

# SUNSHINE

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No. 8

MONTREAL

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1908



Photo. by G. P. Abraham, Keswick.

THE LAKE DISTRICT OF ENGLAND.—LODORE FALLS, NEAR DERWENTWATER.

Retreating and meeting and heaving and sheeting,  
Delaying and straying and playing and spraying,  
Advancing and prancing and glancing and dancing,  
Recoiling, tumbling, and toiling and boiling,  
And thumping and plumping and bumping and  
jumping.

And dashing and flashing and splashing and clashing,  
And so never ending but always descending,  
Sounds and motions for ever and ever are blending ;  
All at once, and all o'er, with a mighty uproar,  
And in this way the water comes down at Lodore."

—Robert Southey.

# SUNSHINE

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A. M. MACKEY, *Editor.*



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## August 1908

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Some questions are never settled. They ever hang around us, from year to year, seeking solution, and at the end go unanswered.

The question that has often busied your mind during the wakeful hours of the night, regarding the future of your wife and family, should they be minus your guidance, can be settled quickly and forever. The adjustment of your financial affairs so that you can pay an annual premium to the Sun Life of Canada, of an amount not to embarrass you, will solve the problem. A few hundred dollars laid aside for this purpose will at once put your mind at ease, and you can give all your efforts to other work at hand, untrammelled by fear regarding your family's future.

A man with enough protection in the shape of life assurance can snap his fingers at "what may happen" and face anything the future may have in store, with confidence that all is well. The battle with death can be fought in life—in fact it must be—and the brave and true man can be the victor.

A life assurance policy is the great reliever of fear, slackening the heart strings and giving buoyancy to the soul.

Are you struggling along with chances against you? if so, you are facing hopeless defeat. Wave aloft a life policy and join the happy throng who are relieved of this horrid fear, and go happy on your way to your business.

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THE LAKE DISTRICT OF ENGLAND.—PORTINSCALE BRIDGE, NEAR KESWICK.

Photo by G. F. Atkinson, Keswick



### The English Lake District,

In this number of *SUNSHINE*, we give several interesting photographs of the English Lake District. The beauty of the scenery is apparent, and our readers will also associate many of the places with Wordsworth, Southey, Coleridge, De Quincey, and others of lesser note.

The Lake District is comprised in the counties of Cumberland, Westmoreland and a small portion of Lancashire. There are sixteen lakes in the district, surrounded by numerous mountains, some rising to a height of over 3,000 feet. The district is the tourists' paradise, for perhaps nowhere can such rare scenery be found in so narrow a space.

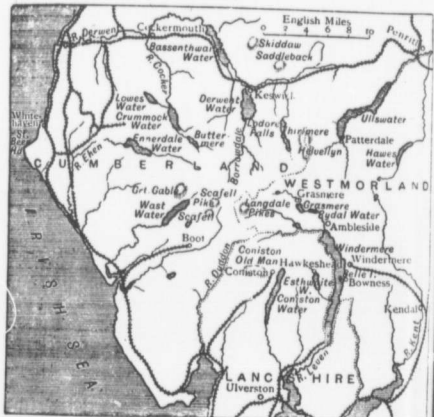
The literary associations of the district perhaps have, to many, the greater attraction; for here a notable group of illustrious poets made it their home about the beginning of the seventeenth century. "Of these the most illustrious was Wordsworth, who has interpreted for us with marvellous fidelity and force the life—animate and inanimate alike—of the country which he knew and loved. His 'Excursion' is the best of all guide-books to the Lakes—'Wordsworthshire,' as Lowell aptly terms the district; and students of English poetry will never lose an interest in those hallowed scenes in which the modern High-priest of Nature first expounded the co-operative spiritual harmony between man and nature herself, and taught how the mute life in nature ever leads upwards to the conscious life in man and the creative force in God. He was born at Cockermouth;

he had his education at Hawkeshead school; he lived thirteen years in three houses at Grasmere, and thirty-seven at Rydal Mount; and he lies fittingly, with his wife, his children, and his gifted sister Dorothy, in Grasmere churchyard, in the midst of the scenery he has made enchanted. His first house at Grasmere, Dove Cottage or Town End, his home from December 1799, to May, 1808, and of De Quincey for more than twenty years thereafter, was bought in 1890 by public subscription for permanent preservation as a memorial of Wordsworth. His life-long friend and brother-poet, Southey, lived for forty years at Greta Hall, near Keswick, and rests in Cros-

thwaite churchyard hard by. Here also Greta Hall Coleridge lived awhile, often visiting the Wordsworths; and here his children were brought up by Southey. The hapless Hartley Coleridge lived long at Nab Cottage near Rydal Water, and is buried beside Wordsworth in Grasmere. Christopher North lived at Elleray, near Windermere. Shelley lived some time at Keswick after his marriage, and Mrs. Hemans at Dove Nest on Windermere, Harriet Martineau had her home at the Knoll, near Ambleside; and not far off is Fox How, where Dr. Arnold found rest from the strain of Rugby, and where he died. James Spedding was born at Bassenthwaite, and here was visited by Edward Fitzgerald and Tennyson; and the latter lived some time at Tent House on the east bank of Coniston Lake. At Brantwood, near Coniston Lake, Ruskin resided during the later years of his life. The poet Grey spent a fortnight in 1769 in traversing the Lake District, and his 'Journal' shows that he looked before his time in nature with 'distinctness and unaffected simplicity,' in Wordsworth's phrase. Hither came in the summer of 1802 Charles Lamb, with his sister Mary, to spend three weeks with Coleridge at Keswick."

