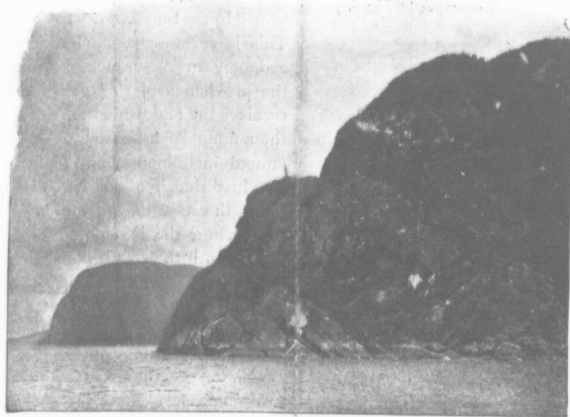


MONTREAL, JULY, 1898.



SIGHTS OF THE SAGUENAY.

C. C. KNIGHT, ESQ.

Mr. Knight is a native of Newfoundland having been born at St. Johns in the month of November, 1871. He received his education in the Academy which has now become the Methodist College of that city.

His first experience of mercantile life was in the dry goods business, being apprenticed to the well-known wholesale and retail firm of Ayre & Sons. Here he remained until the great fire of 1892 swept away his employer's warehouses, and shortly afterwards he decided to try his fortune in the Dominion.

Obtaining a position in the Head Office of the Sun Life of Canada, he did his work so well that when the management for the Eastern Townships became vacant through the death of Mr. Ridout, and according to the admirable system of the Company the post was to be filled from the Company's own staff. Mr. Knight received the much coveted promotion, and has fully justified his appointment.

THEN AND NOW.

The earliest Assurance Society was founded in England in the reign of Queen Anne.

The date of the birth of this venerable parent of modern assurance Companies was January 4th, 1705.

It was named "THE AMICABLE SOCIETY FOR A PERPETUAL ASSURANCE OFFICE."

There was a limit of two thousand placed to the number of members. From each of these a fixed contribution was required without regard to age. Applicants were not rigidly examined as to health by skilled physicians. They merely came before the board of directors and were informally questioned.

As the membership fluctuated below two thousand, and the mortality was uncertain owing to a lack of experience and due precautions, the amount accruing

to the beneficiaries became very variable. We find that during the first four years of its existence the benefits varied between thirty and ninety pounds.

These facts serve to indicate how crude were the plans employed, also what gigantic strides have been made in the science of Assurance since that time.

Compare the methods of this Company of the early 18th Century with those of a representative institution of our own day such as THE SUN LIFE ASSURANCE COMPANY OF CANADA. Contrast the advantages of membership in such a Society with those secured by a man holding an up-to-date policy in such a progressive Assurance Company.

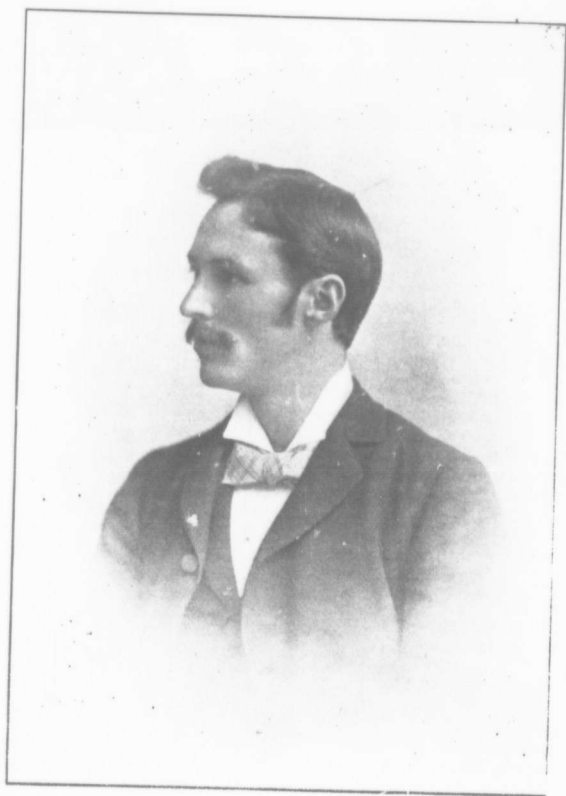
If one of the incorporators of the "Amicable Society" could read the conditions of a modern policy he would be amazed to find into what perfection his benevolent idea had evolved. As an example take

THE GUARANTEED INCOME POLICY

issued by the Sun Life Company of Canada. This is certainly a model of safety and economy in Assurance method. Under the provisions of this policy the assured receives the endowment, or the beneficiary the amount of assurance in twenty equal annual instalments, and it is moreover provided that if at the end of the twenty years the assured or the beneficiary be still living, the instalments will be continued until the death of both. If pressing need of money should necessitate it, an immediate cash payment may be had of \$706.90 for each \$1000 of assurance.

Notwithstanding these great advantages, the premiums for this form of policy are much less than those required for assurance under less modern plans.

