-trees which for so long had been objects of their worship. Just at this point a great wind arose, felling to the ground this and many other large trees. A tiny fir remained standing alone, unharmed. St. Winfred seized this golden opportunity for sending a sermon straight to the hearts of his listeners, and, raising his voice to its fullest volume, he said: "This little tree, a young child of the forest, shall be your holy tree to-night. It is the wood of peace, for your houses are built of fir. It is the sign of an endless life, for its leaves are ever green. See how it points upward to heaven. Let this be called the tree of the Christ-child; gather about it, not in the wild wood, but in your own homes; there it will shelter no deeds of blood, but loving gifts and rites of kindness." Dr. Henry Van Dyke has used this legend as the foundation for his beautiful little "Story of the First Christmas-tree."



Be a Hustler.

Give me a hustler every time—one who is not afraid of work, who goes ahead and just plows right on without hesitating one moment.

Give me the fellow who wants to accomplish something, who says boldly, I *will* do that, and then does it.

If you lack forwardness in this way, start right *now* and do it. You envy the man who accomplishes results, but did you ever stop to

consider that the same possibility lies within your power? In your very hands? In your very head?

Once we get started we are all right, for we soon find out that the task is not as difficult as we at first supposed, and it is surprising to learn how much easier it becomes as we go onward.

Many of us need a push, and some an extra hard one.—R. F. Whitcomb, in Chat.



A Joyous Season.

Christmas is not only the mile-mark of another year, moving us to thoughts of self-examination; it is a season, from all its associations, whether domestic or religious, suggesting thoughts of joy. A man dissatisfied with his endeavors is a man tempted to sadness. And in the midst of the winter, when his life runs lowest and he is reminded of the empty chairs of his beloved, it is well he should be condemned to this fashion of the smiling face. Noble disappointment, noble self-denial, are not to be admired, not even to be pardoned, if they bring bitterness. It is one thing to enter the kingdom of heaven maimed; another to maim yourself and stay without. And the kingdom of heaven is of the childlike, of those who are easy to please, of those who love and give pleasure. Gentleness and cheerfulness, these come before all morality; they are the perfect duties. There is an idea abroad among moral people that they should make their neighbors good. One person I have to make good—myself. But my duty to my neighbor is much more clearly expressed by saying that I have to make him happy—if I may. To be honest, to be kind—to earn a little and to spend a little less, to make upon the whole a family happier for his presence, to renounce when that shall be necessary, and not to be embittered, to keep a few friends, but these without capitulation—above all, on the same grim condition, to keep friends with himself—here is a task for all that a man has of fortitude and delicacy. He has an ambitious soul who would ask more.—Robert Louis Stevenson.



There Are Others.

Mifkins—"You have used the word 'donkey' several times in the last ten minutes; am I to understand that you mean anything of a personal nature?"

Bifkins—"Certainly not. There are lots of donkeys in the world besides you."—Chicago News.



1. Etta Tont, Toronto, Ont.
2. Rapsey Pringle, Peterboro', Ont.
3. Bessie Laudreth, Asheville, N.C.
4. Jean Eastwood, Peterboro', Ont.
5. Allicon Black, Liverpool, England.
6. Philip Oversby, Charlottetown, P.E.I.
7. Earl Hawsley, Charlottetown, P.E.I.
8. John Halliday Crane, Peterboro', Ont.
9. Kingsley Moore, Charlottetown, P.E.I.
10. Charles Lee Hatfield, Port Greville, N.S.
11. Harry McLeod Orr, Kingston, Ont.

12. Cornelia C. Craner.
13. Nora Beer, Charlottetown, P.E.I.
14. Dorothy Watts, Charlottetown, P.E.I.
15. Markie Larder, New Ross, N.S.
16. J. R. Sanderson, Jr., Sault Ste. Marie, Mich.
17. Blake Pitt, Baltimore, Md.
18. Mary Elizabeth Berrien, Waynesboro', Ga.
19. Gerald Stanley, Charlottetown, P.E.I.
20. Maud Lunsford, Asheville, N.C.
21. C. Reid, Pelham, Ga.

Make Somebody Happy.