Wordsworth wrote a description of the scenery of the Lakes in the north of England (1822) which shows the love the poet had for the place.

"Some men grow under responsibility—others merely swell."



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THE LAKE DISTRICT OF ENGLAND.—“Coniston Water” and “Coniston Old Man,” height 2,633 feet. Photo: by G. P. Abraham, Keswick.

**The Old Fogey.**

Inert, Irresolute, his neck he cranes  
 Into the future, grumbles and complains;  
 Extols his own young years, with peevish  
 praise,  
 But rates and censures these degenerate days.  
 —Conington.

**Saw Humor In It.**

Eve: a sense of humor may exist in  
 excess. There is the case of a British  
 soldier who was sentenced to be flogged.  
 During the flogging he laughed continuously.  
 The harder the lash was laid on the  
 harder the soldier laughed. “Wot’s so  
 funny about bein’ flogged?” demanded  
 the sergeant. “Why,” the soldier  
 chuckled “I’m the wrong man!”

**One Dependent Sure.**

When a young man flippantly remarks  
 that no one is dependent upon him he  
 overlooks the fact that, married or single,

some day an *old man* will be dependent  
 upon him. When that time comes, life  
 assurance is about the only certain asset  
 that he can possess. Ninety-five out of  
 every hundred are poor in old age. That’s  
 the time when the life assurance policy  
 comes in pretty handy.—Insurance Ad-  
 vocate.

**Too Late!**

A Georgia negro boy was leading a  
 newly-acquired mule down to the river.  
 In order to have his hands free he tied  
 the halter rope round his waist. When  
 the boy became conscious, and had his  
 face sewed up, his first words were:  
 “Mammy, jes’ de fus’ move dat ole  
 mule made I know’d I’d made a mis-  
 take.”

The Sun Life of Canada is  
 “Prosperous and Progressive.”

### Agency Changes.

The Agency Department announces the following changes :

Mr. Geo. E. Reid, Manager of the United Kingdom, has been appointed General Auditor of Agencies, at Head Office, and Mr. J. F. Junkin, has been appointed Manager of the United Kingdom.

Mr. Geo. E. Reid, the new Auditor of Agencies, has been on the Company's staff for 21 years. His first connection with the Company was on the office staff of the Toronto agency. He was very shortly afterwards made Cashier for Western Ontario, and when the Company decided to operate in Great Britain, Mr. Reid was chosen by the management as the one most eminently qualified for the appointment of Cashier for the United Kingdom. In 1896 he was appointed Resident Secretary at London, and in 1897 was given the responsible and important position of manager for the United Kingdom. This position he has held up to the present time to the great advantage of the Company. When the important position of Agency Auditor was made vacant, the Company, after much thought, decided to offer the position to Mr. Reid. He is admirably fitted for his new office, as he thoroughly understands the Company's system of accounts, Mr. Reid is a Canadian and is coming home, and his many friends at Head Office and elsewhere, congratulate him on his appointment.

Mr. J. F. Junkin, the new manager for the United Kingdom, is no stranger to the older men on the staff of the Sun Life of Canada.

In returning to the Sun Life of Canada, he is but coming back to his "first love," for his life assurance career commenced with this Company twenty-five years ago, when he, in partnership with his brother, Mr. Robert Junkin, had charge of this Company's District Agency at Brockville. He was so successful that he was afterwards given the managership of the Montreal City and District Agency, which he resigned in 1892 to accept the position of Provincial Manager for Quebec, of the Manufacturers Life, and also Manager of their Foreign Department. He increased the business of that company from these parts, from \$200,000 to \$1,000,000 annually. He was shortly afterwards made General Manager of the Company, resigning some time ago to

enter business on his own account. Mr. Junkin managed the Manufacturers Life with marked success.

We bespeak for Mr. Junkin great success in his new field of work, as the Sun Life of Canada is held in high repute in all quarters of the United Kingdom. Mr. Junkin being familiar with the Company, and a thoroughly posted life assurance man generally, will, we are sure, be well received by the life assurance fraternity of the United Kingdom, and with the loyal and efficient staff of the Company, will continue to keep Canada's "prosperous and progressive" life Company in the forefront.