The Evolution of Assurance has advanced by rapid stages since the foundation of the "Amicable Society" in Queen Anne's day, and in the van may be found THE SUN LIFE OF CANADA as is shown by the novelty, utility and soundness of its methods.—Contributed.



C. C. KNIGHT, ESQ.

IN THE ORCHARD..... *Chas. G. D. Roberts.*

O apple leaves, so cool and green
 Against the summer sky,
 You stir although the wind is still
 And not a bird goes by ;
 You start,
 And softly move apart
 In hushed expectancy,
 Who is the gracious visitor
 Whose form I cannot see ?

O apple leaves, the mystic light
 All down your dim arcade,
 Why do your shadows tremble so,
 Half glad and half afraid ;
 The air,
 Is an unspoken prayer,
 Your eyes look all one way :
 Who is the secret visitor
 Your tremors would betray ?

LIFE AND NATURE..... *Archibald Lampman.*

I passed through the gates of the city,
 The streets were strange and still,
 Through the doors of the open churches
 The organs were moaning shrill.

Through the doors and the great high
 windows
 I heard the murmur of prayer,
 And the sound of their solemn singing
 Streamed out on the sunlit air ;

A sound of some great burden
 That lay on the world's dark breast,
 Of the Old, and the sick, and the lonely,
 And the weary that cried for rest.

I strayed through the midst of the city
 Like one distracted or mad.
 "Oh, Life! Oh, Life!" I kept saying,
 And the very word seemed sad.

I passed through the gates of the city
 And I heard the small birds sing,
 I laid me down in the meadows
 Afar from the bell-ringing.

In the depth and the bloom of the
 meadows
 I lay on the earth's quiet breast,
 The poplar fanned me with shadows,
 And the veery sang me to rest.

Blue, blue was the heaven above me,
 And the earth green at my feet ;
 "Oh, Life! Oh, Life!" I kept saying,
 And the very word seemed sweet.

JOURNEYING UP IN A BALLOON.

S. BAIRD POWELL.... *BLACKWOOD'S MAGAZINE.*

In theory no experience that we poor, non-flying mortals can enjoy is more fascinating, more ideally charming, more poetically sublime, than a trip heavenward in that curious, unnatural, and yet extremely simple apparatus—a balloon. To soar aloft, rising up and up without rocking or vibration! To glide o'er the country, above the tree-tops and houses, perfectly noiselessly, perfectly at ease! To gaze on distant views, on glorious cloudscapes, and have the earth laid flat beneath one's feet! Surely one's wildest dreams can conjure up no more perfect mode of motion.

The little basket in which we are to spend the next hour or two is being attached by its few stout cords to the wooden hoop where all the strings of the netting concentrate. It is time to get into the car. The valve-line is all right, for we have looked up the open neck at the bottom of the gas-bag, and have seen it leading down from the valve at the very top. "Let go!" We are off! All the rocking motion, the creaking of the car, the various excited voices—all these have ceased. The earth sinks away from under us. Instead of a few people struggling close around us, we see a multitude of upturned faces. Look at the place we started from now! It has grown quite small. How still and peaceful it all is! It seems quite hot, since there is not a breath of wind noticeable to us. We have travelled away from our starting place, and are skimming over comparatively unknown country. See the roads white and straight, the fields of green and brown, the clumps of trees, the country houses in their well-planned grounds—all as in a colored map. Now let us see what the aneroid says. It has fallen nearly $3\frac{1}{2}$ inches, equivalent to a rise of 3,000 feet. See how this hot sun has expanded the gas. The balloon is as tight as a drum. But no matter, it can stand it. How curious it is to hear the dogs barking, the children crying, and the many trains whistling! For we can hear every loud noise that occurs within several miles.

We are still rising upward. See how faint the country appears to the north, and now it begins to appear so all over—it is all blue and misty. Nothing is visible anywhere except grayness. We are in the clouds. It gets comparatively dark, and soon the balloon above our heads begins rustling and looks loose. It is getting lighter. A dim sunlight strikes us. Suddenly we realize we

are in bright sunshine again, with fleecy white clouds below us, and a deep blue sky above. Here we are all alone, in perfect silence, in the depths of a great abyss—massive clouds towering up on all sides, a snowy-white mass below. But no sign of earth—no sign of anything human. Not a sound, not a sign of life! What peace! what bliss! Horrors! what's that report? The balloon must have burst. Oh, nonsense; keep still, it's only a fold of the stuff nipped by the netting being suddenly released, that's all. Well, we are falling, and we must take care, for the coldness and dampness of this cloud will cause the gas to contract, and we shall fall rapidly. So get a bag of ballast ready, for we are already in the darkness of the cloud. Now the gas-bag shrinks and writhes, and loose folds rustle together, and it gets darker, You can feel the breeze blowing upwards, against your face or hand held over the edge of the car. Well, that's not to be wondered at, for remember we are falling, say, 1,000 feet a minute, which is as if we were going ten miles an hour sitting in a dogcart.