For a few weeks at least we take the Christmas lesson into our lives. Men and women and little children go about thinking what they can do for others. The streets and shops are full of people whose arms are full of bundles. There are domestic conspiracies in every household. The idea possesses the community that the right thing to do is to make somebody happy. For a little while, as the year draws to its close and we look across into a new time, it seems as if the old manner of living were being put away—with all its narrowness and pettiness and jealousy, with its self-seeking and its vicious self-content, and as if the dawn of the blessed millenium were already shining upon the summits of the mountains.—George Hodges.



Christmas in the Country.

The divinest of our holidays has never seemed to me in cities what it was in the country, when the world and I were young together. It came in the heart of the season of rest on the farms, after the harvests and the seed-time of wheat and barley; after the gathering of the corn and the pumpkins and the potatoes and the apples; after the fall of the leaves spreading a carpet for the frost, and the nuts are showered on the frosty leaves; when the hay-mows were full and fragrant, and the straw-stacks and fodder-racks were arrayed to shelter the cattle while they chewed their ample store of food; when the lordly turkeys strutted and gobbled in their pride and plethora unconscious of the festive day of their destiny; when there were occasional huskings, and the finders of red ears of corn were privileged people; when the snow fell and remained long on the ground; and the brooks grew icy and ceased to babble, and the sleigh-bells tinkled in the night; when the big fireplaces were aglow early and late, the black-log of hickory, or of beech, or ash, or maple, lasting all day, and crumbling into splendid coals at night.

The winter is the farmer's recess; he does not need to drive himself at top speed; the time when he may read newspapers and books by lamp-light, plan the improving changes of the coming year, go to bed every night conscious that repose is fully earned, for all duties of the day are done. In the midst of this season of restfulness, itself luxurious, and when yet there is the alertness of vitality, and the heart grows tender and life is touched with serenity, and tempered with a gentle philosophy, and

there is peace and plenty, benignity and tranquility, comes Christmas.

Preparing for Christmas Day is for many days an occupation. The young gobbler that is to be honored by being eaten at home is selected, and is an object of increasing interest and bulk as he goes on his glittering and pompous way. The special pumpkin—a sphere of pure gold—from which the Christmas pie is to be evolved, is chosen from the gorgeous heap by experts in the signs of sweetness. The pippins that are to be roasted are chosen, and the cider that has a suspicion of celestial fire in it is sampled. The toys and other treasures are not forgotten. Everybody is remembered, and gets something nice. There have been good grandmothers and mothers and daughters, knitting and cutting and sewing, all the while the evenings have been growing longer, and there are socks and mittens, and warm, home-made jackets—it may be blue jeans or butternut. Each gift has an added and inseparable and priceless charm, because it is the handiwork of one who loves and is beloved.

Preëminently is Christmas the holiday of the home. And the country home has a holiness of its own.—Murat Halstead.