### Why he Carries Life Assurance,

A writer in the "Plowman" says: I carry life assurance because my worldly possessions are not sufficient to maintain my wife and children should I be taken from them. My wife has never had to make a living, other than to attend to her household duties, and her time is pretty much taken up with them and our children. I want our children to be good men and women, an honour to us and a credit to our country. To do this they must have education and home influence, which they could not have if they were to be separated. I want my wife to respect and lovingly remember me when I am gone, which she cannot do if I fail to provide for her. She may not be as attractive to another as a widow as she was to me in budding womanhood. I have no right to think any man would marry her, support and educate my children. I would not do anything to injure my children now. Why should I in the future? Their happiness thrills me with pleasure. They are at the gate awaiting my return. If I am late they turn to their mother for comfort. When I am gone and have made no provision for them, she can have little comfort for them. "He that provideth not for his own is worse than an infidel." I AM NOT AN INFIDEL.

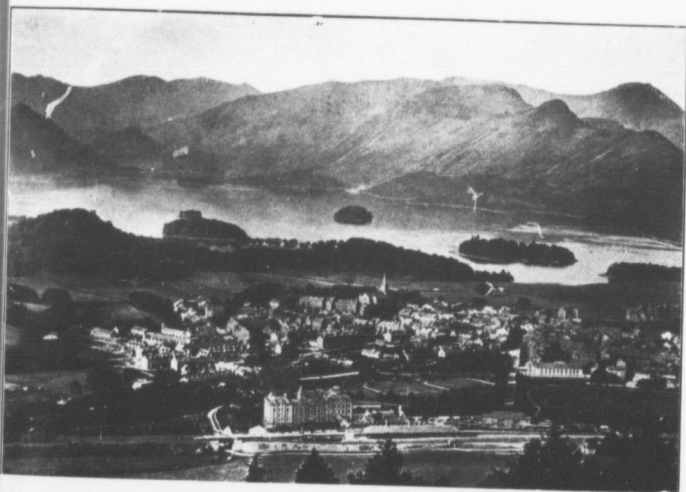
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THE LAKE DISTRICT OF ENGLAND.—The Head of Ullswater from Place Fell. Hereabouts is laid the scene of Scott's poem "The Bridal of Triermain." "Ullfos Lake" is Scott's name for Ullswater. At the foot of Place Fell is a rustic cottage Woodsworth selected for his residence and partly purchased.

Photo by G. P. Abraham, Keswick.



Photo, by G. P. Abraham, Keswick.

THE LAKE DISTRICT OF ENGLAND.—Keswick and Derwentwater, from Lattrigg. "The ramble through Keswick, all golden and glowing in the afternoon sun—the divine circuit of Derwentwater—surely the loveliest sheet of water in England; the descent into the vale of Keswick with sunset on the rippling crystal of the lake and the perfume of countless wild roses on the evening wind—can never be forgotten," William Winter.

## The Absent-Minded Beggar.

WITH APOLOGIES TO KIPLING.

He's just the average man you meet with wife and kid depending  
 On the loot that he can capture out of life.  
 The struggle keeps him busy—keeps him constantly contending  
 For the home, himself, the children and the wife.  
 But he's an absent-minded beggar, and he seldom gives a thought  
 To the fact that life is fleeting and uncertain,  
 And that all his anxious planning for the kids may come to naught,  
 Should The Angel on his future draw the curtain.

For discharging all his duties as becomes a man to do,  
 He's achieved a just and lasting reputation.  
 And though he's very human with a minor fault or two,  
 As a class—why, he's the backbone of the nation.  
 But he's an absent-minded beggar and it's like him to forget  
 (With health and strength to smother the reflection),  
 That he never knows when nature will collect her famous debt,  
 And his family stand in need of some protection.

What can't be cured must be endured, the ancient adage tells us,  
 So you and we must take him as we find him.  
 And if he fails to see the point, that very fact compels us,  
 To seek him out and urgently remind him.  
 For he's an absent-minded beggar with a tendency to wait—  
 A procrastinating gentleman we find him.  
 And though he figures on old age, that may NOT be his fate,  
 Then what about the home he leaves behind him?

JOSEPH A. JACKSON, in the Columbian.

## Not Hunting but Shooting.

The motor-car stopped, and one of the men got out and came forward. He had once paid a farmer five pounds for killing a calf that belonged to another farmer. This time he was wary.

"Was that your dog?"

"Yes."

"You own him?"

"Yes."

"Looks as if we'd killed him."

"Certainly looks so."

"Very valuable dog?"

"Well, not so very."

"Will ten shillings satisfy you?"

"Yes."

"Well, then, here you are."

He handed a half-sovereign to the man with the gun, and added, pleasantly, "I'm sorry to have spoiled your sport."  
 "I wasn't going hunting," replied the other, as he pocketed the money.

"Not going hunting? Then what were doing with the dog and the gun?"

"Going down to the woods to shoot the dog."—Cassell's Magazine.

A fine robust soldier, an Irishman, after serving Uncle Sam for some time, became greatly reduced in weight, owing to exposure and scanty rations, until he was so weak he could hardly stand. Consequently he got leave of absence to go home and recuperate.

He arrived at his home station looking very much of a wreck. Just as he stepped off the train one of his old friends rushed up to him and said:

"Well, well, Pat, I am glad to see you're back from the front."

"Begorra, I knew I was getting thin, but I niver thought you could see that much," said Pat.