We are already nearing the treetops. We are into them, what's more! Hang on, now! and mind your hands or they will get scratched. Hish! the green twigs come in all around us, we crash among the branches, stop dead, and then the balloon, as if suddenly thinking better of it, lifts us with a tug right up again, and we are soaring away over a field. A little more ballast. That's it. We are just going over a farmhouse—see the ducks and chickens flying in all directions and making such a cackling. "Come down, come down!" we hear the people shouting. "Come up here!" we shout in reply, though we have already passed over the house and are skimming along now pretty close to the ground, for a big open hill has appeared before us. We glide up the side of it and pass over its top. But see, there is a large village ahead of us. We must rise again, else some damage may be done to the chimney-pots. There is the town now laid before us—there is the church, then the main street, and the big mill in rear. What place can this be?—I haven't followed the map sufficiently carefully. We'll ask. There is a man standing in the High Street, looking up at us. "What town is this?" we shout at the top of our voices. It is immediately replied to by a perfect chorus of voices, each obliterating the other. One forgets that though you ask the question of one man, every person in the village of whom the greater part are looking up at the balloon, hears one equally well, and all shout back in

answer. Well, see! there is the railway, and it is time we were getting down. So we will come down as near to the station as we can. Now open goes the valve and down we go. We are falling a little too fast, so out with some ballast. Hear it spattering on the trees below! There is a nice open field just beyond those trees. We are nearly in the tree-tops; but out goes the grapnel, and, relieved of its weight we shall just clear them. The grapnel falls into the trees where it is bound to hold and we sink gently into the field.

A CONSERVATIVE.....*Charlotte Perkins Stetson*

The garden beds I wandered by
One bright and cheerful morn,
When I found a new-fledged butterfly
A-sitting on a thorn,
A black and crimson butterfly,
All doleful and forlorn.

I thought that life could have no sting
To infant butterflies,
So I gazed on this unhappy thing
With wonder and surprise,
While sadly with his waving wing
He wiped his weeping eyes.

Said I, "What can the matter be?
Why weepest thou so sore?
With garden fare and sunlight free
And flowers in goodly store"—
But he only turned away from me
And burst into a roar.

Cried he, "My legs are thin and few,
Where once I had a swarm;
Soft, fuzzy fur—a joy to view—
Once kept my body warm,
Before these flapping wing-things grew
To hamper and deform."

At that outrageous bug I shot
The fury of my eye;
Said I, in scorn, all burning hot,
With rage and anger high,
"You ignominious idiot,
Those wings are made to fly."

"I do not want to fly," said he;
"I only want to squirm,"
And he dropped his wings dejectedly,
But still his voice was firm;
"I do not want to be a fly;
I want to be a worm."

O, yesterday of unknown lack,
To-day of unknown bliss,
I left my fool in red and black;
The last I saw was this:
The creature madly climbing back
Into his chrysalis.

A WISE WOMAN'S VIEW OF LIFE ASSURANCE.

A practical woman of a neighbouring town not more than 30 miles west of Peterborough, who had lost her fortune through misplaced confidence in the unstable custodian of her trust moneys, and who has since recouped herself through her own talents and energy, spoke her mind to me the other day. I had some private funds of my own, and wished to make a suitable investment, but was frightened every time I thought over a new plan for fear it wouldn't be safe. I shrank from parting with my little patrimony, although I was anxious to transfer the responsibility of the care and management of it to a trustworthy agency. I felt that the first look out of a woman who had some property of her own was a safe investment for the benefit of her family. I also felt that the time to make it was when the faculties are unimpaired by time or the ravages of disease. My money was earning little or nothing as it was. A portion of it was at deposit with the Government, bearing only three per cent interest, and I understood the government was talking about reducing the rate to two and a half per cent. I hesitated to put a burden upon a friend, for there is always the risk that the trustee might die first, and so complicate matters. After I had thus explained my case to my particular friend, she said to me:—

"Hundreds of women are to-day in the same fix as yourself. Now, I'll tell you what you do. No, perhaps it would be better to let Mr. Hill tell you himself. You know who I mean—Mr. W. H. Hill, the general agent of The Sun Life Assurance Company of Canada. It was he that advised me and put me in the safe position I am to-day."

After some further explanation I decided to make an appointment and have an interview with Mr. Hill. He came on the day appointed, and I had invited Miss —— my, practical friend, to be with me. I gave Mr. Hill my confidence and found that the Sun Life of Canada had provided for women a number of excellent plans for investment of their moneys, which had not only the safety of the Government at its back, but guarantees of double the interest I had been receiving. For instance I found I could take out a Guaranteed Income Policy, which has much to recommend it. It is one of the modern developments in life assurance. According to the old method the actual sum assured is paid in one sum at the death of the policy holders. But the Guarantee Income Policy

provides for the payment of the sum assured in 20 equal annual installments, just as the old coupon installment bond did. It goes farther and guarantees that if the beneficiary be still alive at the end of twenty years, the instalments will continue to be paid to her during the whole of her subsequent life. It is thus impossible to be left in straightened circumstances at any time, and even if she should die, the instalments will yet be paid after her death until twenty annual payments have been made. An income is therefore assured for more than a sufficient time to guarantee that her children will be properly educated and set on their feet in life. And all this is given for a premium much below that required for an assurance of a similar amount on the old fashioned plans.