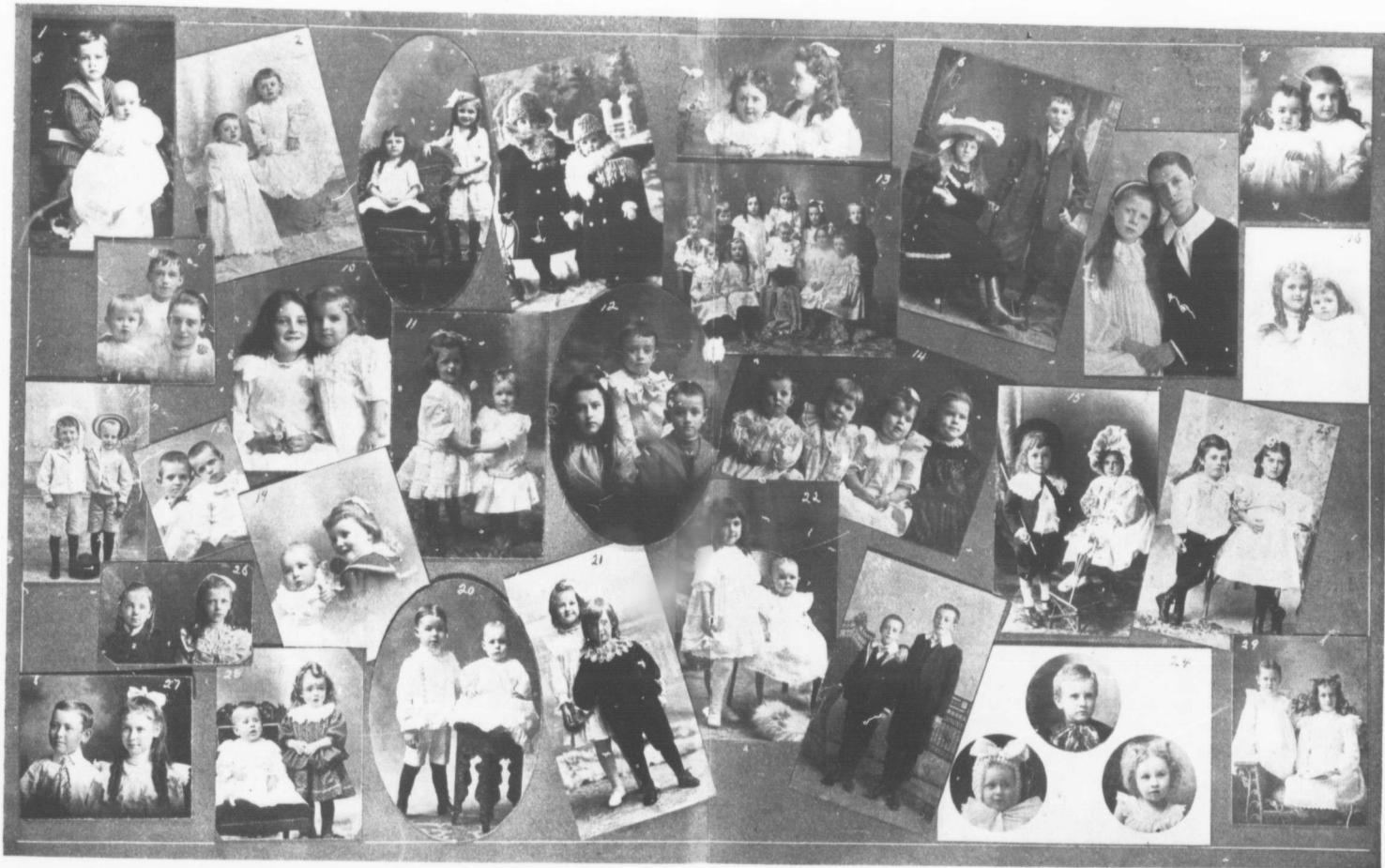


A Valid Excuse.

At midnight, recently, a policeman found a man lying on the grass under a tree in a park, and he aroused him. "Come, mister, no man can sleep here." "But I have a good excuse," replied the man. "What is it?" "See that house over there? Well, please do me the favor to go and ring the bell and ask if William Dockey is at home." The officer went to the house, ascended the steps, and rang the bell. A head was thrust out of an open chamber window and a female voice demanded, "Now, who is there?" "Madame," replied the officer, "is William Dockey at home?" "No, sir, and I don't expect him until daylight!" snapped the woman, and at the same moment a bowlful of water descended on the officer's head and half drowned him. "Well," said the man on the grass, as the dripping officer came up, "you see how it is, don't you? I'm Dockey. That's Mrs. Dockey." "I think I see," replied the officer. "You can remain where you are."