THE LA  
 "The first prospect

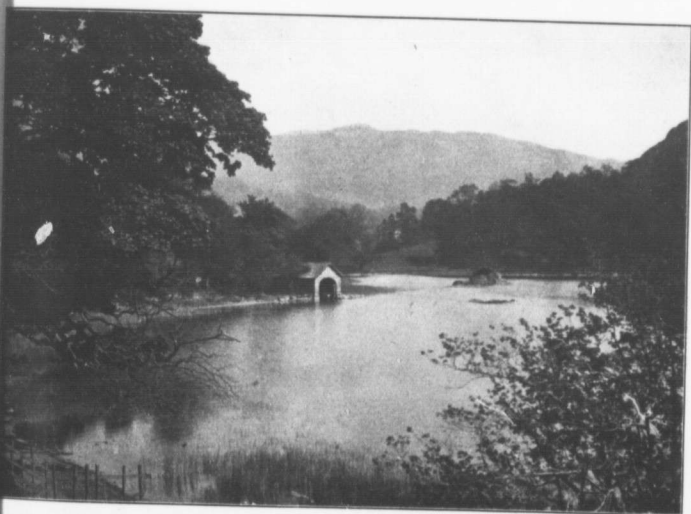
THE LAKE DISTRICT OF





THE LAKE DISTRICT OF ENGLAND—Windermere from Orrest Head (north). Photo. by G. F. Abraham, Keswick.

"The first prospect of Windermere above Ambleside—a vision of Heaven upon earth."—William Winter.



THE LAKE DISTRICT OF ENGLAND.—Rydal Water, "which has all the loveliness of celestial pictures in dreams." Photo. by G. F. Abraham, Keswick.

**The Daffodils,**

I wander'd lonely as a cloud,  
That floats on high o'er vales and hills,  
When all at once I saw a crowd,  
A host of golden daffodils;  
Besides a lake, beneath the trees,  
Fluttering and dancing in the breeze.

Continuous as the stars that shine  
And twinkle on the Milky Way,  
They stretch'd in never-ending line  
Along the margin of a bay;  
Ten thousand saw I at a glance,  
Tossing their heads in sprightly dance.

The waves beside them danced; but they  
Outdid the sparkling waves in glee:  
A poet could not but be gay  
In such jocund company.  
I gazed, and gazed, but little thought  
What wealth the show to me had brought,

For oft when on my couch I lie  
In vacant or in pensive mood,  
They flash upon that inward eye  
Which is the bliss of solitude;  
And then my heart with pleasure fills,  
And dances with the daffodils.

—William Wordsworth.

**To Make a Merry Widow Hat.**

Take one bicycle wheel, superimpose  
on the hub one deep granite saucepan,  
first snipping off the handle with an axe.  
Stitch on cover of wine colored velvet  
from your season before last's coat suit.

Put on a three-inch binding around  
brim of canary-colored taffeta silk from  
your great-grandmother's party dress.

Rip nineteen yards of box ruching off  
your shirtwaist box, and wind about  
crown, and add a feather duster or two.

A soup ladle and a joint fork will give  
a jaunty effect if used as hat pins.

**Mark Twain and the Agent.**

Whether or not Samuel Clemens knew  
it, an agent once called upon Mark  
Twain and sought to interest him in life  
assurance. At first he talked well; then

having exhausted all of his arguments  
he merely talked. Mark Twain yawned  
slightly and became reminiscent as  
follows:

"Some years ago in Hartford, we all  
went to church one hot, sweltering night  
to hear the annual report of Mr. Hawley,  
a city missionary who went around find-  
ing people who needed help and didn't  
want to ask for it. He told of the life  
in cellars, where poverty resided; he  
gave instances of the heroism and de-  
votion of the poor. When a man with  
millions gives, he said, we make a great  
deal of noise. It's a noise in the wrong  
place, for it's the widow's mite that  
counts. Well, Hawley worked me up to  
a great pitch. I could hardly wait for  
him to get through. I had \$400 in my  
pocket. I wanted to give that and bor-  
row more to give. You could see green-  
backs in every eye. But instead of  
passing the plate then, he kept on talking  
and talking and talking, and as he talked  
it grew hotter and hotter and hotter, and  
we grew sleepier and sleepier and sleepier.  
My enthusiasm went down, down, down  
—\$100 at a clip—until finally, when the  
plate did come round, I stole ten cents  
out of it. It all goes to show how a little  
thing like this can lead to crime.

**Department of Economics, University of Denver.**

UNIVERSITY PARK,  
COLORADO, July 4th, 1908.

Messrs. JOHN R. & W. L. REID,  
District Managers, Sun Life of Canada,  
Ottawa, Canada.

Gentlemen,—In reply to your letter of June  
22nd I would say that I am much pleased with  
the dividend on my policy No. 41220. I think  
you have done very well, and for my own sake  
as well as yours, I wish you continued pros-  
perity.