Here is another proposition that Mr. Hill made, which I liked very much. It is a Debenture policy, and had been specially designed to relieve beneficiaries under policies from all the trouble, expense and danger of loss connected with the investment of money by inexperienced persons. This object is accomplished by providing that instead of paying the sum assured in cash, the Sun Life Company of Canada will discharge its obligations by handing to the beneficiary or to the assured, as the case may be, a formal bond for the amount of the assurance, payable at the end of twenty years from the first day of the month following the receipt of proof of death (or from the maturity of the endowment), and having attached thereto interest coupons at the rate of five per cent. per annum, payable half yearly. As the bond is guaranteed by the entire assets of the Company, it is, as regards security, on a par with the best municipal bonds, and as it bears interest at five per cent. per annum, it will all times be worth a large premium beyond its face value. Each policy contains a printed offer from the Company itself to purchase the bond at the time of its issue at a premium of not less than fifteen per cent.

I hope that women, married women especially, will properly appreciate the privileges which I have attempted to explain. I know there are many who I may be now talking to who have to thank the Sun Life Company for much of the comforts they are at present enjoying. And now that women have equal privileges with men it behooves them to avail themselves of these privileges and act up to Hon. Joseph Chamberlain's stirring words, which have become a watchword of the Company—"What we have, we'll hold."—*Peterborough Examiner.*



IN AN ORIENTAL GARDEN.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, JULY, 1898.

J. MACDONALD OXLEY, *Editor.*

SUNBEAMS.

Sir Walter Scott told his biographer, Lockhart, that the profession of letters (the making of books) was a good staff, but a bad crutch for a man to lean upon. Few men are able entirely to live by literature alone, and as a matter of fact of what trade, profession or occupation can it be truthfully said that a man can absolutely depend upon the fruitage of it to his old age? Not alone may the work of a man's hand or brain fail him in his hour of need, but he may fail to be able to use the figment of his hand or brain when that time comes. A policy in the Sun Life of Canada on the contrary is the best staff and the best crutch for any man to lean upon, be his occupation what it may. The wise man, therefore, is he who shall secure for himself such a staff for his support against the hour of need. Between six and seven millions of people, men, women, and children, are assured in old line (ordinary) and industrial companies in Canada and the United States. These millions are all property owners, (for the possessor of a life assurance policy is a property owner, and what is more he owns a species of property unlike any other in that it becomes an immediate cash asset at death or endowment). It is a species of property which needs no "financing," it needs no perennial "improvement," the fluctuations of "hard times" and "tight money" do not affect it while he possesses

it, it increases in value with time, it is fire-proof and indestructible, it is water-proof and cannot be flooded, it is burglar-proof, thieves cannot break in to steal it, the cost of it is a mere trifle, the benefits to be derived from it cannot be expressed in mere words.

The intelligence and honesty which prompts a man to provide for the present needs of home and family, and the love which deems no sacrifice too great to so provide for them, will never consider the work completed until the fruits of that labour and sacrifice are secured to "the folks" in the future by life assurance. Hence it is as much the duty of every agent in the Sun Life of Canada to see to it that every honest man has the various plans of assurance of the Sun Life of Canada presented to him, as it is for the head of every family to seek and secure the security which a policy in the Sun Life of Canada affords and provides. This is simple reciprocity between man and man—a system of give and take which blesses alike him who gives and him who takes.

* *

The Sun Life of Canada is known far and wide as being one of the most prosperous and progressive companies in the world. It is a policyholder's company. The policyholders large and small share in the Company's prosperity to the extent of 95 % of the Company's profits. Over \$200,000 was paid out in cash profits last year.

* *

The Corinthian helmet worn by Minerva the Greek goddess of war, wisdom and all the liberal arts, "as o'er the Dardan fields in arms she ranged," was peculiarly and specially designed as a shield for perfect protection just as the policies of the Sun Life of Canada are designed to furnish protection of the most perfect kind for men, women and children, (gods and goddesses in their own right) in war, wisdom and all the liberal arts in the piping times of peace.

The cost of a policy of life assurance in the Sun Life of Canada sufficient for the protection of a family of moderate means is very little. You can find out all about it upon application to the nearest agent of the Sun Life of Canada, or to the Head Office in Montreal. When writing be particular to give your exact age last birthday and your occupation.

**

It is not possible for every man to provide for a rainy day by saving for it. If a man with a family dependent upon him is earning barely enough to keep and provide for them "decently," he cannot be expected to save much. To make money requires brains and opportunity, but so complete and liberal are the plans of assurance of the Sun Life of Canada that the only condition required to provide a competence for the future large or small is that the assured should pay the premium regularly when it becomes due. What ever amount he sets out to assure for his family is guaranteed to him with the payment of the *first* premium, just as surely as if he lives to pay the *last*. That's life assurance in the Sun Life of Canada.