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



1. Jack and Baby Stewart, Brockville, Ont.
2. Winifred and Florence Straight, Grand Rapids, Mich.
3. Majorie and Kathleen McKinnon, Millbrook, Ont.
4. Florine and Winifred McCarey, Charlottetown, P.E.I.
5. Dorothy and Marie Walsh, Dublin, Ireland.
6. Mary and John William Walker.
7. Ernest Stanley, and Dorothy Gladys, Bradley, West Auckland.
8. Georgina and Helen Springer, Belleville, Ont.
9. Katherine M. Hubert J. and M. Edward Cuncannon, Grand Rapids, Mich.
10. Robina and Gertrude Baker, Winnipeg, Man.
11. Heloise and Mildrid McCulloch, Summerside, P.E.I.
12. Elizabeth A., Richard W. and Wm. M. Russ.
13. Birthday party: Baby Annie May Jenkin, Summerside, P.E.I.
14. Ruth, Jean, Dorothy and Helen Young.
15. Vivian and Pansy Spence, Middlesbrough, England.
16. Ethel and Edna Cuncannon, Grand Rapids, Mich.
17. Donald and Eric Lefroy Scott, Millbrook, Ont.
18. Pinkney and Everett Starnes, Asheville, N.C.
19. Eleanor Heading and Jas. Cleave Eastcott, Ottawa.
20. Harold Ward and Floyd Elsyb Rexford, Grand Rapids, Mich.
21. Francis and Stewart Moore, Charlottetown, P.E.I.
22. Ruth and Baby McPhail, Charlottetown, P.E.I.
23. Lewis Brothers, St. John's, Newfoundland.
24. Arthur Alexander, Clementine P. and Elizabeth C. Cope, Hamburg, Pa.
25. Royal and Ruth Huntley, Grand Rapids, Mich.
26. Ina and Robert Douglass, Grand Rapids, Mich.
27. Flossie and Willie Johnston, Raleigh, N.C.
- 28.
29. Jessie Eugene and Luttia May MacMillan, New Glasgow, N.S.

SUNSHINE

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A. M. MACKAY, *Editor.*

		SUN	MON	TUE	WED	THU	FRI	SAT
Full Moon	East Star	1	2	3	4	5	6	7
		6	7	8	9	10	11	12
		13	14	15	16	17	18	19
		20	21	22	23	24	25	26
		27	28	29	30	31	New Moon 10	Full Moon 10



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Eight Years of Age.

With this issue of Sunshine we round out another volume—the eighth. Throughout the year that is closing we have endeavored to add our mite with many others who are proclaiming the necessity and safety of life assurance protection. For the past four years we have followed the flag of the Sun Life of Canada to many parts of the globe, and we will still, for many months to come, pursue the same course. It has shown the scope of the Company's operations, and has done much to bring the scenes of countries we call "foreign" before us. That we have been well received we are thankful, and hope to retain our many friendships and make many others by future issues. To our readers throughout the world we wish, one and all,

A MERRY CHRISTMAS!

This Month.

We look into many bright faces of children in this issue of Sunshine. At one time we feared we would be crowded out, that the children would lay claim to every page, but, by the manipulation of our engravers, we managed to reserve a small corner to have our usual "say." But we are not complaining—far from it. Is it not for children such as these that the great system of life assurance exists? How many thousands of helpless children life assurance has blessed can never be known. It stands as their protector, and thousands of homes would to-day be in a sorry plight were there no protection of this kind afforded. The father who is chancing the protection of his children, should he be removed, is taking a fearful risk. Were he to think it over for a short time, he would surely hasten to have it remedied. We welcome to our pages these "wee" ones, and trust they will ever be friends of life assurance that protected them in the days of their own inability to protect themselves.

A Prosperous Year.

Never in the history of the Sun Life of Canada has the Company had such a prosperous year as the records of 1903 will disclose. The business written will be greater than we had even planned for, and many important increases will be prominent in the annual statement.

This is the natural outcome of the broad and solid foundation upon which the Company has built. The Company has a loyal, enthusiastic and energetic Agency organization and a hard-working and painstaking Head Office staff, who ever do their best to keep the machinery of the Company working smoothly and well. The Company faces a new year with an excellent record from the year that is closing, and we predict that 1904 will eclipse all others.



He Liked Our Company.

