

SUNSHINE

VOL. V.
No. 10.

MONTREAL

OCTOBER,
1900.

A Knockdown for Higher Critics.

In a recent Boston address Rev. Booker T. Washington told this amusing story of the difference between the old religious life of the southern negro and the new: "Some time ago an old colored man in a Sunday-school was trying to explain why the children of Israel were not drowned when Pharaoh's hosts were. The old man said it was in this way: 'When the first party came along it was early in the morning, and the ice was hard and thick, and they had no trouble in crossing over. But when the next party came along it was twelve o'clock, and the sun had been shining on that ice a long time and made it so thin that they went through.' There happened to be a representative of the newer generation present, and he got up and said he did not accept that explanation, for he had been at school and studied about those things in his geography, and he had found out that ice does not freeze down so near the equator. The old colored man replied: 'I's just ben expectin' sumthin' like dat. The time I was talkin' about was before dey had no jographies or 'quators either.'"



The man who tries to go through life without life assurance is like a ship that puts to sea without preparation for a storm. He may reach his destination in safety over calm seas, or he may be dashed to wreck in an unexpected tempest. Your policy is your life-boat.

—Union Central Advocate.

"Mr. Dooley" Prophecies.

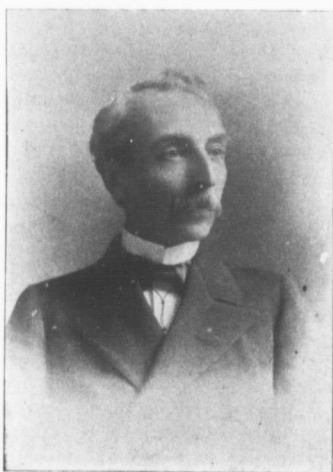
I can see in me moind th' day when explosives 'll be so explosive, an' guns 'll shoot so far, that only th' folks that stay home 'll be kilt, an' life assurance agents 'll be advisin' people to go into th' army.



An Irish philosopher says there is no blessing like health—especially when a fellow is sick.



Possibly nothing ever makes a woman so angry as the discovery that she has been polite to a man who isn't worth it.



HON. L. A. JETTÉ,
Lieutenant-Governor of Quebec.

"Suppose."

The following, taken from *The Satchel*, may be lacking in rhythm to be poetry, but it is not lacking in truth :

"Suppose you were a married man,

As perhaps you are,

And had a snug little business,

As we trust you have,

And there was a mortgage on your home,

As we fear there is,

And you were not laying up much money,

As you often declare you are not,

And you have several fine children,

And you love them as we know you do,

And your wife should wake up crying some night,

As we trust she may not,

And say,

As possibly she would in such a case :

'I dreamed you were dead,

And we were turned out of the house,

And the baby was sick,

And I had no money to pay the doctor,

And Harry's clothes were ragged,

And I had no money to get more,

And Minnie had gone to the orphan asylum:

Oh! dear! I am so glad it was only a dream,'

What would you do in such a case?"

Why, certainly, he should take out a policy in Canada's "Prosperous and Progressive" Company—The Sun Life of Canada.

How to Talk Interestingly.

Entertaining conversation is not alone dependent upon a well-stored mind, a ready wit or broad culture, writes Mrs. Burton Kingsland, in the *Ladies' Home Journal*. It lays under contribution qualities of heart as well as head, and should reveal sincerity, sympathy and simplicity. We must feel an interest

in our subject before we can inspire it, and enthusiasm is contagious when it is sincere. It gives animation to the face, vivacity to the manner, and has a thought-compelling power that aids fluency of expression. Sympathy and adaptability are created in a measure by the desire to please, but one must be sensitive to the mood of one's audience and quick to perceive when some one else wishes to speak. There are talkers who metaphorically take the bit between their teeth and run away with a subject. When they finally cease no one has anything to say, despairing of opportunity. Without simplicity no conversation has charm. The moment we perceive that it is labored, or that the speaker seems to calculate the effect of his words, if unnecessary mention is made of desirable acquaintances or there is a display of attainments or mock-innocent vaunting of advantages — that moment do we feel only contempt for the affectation and pretense. Truth has a marvellous power of making itself felt, in spite of what is said. Self-consciousness is but egotism under a less severe name, and self must be forgotten before we can add to our speech the grace and dignity of simplicity.