**

The man who desires to improve his social and financial condition (and who does not?) must of necessity secure his present and future earning powers against any possible disaster. What the prayer-book calls "the changes and chances of this mortal life," are all more or less intimately associated with dollars and cents. "The slings and arrows of outrageous fortune," "the whips and scorns of time," "the oppressor's wrong," "the proud man's contumely," "the pangs of despised love," "the law's delay," "the insolence of office," and finally "the spurns that patient merit of the unworthy takes": all these fardels can be borne with a certain degree of equanimity by the man who is "well fixed," and whose future is assured to a substantial amount in a sterling company like the Sun Life of Canada.

**

Great Britain has again under advisement the propriety of building storehouses and granaries that her people may be fed in time of want. The Empire upon which the Sun never sets proposes to do that

which every individual should do, provide for the future. An individual may not like a nation store up grain for "the seven years of famine," because man cannot live by bread alone, but a future supply of dollars and cents, pounds, shillings and pence may be secured and these exchanged for the commodities of life when needed will "keep the wolf from the door." The cheapest, surest, simplest, safest and altogether the best form of storage for the individual is a policy in the Sun Life of Canada.

**

Life Assurance is the light which proceedeth from the Sun.

**

If man were made to mourn, he need not add to his woe by neglecting life assurance.

**

A life assurance policy in the Sun Life of Canada will not be any cheaper this year. Assure now.

**

A ship without a rudder is like a man without life assurance, and *vice versa*.

**

Better pinch a little now yourself in order to carry a policy than leave your family to do all the pinching afterwards.

**

The investment of a few dollars in a policy in the Sun Life of Canada now may mean the gain of a few thousands to your family "to-morrow."

**

It takes very little self-denial to secure your present net earnings to your family in the future.

**

The more your family think of you now, the more they will think of you in the future—if you leave them something to remember you by.

**

John Bunyan says that religion is the best armour a man can have but the worst cloak. Life assurance is the embattled keep the man in armour can run to for his three meals a day.

Most people think they know a good thing when they see it, but the man who has not got a policy in the Sun Life of Canada hasn't got all the good things that are going.

* * *

The proceeds of assurance in the Sun Life of Canada are keeping thousands of people from the horrors of want in Canada and elsewhere to-day wherever the Sun shines. Just think it over and the more you think of it the plainer you will see your duty.

G.M.

A MEMORIAL OF THE DIAMOND JUBILEE.

In the issue of *Sunshine* for July of last year, the announcement was made that The Sun Life Assurance Company of Canada purposed presenting the City of Montreal with a permanent memorial of Her Gracious Majesty's Diamond Jubilee. That purpose has now been fulfilled, and on the 24th of May last the very handsome monument and drinking fountain, a picture of which is herewith given, was unveiled and dedicated to the public use and benefit.

This fountain is admirably placed on Dominion Square almost opposite the imposing monument to the late Rt. Hon. Sir John A. Macdonald, and not only contributes an ornament to the Square, but a great convenience to the thirsty passers-by.

Upon the shields encircling the massive pedestal are engraved names and titles having reference to the most important and influential scientific, literary, practical and philanthropic achievements of Her Majesty's marvellous reign, and these are well worthy careful consideration.

The action of the Company in presenting this memorial has met with general approval and commendation.

Charles Kenny, dining once at the house of a friend, chanced to swallow a piece of cork with his wine, the result being a severe fit of coughing. "Take care, my friend," said his next neighbor, with a rather feeble attempt at humor, "that's not the way for Cork!" "No," gasped the irrepressible sufferer, "it's the way to kill Kenny."

THE TABLE TURNED.....E. J. Wheeler.
Boston Pilot.

"You have quizzed me often and puzzled me long;

You have asked me to cipher and spell;
You have called me a dolt if I answered wrong.

Or a dunce if I failed to tell
Just when to say lie and when to say lay,

Or what nine-sevenths may make,
Or the longitude of Kamtschatka bay,
Or the I-forget-what's-its-name lake.

So I think it's about my turn, I do,
To ask a question or so of you."

The schoolmaster grim he opened his eyes,
But he said not a word from sheer surprise.

"Can you tell what 'phen-dubs' means?
I can.

Can you say all off by heart
The 'onery twoery, hickory ann!'
Or tell 'commons' and 'alleys' apart?
Can you fling a top, I would like to know,
Till it hums like a bumble bee?

Can you make a kite yourself that will go
Most as high as the eye can see,
Till it sails and soars like a hawk on the wing,
And the little birds come and light on the string?"

The schoolmaster looked, oh very demure,
But his mouth was twitching, I'm almost sure.

"Can you tell where the nest of the oriole
swings?