A prominent clergyman from Nova Scotia stepped into our sanctum, the other day, to say that he "liked our Company." We were not greatly astonished at the remark, for the progress of the Sun Life of Canada shows that there are many thousand people who like our Company. Wishing to know what was at the back of his remark, we inquired, and we were truly astonished at his reply. He said, "I like the Sun Life of Canada because it *declined me four times.*" It is said that there are no new things under the sun; but this was a new reason to us for liking a company. The clergyman reasoned that a company that is so very careful in the acceptance of risks must be a good company to be assured in. There are two ways a life company can profitably operate: 1, a careful selection of risks; 2, profitable investment of its funds. One is as important as the other, and to the both this Company ever exercises great care. We know we sometimes make enemies. A man who thinks he is a first-class life is not a bit too well pleased when we decline him—especially when he can get other companies to give him a policy. Enmity is short-lived, however; for any right-thinking person must see that it is a testimonial to a company to keep its doors closed to those who are not up to the average, and, by the inscrutable law of average are prohibited from enjoying the privileges of healthy lives.

This Company has a lien system which works admirably with under-average lives — those lives who will in all probability live the assured period, but who for some cause have to be classed as under the average. The plan im-

poses a lien or debt upon the policy for an amount which the life justifies to be placed against it, and this debt decreases a stated amount during the life of the assured. By this plan the Company is protected and the assured is in a much better position than if he had been deprived of life assurance altogether.

The clergyman in question was a philosopher. The harder the Company objected to his admittance the more attractive the Company became.

The Sun Life of Canada is a good Company for its policy holders.



Get Out of the Rut.

Depend upon it, people in general would not take much pains with Christmas if they were not pretty sure its observation was a necessary exercise, writes E. S. Martin, in Harper's Weekly. At least once a year we ought to get out of the rut of drudgery and bargaining and competition and make an honest effort to behave as though the rest of mankind were not our rivals, but our brethren. Our ability to do that when Christmas comes is a convenient indication of the course we have been taking for the twelve months previous. If we have fallen quite out of the habit of Christian conduct, we won't be able to assume it successfully for one day or one week; but if we keep Christmas as we should, and find the Christmas impulses alive and ready in us, then we are warranted in entertaining sentiments of modest hopefulness about our own spiritual state, and in trusting that when our final account is made up the balance may not be irreparably against us.



"Well, I got rid of that life assurance agent in short order," savagely remarked Mr. Higgs-worthy.

"You didn't insult him, did you?" asked his wife.

"Insult him! No. I gave him my application for a policy, blame him."—Chicago Tribune.



The Sun Life of Canada is
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A Generous Response.

Among the passengers on board the White Star steamship "Cedric," which left New York on the 9th October, were a number of British actuaries returning from the International Congress, one of whom favored the Post Magazine and Insurance Monitor with an account of an incident which occurred *en route*. It appears that within a few hours of the vessel leaving land a baby was born to one of the passengers. The mother, whose husband had died a few months previously leaving her entirely unprovided for, was returning to her mother's home in England, with the object of seeking the means of supporting herself and a family of six. A notice of the event, attached to the purser's green-cloth board in the companion-way, drew much sympathy from the hearts of the passengers and, within three days, £120 17s. from their purses. This magnificently generous response has been commemorated by the conferring of the name of "Cedric" on the helpless little visitor, who, it is to be hoped, will, when he comes to years of responsibility, be wanting neither in endeavor nor ability to make that provision for his dependants which, whatever the cause, was so sadly lacking in his own case.



Christmas Eve.

If we stay up till after midnight, tormented by all the little folks who delight in a bustle, our fingers all thumbs, and our memories, goaded to an unnatural clearness, telling us all sorts of things we ought to have thought of sooner but didn't, and don't want to think of now; if at last we drop exhausted into bed, afraid to look at the clock, it is hard to put on a holiday look a few hours later and shout "Merry Christmas" in the dawn. The beloved youngsters for whom we have performed most of this labor hop into our bed, spill popcorn and nutshells down our backs, and insist upon our eating candy before breakfast. Sticky, happy, wriggly, all talking at once at the top of their voices, they are not the most satisfactory bedfellows in the world. The baby gets excited and cries; the pup rushes wildly about and barks, and has to be cuffed for eating up the ginger-bred animals; the father inquires if any one supposes that this is fun; and the mother tries to quiet the baby, put out the pup, mate the stockings, fasten buttons, and do up her own hair in a fashion fit for church, without losing the good cheer the occasion demands.—*Jarper's Bazar.*

"Ring Out, ye Merry Bells!"