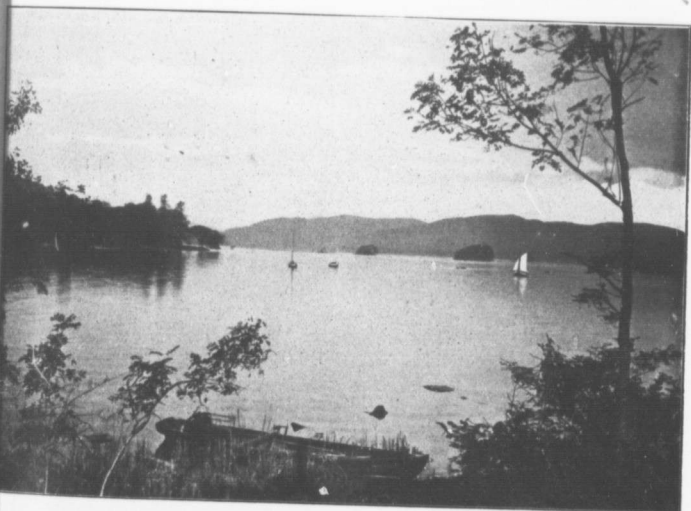
I enclose signed receipt and shall be glad to  
have you send me receipt for the year's premium.

Yours truly,

J. E. LE ROSSIGNOL.



THE LAKE DISTRICT OF ENGLAND.—A Glimpse of Grasmere from Dunmail Raise. Photo. by G. P. Abraham, Keswick.



THE LAKE DISTRICT OF ENGLAND.—A Quiet Evening on Windermere. Photo. by G. P. Abraham, Keswick.

### Life Assurance as a Means of Carrying Out Philanthropic Desires.

Attention has frequently been called to the fact that the principle of assuring one's life for the benefit of others might receive a considerable extension in the field of private philanthropy if its utility in that field were better understood, says the Life Insurance Independent. All men have not families to protect, and therefore may not be influenced by the arguments applicable to persons in that situation. But he must be a very poor specimen of humanity who has not some wish dear to his heart, which he would like to see fulfilled, some cause which he wants to promote, some direction in which he thinks the world should be changed for the better. These objects, whether they be religious, political, humanitarian or merely whimsical, cannot be furthered without money, and the supply of money may be cut short by the death of the patron. Hence arises in respect to them the same need for life assurance as in the case of family protection.

In the religious field this extension of life assurance has hitherto been most marked. From time to time we hear of clergymen realizing large sums of money for their churches through assurances effected for the benefit of the latter on the lives of members of their congregation, or on their own lives, by way of endowment. The practice of paying off church debts in this way appears to be growing, and there is considerable room for agency activity along this line. But the suitability of the same plan to other public objects is much less recognized. To show how it could be extended let us mention a concrete case. We knew of a young man who used to be a large contributor to a movement which he believed would cure the chief evils of society. He

died not long ago without making a will, and the movement has since been badly crippled for the want of the money which undoubtedly he would have regularly given had he lived. Now there was a case where the man might, with a little persuasion, have assured himself for the amount he intended to give, and the movement would have reaped the full benefit of his intended benevolence. Are there not thousands of such cases to be met with? Would not the leaders and officials of organizations that depend on public contributions give every encouragement to this phase of life assurance if it were brought more prominently under their notice? There are possibilities of a substantial increase of business for the agent who faithfully and consistently follows up the clue here outlined.

### ♦ ♦ The Nancy Scot.

In a Scottish town a commercial traveller who called upon a tradesman at long intervals made a visit at Christmas time. "Here's a box of cigars," he said to the tradesman, "and I hope you'll enjoy them."

"Na, na!" replied the trader; "I couldn't tak' them—I never [dae] business that way."

"Tut, tut—nonsense, sir!" exclaimed the traveller; "It's just a Christmas box."

"Na, na, mon! I never tak' anything for naething."

"Well, well—give a shilling for the box," said the traveller, "if that will ease your conscience."

"Ay, ay! Weel, let me see," said the honest shopkeeper, running his eye over the silver he took from his pockets; "I see I've got a florin here—I'll tak' twa boxes."

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



THE LAKE DISTRICT OF ENGLAND.—Thirlmere and Helvellyn, 3,118 feet high.

Photo. by G. P. Abraham, Keswick.



THE LAKE DISTRICT OF ENGLAND.—Seathwaite, Barrowdale.

Photo. by G. P. Abraham, Keswick.

### Origin of the Slang Word "23."

We have been much edified by the learned symposium now going on regarding the history of that mystical number of dismissal, "23," which exactly two years ago could be uttered on the vaudeville stage without a laugh, and now convulses a continent, says the New York Post. Every conductor of an enquiry column knows the answer, as well as many private citizens; the trouble is that they do not all know the same answer. So far as we can ascertain, the phrase "twenty-three" originated in the following manner:

1.—Race tracks are so laid out as to accommodate not more than twenty-two horses at a time. The twenty-third horse entered, therefore, must be put out of the race.

2.—The psychopathic ward at Bellevue Hospital is Ward 23, and, in the vernacular of the ambulance surgeon, "Twenty-three for his," is equivalent to "He's crazy."