Or the color its eggs may be?
Do you know the time when the squirrel
brings

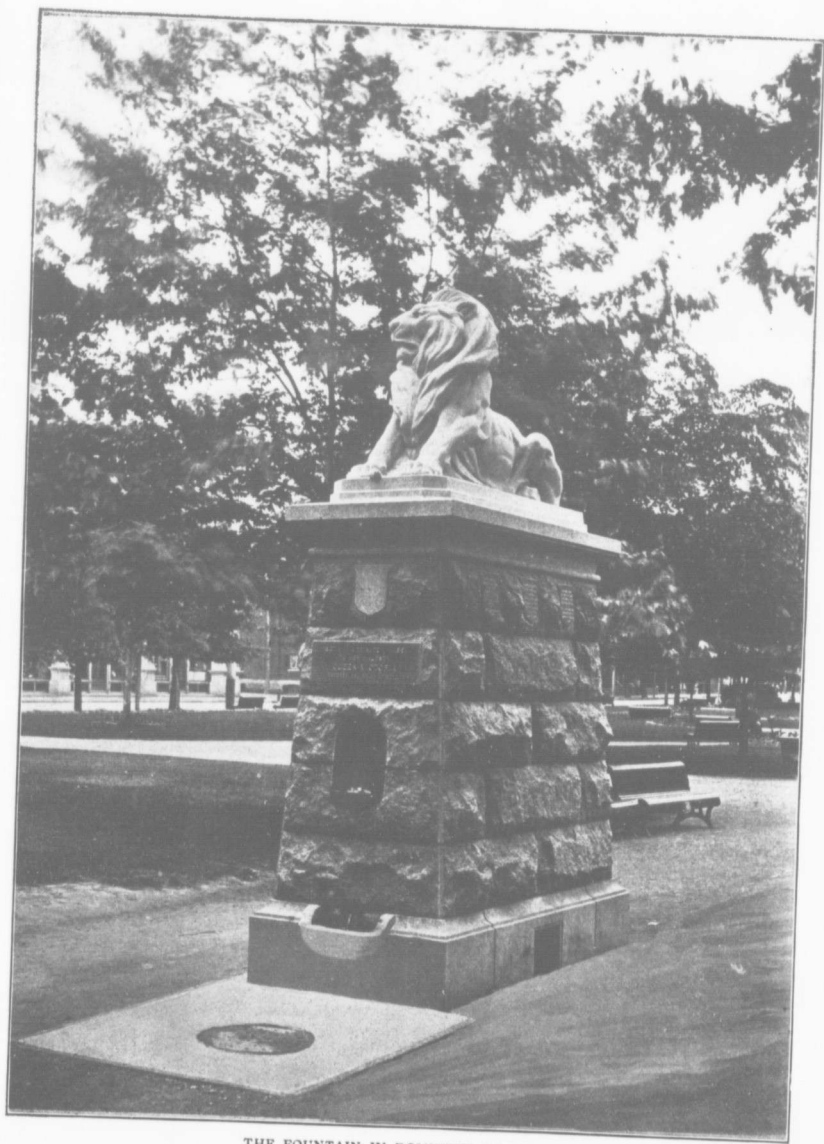
Its young from their nest in the tree?
Can you tell when the chestnuts are ready
to drop

Or where the best hazel-nuts grow?
Can you climb a high tree to the very
tip-top,

And gaze without trembling, below?
Can you swim and dive, can you jump
and run,

Or do any thing else we boys call fun?"

The master's voice trembled as he replied:
"You are right, my lad, I'm the dunce,"
he sighed.



THE FOUNTAIN IN DOMINION SQUARE.

DEATH CLAIMS PAID IN APRIL, 1898.

T 14933... O'Rielly.....	\$1,006.00	T 33863... Cart.....	15.00
33757... Rickman.....	201.00	T 25364... Lee.....	27.07
71457 } .. Mardran.....	5,000.00	18698... Miller.....	1,000.00
71458 }		50245... Ritchie.....	4,745.00
46010... Sennett.....	1,000.00	T 16078... Belanger.....	26.25
9842... Kirkland.....	1,133.00	T 35433... Soucis.....	117.00
31635... Warnock.....	1,011.00	T 19099... McAbbe.....	8.50
30399... Lacerk.....	1,039.00	T 5796... Plamondon.....	17.00
25853... Bergeron.....	991.00	T 10357... Garipey.....	17.00
35162... Schneider.....	1,000.00	T 36380... Deschene.....	27.50
63386... Morrison.....	937.70	T 37497... Hubert.....	4.50
47366... Lemieux.....	1,000.00	T 1671... Lavallee.....	42.00
6881... Gilbert.....	1,001.25	T 17262... Robillard.....	15.00
21751... Herrera.....	1,000.00	T 10638... Papineau.....	34.00
37232... Dussault.....	7.50	T 5024... Danis.....	17.00
T 18702... Lapointe.....	6.25	T 7821... Smith.....	111.33
T 19925... Dubois.....	6.25	42952... Heron.....	150.00
T 33975... Allard.....	8.50	39335... Benoit.....	526.00
T 19986... Cheval.....	5,789.00	19618... McCornock.....	225.00
6463... Abbott.....	1,000.00	34042... Lahaie.....	312.00
48194... Rousseau.....	86.00	11601... Knox.....	2,231.00
T 24405... Faison.....	12.50	35873... Wilcocks.....	2,027.22
T 36743... Donaldson.....		28972... Girard.....	65.80

BROKEN STOWAGE.

Where the Miracle Came In.—“Well Uncle Rasburry, how did you like the sermon?”

“It was a powerful sermon, Marse John.”

“What was it about?”