Ring out, ye merry bells! Welcome, bright icicles!

Welcome, old holly-crowned Christmas again!
Blithe as a child at play, keeping his holiday,
Welcome him back from the snow peak and plain.

Up with the holly bough, green from the winter's brow,

Lock up your ledgers and cares for a day;
Out to the forest go, gather the mistletoe,
Old and young, rich and poor, up and away!

Up with the holly bough, aye, and the laurel now;

In with the Yule log, and brighten the hearth;
Quick! here he is again, come with his joyous train,

Laughter and music, friendship and mirth.

Up with the holly boughs, high in each manor house,

Garnish the antlers that hang in the hall;
Yes, and the "neck" of corn with a gay wreath adorn,

Rich as the bloom on the cottager's wall.

Wealth as its duties now, Christians, you will allow;

Think, then, ye rich, whilst your tables are spread,

Think of those wretched ones, Poverty's stricken sons,

Weeping whilst children are asking for bread.

Ring out, ye merry bells! ring till your music swells

Out o'er the mountain, and far on the main;
Ring till those cheerless ones catch up your merry tones,

Singing, "Come, Christmas, again and again."

—Selected.



A Soliloquy.

A married editor thus soliloquizes thus of the gentler sex: "There is gladness in her gladness when she's glad, and there's sadness in her sadness when she's sad; but the gladness of her gladness and the sadness of her sadness are nothing to her madness when she's mad."—*Tit-Bits.*



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"Prosperous and Progressive."



1. William Shibley, Harrowsmith, Ont.
2. Leonora Beer, Charlottetown, P.E.I.
3. Wilfrid C. Buckley, Halifax, N.S.
4. Heloise McCulloch, Summerside, P.E.I.
5. Lucien Florentin, Toul, France.
6. Jeannie Gladys MacLennan, Dingwall, Scotland.
7. John Wright Carswell, Musmerlyn, Ga.
8. Daisy McMurdo, Summerside, P.E.I.
9. Maxwell Kennedy, Peterboro', Ont.
10. Cissy Isobel Lunan, Aberdeen, Scotland.

11. Luther Alfalfa Lomax.
12. Isobel Forteous, Longueuil.
13. Marie McDannal, Pelham, Ga.
14. William D. Lee.
15. Geo. McClure Hayes, Jr., Pittsburg, Pa.
16. Rose Edna Banning, Asheville, N.C.
17. Eva Elizabeth Lunan, Aberdeen, Scotland.
18. Eldridge E. Campbell, Summerside, P.E.I.
19. Alexander C. Hamrick, Asheville, N.C.
20. Frank Wilkinson Spencer, Accrington, England.

Life Assurance as an Investment.

"Hermit" in Leslie's Weekly says:

If I were asked to give in the fewest possible words the best possible reason for the faith I have in me, and have so often declared, in the merits and general desirability of life assurance, I would phrase it in about this way: It is because a policy of assurance in any standard company offers a better, surer, and more profitable investment for savings than anything that the wisdom, wit, or ingenuity of man has yet devised. This statement might be qualified, expanded, and elucidated to the extent of several columns if necessary, but without adding much of value to the idea or principle as thus set forth. The savings feature of a life policy is one that appeals, or should appeal, to every intelligent, provident, and properly constituted man or woman. How to save, when to save, where to save, are questions that concern every normal human being in every civilized community. They are capable of various answers, many excellent and highly satisfactory on some points, but no answer covers the how, the when and the where so completely and conclusively as a life assurance investment. Here the investor finds all the security he can possibly find in any other savings scheme, plan, or institution, as large an interest return as they can offer, and, in addition to all that, which he can find nowhere else, the protection, the contingent benefit which life assurance always affords. If this is not reason enough for the faith that is in me, then I do not know what reason is.



A Cabin Christmas.

Outside my cabin-door de worl'
Is cole and wintry-white;
Inside the door, my worl' is warm
An' sweet with Christmas light;
Outside my door the worl' is big
An' lonesome—'way fum you;
Inside, it's heaben's border-land
Wid you an' 'possum stew!