3.—In numbering the rooms of a certain new hotel, the numeral "23" was inadvertently omitted. The clerks, therefore, used "Show the gentleman to room 23" as a signal to the "bouncer" when an undesirable applicant came for a room.

4.—The expression originated from the twenty-third verse of the third chapter of Genesis: "Therefore, the Lord sent him forth from the Garden of Eden to till the ground from whence he was taken."

5.—The expression originated from a passage in "A Tale of Two Cities;" "She kisses his lips; he kisses hers; they solemnly bless each other. The spare hand does not tremble as he releases it; nothing worse than a sweet, bright constancy is in the patient face. She goes next before him—is gone; is the knitting women count twenty-two."

"The murmuring of many voices, the

upturning of many faces in the outskirts of the crowd, so that it swells forward as a mass, like one great heave of water, all flashes away. Twenty-three."

6.—"Twenty-three" is used by telegraphers to signify "Keep off the wire," as they use "Thirty" for saying "Good night."

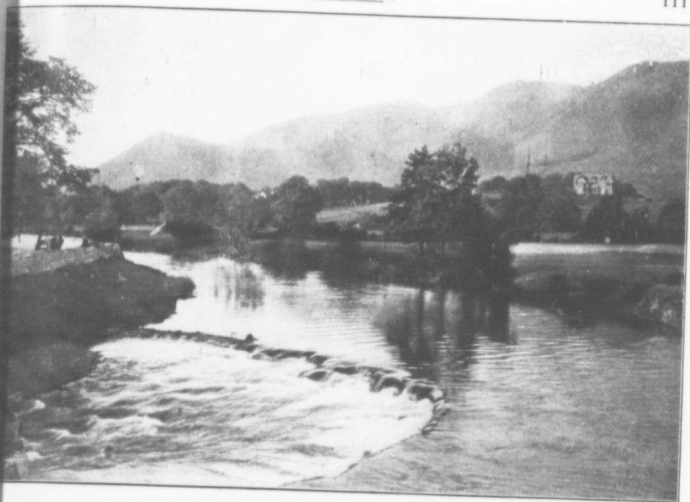
All of these are plausible. Several of them are undoubtedly true. The reader is at liberty to reject or accept whichever he sees fit. And, after he has done so, he may freely speculate how the phrase was conveyed from the East Side Hospital, the anonymous hotel, the race track, the Sunday school or the library to enrich our inheritance of English speech.

Nor is this the only linguistic problem of the day. The handing of a "lemon" has recently been traced back to Boswell and to "Love's Labor Lost." One of our Boston contemporaries, a conservator of pure fiction, resents almost hotly the idea that "skidoo" is "egregiously vulgar." Nor, it contends, is that term a mere abbreviation of the civil war term, "skeddadie"—itself an alleged offspring of honorable Greek, Irish and Scandinavian verbs. "It is more likely," says our authority, a "portmanteau word, to quote the term of Lewis Carroll, the creator of the immortal Alice—a word that contains the meaning of 'skeddle,' and also of 'shoo.'"

On points like these we do not pretend to pronounce an authoritative verdict. We do welcome every sign that the generation to which simplified spelling and Esperanto have been offered in vain is anxious to know more about the words it does use.

\* \* \*

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



THE LAKE DISTRICT OF ENGLAND.—On the Greta, Keswick.

Photo. by G. P. Abraham, Keswick.



THE LAKE DISTRICT OF ENGLAND—Greta Hall, Keswick. The Poet Southey lived here for forty years. He rests in Crosthwaite churchyard near by.

Photo. by G. P. Abraham, Keswick.

### Destined to Mediocrity.

#### THE MAN

Who is afraid of a little work "over-time."

Who is not preparing for "a rainy day."

Who is ashamed to say "I do not know."

Whose employer's interests are not his own.

Who never says "I can't afford it."

Who thinks himself too wise to learn.

Whose amusements are followed by regrets.

Who is afraid he will be found out.

Who indulges in a game of chance.

Who bets on races or athletic events.

Who consents to get gain without giving an adequate return.

Whose chief end in life is to get rich.

Whose ambition is to dress better than his neighbour.

Who cannot feel the joys of giving.

Who feels out of place in the company of pure women.

Who is not courageous enough to rebuke wrong.

Who is not honest beyond the shadow of a doubt.

Who has not the confidence of his wife.

Who does not maintain high ideals.

Who thinks it weak to say "I was wrong."

Who is not always seeking a better way to do things.

Who is self-centred.

Who has no uphill work in life.

Who is content with present attainment.

Who is not active in some work for the betterment of his fellowmen.

Who does not fear God and keep His Commandments. — Lyman L. Pierce, Melbourne, Australia.

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

### An Interesting Letter from Rev. Ernest M. Taylor Secretary-Treasurer "The Knowlton Conference."

THE KNOWLTON CONFERENCE.

Organized 1901. Incorporated 1902.