“It was 'bout de mir'cle ob seven thousand loaves and five thousand fishes bein' fed to the twelve 'postles.”

“Seven thousand loaves and five thousand fishes being fed to twelve apostles? But where does the miracle come in?”

Uncle Rasburry scratched his head a few moments meditatively. Then he replied:

“Well, Marse John, de mer'cle, 'cordin to my perception of de circumstances, is dat dey all didn't bust.”

Anything But That—A poor man lay dying, and his good wife was tending him with homely but affectionate care. “Don't you think you could eat a bit of something, John? Now, what can I get for you?”

With a wan smile he answered, feebly: “Well, I seem to smell a ham a-cooking somewheres. I think I could do with a little bit of that.”

“Oh, no, John, dear,” she answered promptly, “you can't have that. That's for the funeral.”

Unfeeling.—A certain drill sergeant, whose severity had made him unpopular with his troops, was putting a party of recruits through the funeral exercise. Opening the ranks so as to admit the passage of the supposed cortege between them, the instructor, by way of practical explanation, walked slowly down the lane formed by the two ranks, saying as he did so: “Now I'm the corpse, pay attention.” Having reached the end of the party, he turned round, regarded them steadily with a scrutinizing eye for a moment or two, then remarked: Your 'ands is right, and your 'eads is right, but you 'aven't got that look of regret you ought to 'ave.”

A Prohibitive Tariff.—A grizzled farmer down in Mississippi went to a newspaper office to have a notice inserted about the death of a relative.

“What air your charges?” he asked of the manager.

“We charge two dollars an inch.”

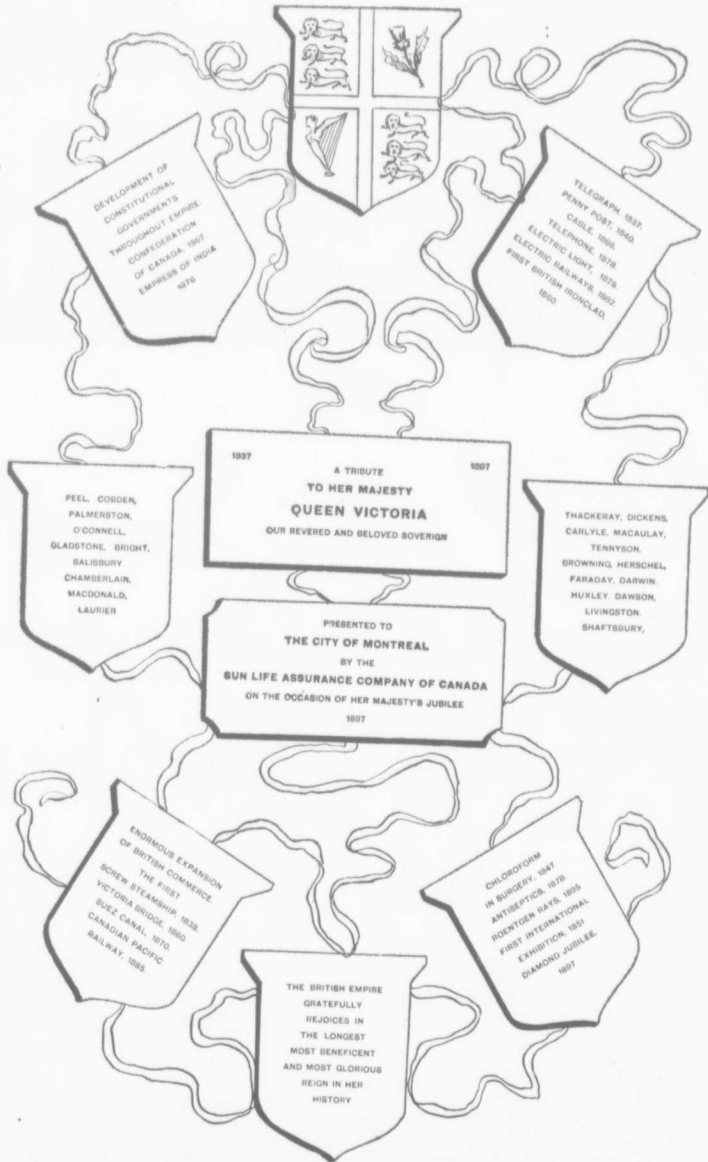
“Land sakes!” said the farmer, “I can't afford that. William he was six feet three inches.”

A Cheerful Giver.—Some one once went to Dumas pere for 50 sous to help bury a friend.

“What was he?” Dumas asked.

“A bailiff, sir,” replied the borrower. Dumas' eyes lit with memories. He ran to his desk and returned with a note which he thrust into the man's hand.

“You say it costs 50 sous? Here are 100 Bury two of 'em.”



THE SHIELDS ON THE FOUNTAIN.

SUNSHINE.

THE MEED OF GRATITUDE.

BELLEVILLE, April 12th, 1898.

R. MACAULAY, ESQ.,
President,

Sun Life Assurance Co. of Canada.