Den keep a-pilin' on de logs
An' sen' de blazes higher,
Till all de cabin walls grow red
Wid blood of Christmas fire;
While some one takes de banjo down
An' softly plays a bar
To start de hymn dat tells about
De shepherds an' de Star!

—Howard Weedon, in Country Life.

Christmas, a Season of Joy.

Christmas time! That man must be a misanthrope, indeed, in whose breast something like a jovial feeling is not roused—in whose mind some pleasant associations are not awakened—by the recurrence of Christmas. There are few people who will tell you that Christmas is not to them what it used to be; that each succeeding Christmas has found some cherished hope or happy prospect of the year before, dimmed or passed away; that the present only serves to remind them of reduced circumstances and straitened incomes—of the feasts they once bestowed on hollow friends, and of the cold looks that meet them now, in adversity and misfortune. Never heed such dismal reminiscences. There are few men who have lived long enough in the world who cannot call up such thoughts any day in the year. Then do not select the merriest of the three hundred and sixty-five, but draw your chair nearer to the blazing fire, and thank God it's no worse. Our life on it, but your Christmas shall be merry, and your New Year a happy one.—Charles Dickens.



Just Among Ourselves.

Mr. E. C. Peed of Baltimore has been the winner of a magnificent 14k. gold watch with nothing less than a Riverside Waltham movement, with jewels galore and a lot of engraving inside the case—all because he has completed and paid one hundred cents on the dollar on the largest amount of new business between the first of May and the thirty-first of July of any agent in the Eastern Pennsylvania Agency. Congratulations, Mr. Peed. We will certainly ask you the time of day when we meet you.



At the Zoo: Mr. Murphy—"Excuse me, sorr; but can ye direct me to the goin' out intrance?"—Punch.

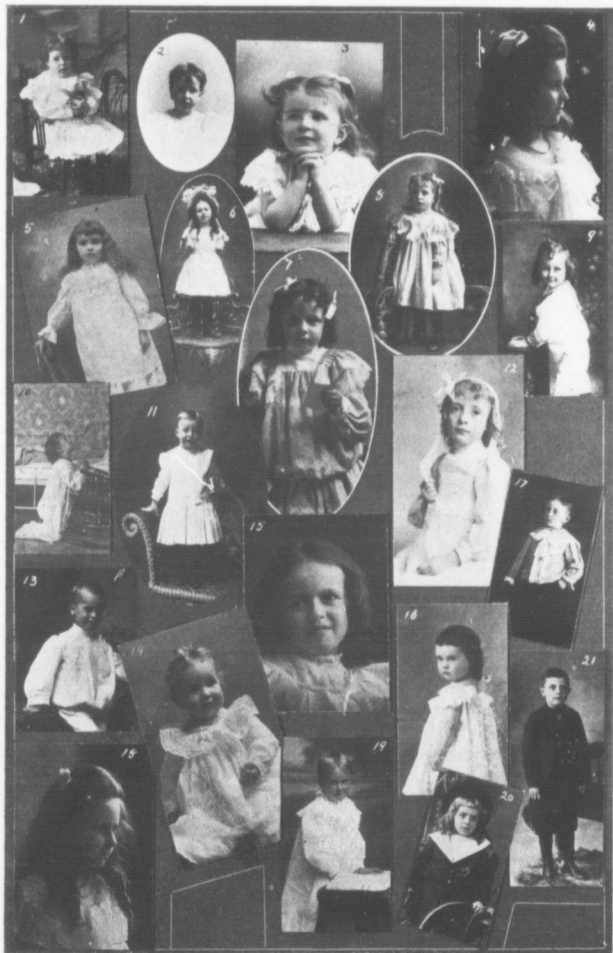


Teacher—"How do you account for the phenomenon of dew?"

Boy—"Well, you see, the earth revolves on its axis every twenty-four hours, and in consequence of this tremendous pace it perspires freely."



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



1. Ernest Lester Walker, Summerside, P.E.I.
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4. Aimee Agnes Hill, Peterboro', Ont.
5. — Little, Darlington.
6. Millie C. Hamrick, Asheville, N.C.
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14. D. Schurman, Summerside, P.E.I.
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16. Stephen Bowes, Bradford, England.