OFFICE OF THE SECRETARY-TREASURER,  
 KNOWLTON, Que., July 2nd, 1902

T. J. PARKES, Esq., Manager,  
 Sun Life of Canada,  
 Sherbrooke District,  
 Sherbrooke, Que.

Dear Sir,—I am to-day in receipt of your cheque for \$1,046 in full settlement of my Endowment policy and wish to express my great satisfaction at the results of this policy and the uniform courtesy and attention I have always received from your Company's officials. I find that I have received back \$289.85 in cash more than I have paid in, which is equal to nearly 41% increase over my deposits, and that my assurance for the last 26 years has cost me nothing. I consider that, viewed either as a saving fund to provide for my old age or as a method to provide for the education and upbringing of my family in case of my premature death, I could not have had a better investment, and I shall be pleased to urge upon all young men and fathers of families the great advantages resulting from this form of saving their surplus earnings.

Please convey to your President, Mr. Robertson Macaulay, and your Managing Director, Mr. T. B. Macaulay, my congratulations on the success secured by their careful management of the old "Prosperous and Progressive."

Very truly yours,

ERNEST M. TAYLOR.

#### Cause for Pride.

If one has a right to be proud of any thing it is of good action, done as it ought to be, without any base interest lurking at the bottom of it.—Sterne.

Sang one of England in his island home,  
 "Her veins are million, but her heart is one!"  
 And looked from out his wave-bound homeland isle  
 To us who dwell beyond its western sun.

And we among the northland plains and lakes,  
 We youthful dwellers on a younger land,  
 Turn eastward to the wide Atlantic waste,  
 And feel the clasp of England's outstretched hand.

—Arthur J. Stringer in "Canada to England"

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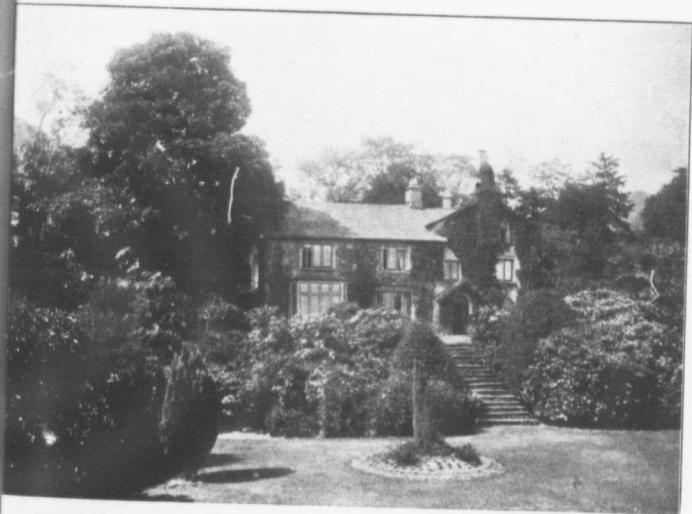
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THE LAKE DISTRICT OF ENGLAND.—Dove Cottage, the first house in which Wordsworth lived at Grasmere, from December, 1799, to May, 1808. It was De Quincy's home for more than twenty years afterwards. In 1860 it was bought by public subscription for permanent preservation as a memorial of Wordsworth.

Photo. by G. F. Abraham, Keswick.



THE LAKE DISTRICT OF ENGLAND.—Rydal Mount, Wordsworth's Home for thirty-seven years.

Photo. by G. F. Abraham, Keswick.

**Protection and Saving.**

BUCKINGHAM, Que., 1st February, 1908.  
SUN LIFE ASSURANCE CO. OF CANADA,  
Montreal.

Gentlemen,—On February 1st, 1888, I made application to your Company for policy of assurance on the Life 20, R. D. 20 plan. The twenty years have expired and I fully appreciate the protection under this policy, which, of course, was of value to me, for, if I had died, you would have paid the beneficiary named therein \$1000. You have this day paid me as follows:

Reserve . . . . .	\$526.51
Profits . . . . .	308.54
Total . . . . .	\$835.05

I regard this as a most excellent settlement and thank you for the same, being excess over amount paid to the Company of \$167.05.

This money which you have this day paid me is money which I have saved from time to time, which, had it not been for this policy, would have been spent, so that I regard the settlement as so much money paid to me which I otherwise would not have had.

Yours very truly,

DUNCAN MCGREGOR.

**An Estate Readily Created.**

To leave a large estate is not within the power of the ordinary man, but it is rather startling to learn by statistics compiled from records of probate courts in certain localities, according to the "Union Mutual," that practically eighty per cent. of the adult persons who die leave nothing at all requiring administration.

This is the more surprising because of the availability of life assurance, and suggests that far too few men take advantage of the opportunity which it affords, at reasonable cost, to place those who come after them in comfortable circumstances, instead of surrounding them with poverty, not to say debts, by ignoring this valuable privilege.

Where would your estate be classified if death took place right now? Would

it consist of anything worth being enumerated? One can easily be created today by the payment of a small life assurance premium. These matters seem of no particular consequence as the day passes, and do not appear to call for immediate attention, yet in more ways than the one herein mentioned they are constantly shown to be of vital and utmost importance. Postponement may defeat good intentions. It has done so often and many will times more. The assured man leaves an estate that is not only valuable but readily available.