DEAR SIR,

I beg to acknowledge through Mr. James Little, your Agent here, the Company's cheque in payment of the \$1000 assurance on the life of my late husband, J. R. Gilbert, who was assured under policy No. 6881. I also thank you heartily for the prompt manner in which the claim has been paid, and will take pleasure in recommending your Company in the future to all seeking life assurance.

Yours very truly,

EFFIE L. GILBERT.

SOUTH SHIELDS, ENG., May 19th, 1898.

MESSRS.,

The Sun Life Assurance Co. of Canada.

DEAR SIRS,

As Solicitors for the Executors of the late Albert Christie, Esq. of this town, I have pleasure in stating that the prompt payment of the amount due under the Policy of deceased, (£820) has given my clients the utmost satisfaction, and the absence of undue and unnecessary formalities preceding the payment of the money has been particularly pleasing to all parties concerned.

Yours faithfully,

J. OSWALD DAVIDSON,

Notary.

KALAMAZOO, MICH., May 28th, 1898.

JOHN A. TORV,

State Manager, Detroit,

Sun Life Assurance Co. of Canada.

DEAR SIR,

I never fully appreciated the value of life assurance until to-day, when N. D. Sills, your gentlemanly manager for Southwestern Michigan, handed me a check from the Sun Life of Canada for settlement in full of my late husband's policy.

I desire to express my sincere thanks for the promptness of the company and the courtesy and kindness shown me by your manager here.

Very truly yours,

MRS. JESSIE GARRISON.

BOMBAY, 10th May, 1898.

MESSRS. G. M. LALKANAN & CO.,

Chief Agents for India,

Sun Life Assurance Co. of Canada,

Bombay.

DEAR SIRS,

Permit me to return my sincere thanks for the prompt payment of the assurance on the life of my lamented brother under Policy No. 59935 in your Company. His death occurred after only the first premium was paid and the Policy became a claim even before it was

received here. This prompt and liberal treatment speaks very highly of the Company, and I have no hesitation in recommending it to all who wish to insure their lives. I wish the Sun Life of Canada abundant prosperity.

Yours faithfully,

SHA PRANJIVANDAS GANDABHAI.

FORT WILLIAM, 12th April, 1898.

To C. W. JARVIS, ESQ.,

Agent of

The Sun Life Assurance Co. of Canada.

DEAR SIR,

I feel I am greatly indebted towards the Company above named whose agent you are, for the payment of my late husband's policy of \$2000. Though the circumstances of his death were of a peculiar character, I may state that the Company never in any way tried to raise any difficulty to avoid payment, requiring of me only the ordinary precautions in such event.

Offering you my sincere thanks for all the trouble this case has caused you,

I remain,

Yours faithfully,

ANNA GENDRON.

DELL, April 12th, 1898.

C. C. KNIGHT, ESQ.,

District Manager,

Sun Life Assurance Co. of Canada,

Sherbrooke.

DEAR SIR,

It is with pleasure that I testify to the prompt and satisfactory manner in which your Company has paid the claim of \$1000 on the life of my son the late Kenneth R. Morrison.

Your Agent, Mr. Boyd, facilitated in every way the settlement of the claim as soon as the necessary papers we completed. I commend this reliable Canadian Company to all intending assurers.

Yours sincerely,

CHRISTY M. MORRISON.

Re 47144.

MR. A. S. MACGREGOR,

DEAR SIR,

Your letter to hand 11th inst. with cheque enclosed for full amount on the life of my late husband, William Healas. I must say that you and the Sun Life Company of Canada have been more than kind to me in my sad trouble in settling this matter with me, and although money can never replace the great loss I have met with, it will help to make life's burden easier to bear.

Thanking you and the Company for your kindness to me,

I remain,

Faithfully yours,

LETITIA P. HEALAS.

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	\$ 6,864,063	\$ 7,468,282	\$ 10,561,270	\$ 34,728,290	\$ 38,170,341	\$ 44,962,247
Canada Life	2,066,891	2,025,716	2,087,994	6,089,621	4,635,778	4,942,681	70,205,929	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	2,445,350	3,031,990	19,278,444	19,973,159	21,426,878
North American	485,354	539,762	582,432	2,917,000	3,447,000	3,431,544	15,442,444	17,164,229	18,720,878
Manufacturers	324,449	355,449	384,049	2,873,557	2,732,929	2,593,772	10,666,441	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	10,483,088
Temperance and General.....	142,448	151,319	174,875	1,477,000	1,784,000	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	4,944,850	5,653,204	7,064,534
London Life	160,889	177,004	185,539	1,920,644	1,288,172	1,511,112	4,104,934	4,289,577	4,737,501
Dominion Life	53,395	65,565	70,863	511,350	574,700	593,700	2,025,514	2,381,977	2,614,873
Imperial .....	.....	.....	32,660	.....	.....	1,185,725	.....	.....	908,725
Northern.....	.....	.....	4,612	.....	.....	3,603,900	.....	.....	346,000
Royal Victoria .....	.....	.....	8,071	.....	.....	242,500	.....	.....	242,500



HEAD OFFICE
Sun Life Assurance Company of Canada,
MONTREAL, QUEBEC.