**Pertinent Query.**

Senator Hoar enjoyed telling of the actual occurrence on a car on which he was a passenger. The Senator was going home one winter afternoon toward dusk and happened to notice a man running after the car and vainly trying to attract the conductor's attention. The Senator notified the conductor, who stopped the car. The belated passenger who was somewhat under the influence of liquor, had no sooner climbed aboard than he delivered himself of the following remark:

"Shay, Mr. Conductor, does this road run to accommodate passengers or do the passengers run to accommodate the road?"

**To the Lark.**

O thou sweet lark, that in the heaven so high  
Twinkling thy wings dost sing so joyfully;  
I watch thy soaring with no mean delight;  
And when at last I turn mine aching eye  
That lags, how far below that lofty flight,  
Still silently receive thy melody.  
O thou sweet lark, that I had wings like thee  
Not for the joy it were in yon blue light  
Upward to plunge, and from my heaven  
height  
Gaze on the creeping multitude below,  
But that I soon would wing my eager flight  
To that lov'd home where fancy even now  
Hath fled, and hope looks onward through  
tear,  
Counting the weary hours that keep her here  
—Robert Southey.



Photo. by G. F. Abraham, Keswick.

THE LAKE DISTRICT OF ENGLAND.—Grasmere Church. Wordsworth is buried in Grasmere churchyard, close by the wall, on the bank of the little river Rotha. In the same grave with Wordsworth sleeps his devoted wife. Beside them rest the poet's no less devoted sister Dorothy (who died at Rydal Mount in 1855, aged 83) and his favorite daughter, Dora, together with her husband, Edward Quillinan, of whom Arnold wrote so tenderly:

"Alive, we would have changed his lot,  
We would not change it now."

On the low gravestone that marks the sepulchre of Wordsworth are written these words: "William Wordsworth, 1850. Mary Wordsworth, 1859."

A few steps from this memorable group will bring you to the marble cross (which may be seen in the engraving) that marks the resting place of Hartley Coleridge, a poet of exquisite genius.

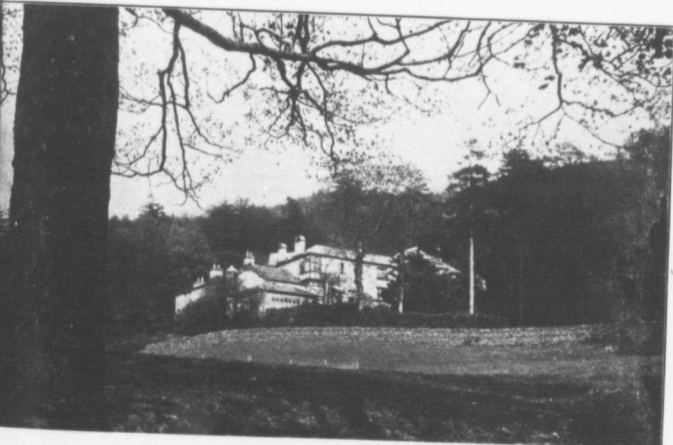


Photo. by G. F. Abraham, Keswick.

THE LAKE DISTRICT OF ENGLAND.—Brantwood, near Coniston Lake, where Ruskin resided during the later years of his life.

## The Record for 1907

## Sun Life Assurance Company of Canada

**ASSURANCES ISSUED DURING 1907.**

Assurances issued and paid for in Cash during 1907 . . . 17,879,793.31

**INCOME.**

Cash Income from Premiums, Interest, Rents, &c. . . . \$6,249,288.25

**ASSETS.**

Assets as at 31st December, 1907 . . . . . 26,488,595.15  
Increase over 1906 . . . . . 2,195,902.50

**SURPLUS.**

Surplus distributed during 1907 to Policyholders entitled to participate that year . . . . . 422,950.33

Surplus, 31st December, 1907, over all Liabilities and Capital (according to the Hm. Table, with 3½ and 3 per cent. interest) . . . . . 2,046,884.42

Surplus over all Liabilities and Capital, according to the Dominion Government Standard . . . . . 3,513,870.89

**PAYMENTS TO POLICYHOLDERS.**

Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1907 . . . . . 2,393,491.92

Payments to Policyholders since organization . . . . . 17,492,715.79

**BUSINESS IN FORCE.**

Life Assurances in force 31st December, 1907 . . . . . 111,135,694.38  
Increase over 1906 . . . . . 8,569,296.28

**The Company's Growth**

	Income.	Assets exclusive of Uncalled Capital.	Life Assurances in force.
1872 . . . . .	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1877 . . . . .	107,037.18	300,297.31	2,995,058.00
1882 . . . . .	241,824.19	636,077.94	5,849,889.19
1887 . . . . .	477,410.68	1,312,504.48	10,873,777.69
1892 . . . . .	1,108,680.43	3,403,700.88	23,901,046.64
1897 . . . . .	2,238,894.74	7,322,371.44	44,983,796.79
1902 . . . . .	3,561,509.34	13,480,272.88	67,181,601.63
1907 . . . . .	6,249,288.25	26,488,595.15	111,135,694.38

Head Office

Montreal