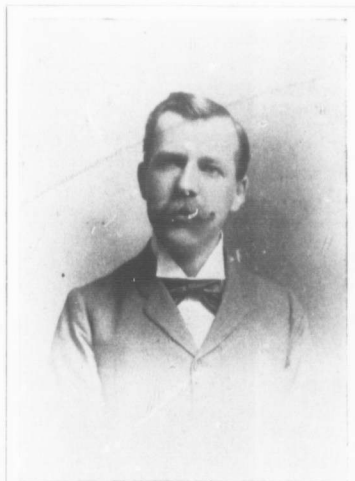
The Road to Success.

Mr. D. K. Pearson, millionaire, philanthropist and patron of colleges, says that the rules of life can be summed up as follows :

1. Practice steady economy. Do not spend until you have it to spend. Be strictly honest, and never take advantage of men. Avoid show and extravagance. Use your money to educate the poor.

2. Be your own executive. Trust no man to administer upon your estate. You cannot carry out of this world any amount with your dead hands. There is no use for money beyond the grave.

—Saturday Evening Post.



MR. L. A. TRUELLE,
Joint Manager Sun Life of Canada, Quebec.

Mr. L. A. Trudelle entered the service of the Sun Life of Canada as cashier at Quebec in 1885, and fulfilled the duties of that responsible position with such accuracy and acceptability that on the death of the then manager he was promoted to the position of joint manager with Mr. Dion, which he now occupies with so much ability and success. The agency has grown in business and prominence, and is doing its share admirably in making the Sun Life of Canada "Prosperous and Progressive."



Edison's Practical Maxim.

Mr. Edison is a practical inventor, says *The Ladies' Home Journal*. He places no value on an invention which is not commercially available, his favorite phrase about the result of an investigation being that "it must be useful when obtained." His maxim is: "A man who can do something which no one else can do can get a lot for doing it."



MR. F. X. DION,
Joint Manager Sun Life of Canada, Quebec.

Mr. F. X. Dion, who is joint manager with Mr. Trudelle of the Quebec Branch, began his work with the Sun Life of Canada, as special agent, in 1888. He was such a success that, when the managership was vacant, he was chosen for his present position, which he creditably fills. Mr. Dion, apart from being a thorough assurance man, is an accomplished musician, and is much in evidence at the annual outings of the Company by virtue of his musical ability.



A Chicago professor predicts that in 1,500 years Chicago will be inundated by Lake Michigan. The city is sinking at the rate of nine inches every 100 years.



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

The Chinese Dragon.

A writer in the New York Herald gives some information which is especially interesting at this time :

In China the five-clawed dragon is the emblem of royalty. Usually it is pictured as rising from the sea and clutching at the sun, thus expressing the idea of universal dominion. The emperor's person is called the dragon's body, his throne the dragon's throne. To see the emperor, a privilege allowed to but few, is to see the dragon's face. The emperor's crest is a dragon ; a dragon appears on the Chinese flag.

The dragon is called " Lung " in China and symbolizes all that is imposing and powerful. The mass of the people believe in the dragon as an actual existence, and waste much time and money in attempting to propitiate the monster. The dragon has been described by Chinese writers as a most fearsome looking monster, and they give it all sorts of extraordinary attributes.

There are three kinds of dragons, one of the sky, one of the marshes and one of the sea. The two former must remain in their habitat, but the latter, the most powerful, can rise to the sky, and holds dominion over the rivers.

This dragon is greatly feared by fishermen, and they take great pains to treat it with due respect and courtesy. Every spring the fishermen gather and march in processions in honor of the dragon, each man carrying a pole with a lantern made in the form of a fish. A huge dragon, animated by men concealed in his body, heads the procession. For a month during the early summer, the fishermen set fire to joss papers and throw them upon the waters to appease the Lung Wang, as the water dragon is called. And at all seasons the fishermen throw over vast quantities of fire-crackers from their boats in order to keep the Lung away. The Lung is sup-

posed not to like the noise of exploding crackers.

All mandarins of high rank have a dragon embroidered in gold thread on colored silks on the front and back of their coats. This dragon is distinguished, however, from the imperial dragon by having but four claws. The dragon is also a favorite emblem upon plates and cups among the richer classes.



The Eternal Remedies.

There is usually but a single remedy for every evil, great or small. Sophistry, temporizing, experimenting or dodging are alike futile, says the Toleda Bee. One remedy for each ill is law.

The remedy for slavery is liberty.

The remedy for doubt is faith.

The remedy for transgression is repentance.

The remedy for trouble is hope.

The remedy for indolence is industry.

The remedy for sin is renunciation.

The remedy for want is prudence.

The remedy for unhappiness is content.

The remedy for financial anxiety is life assurance.



"Sunshine" Shines.

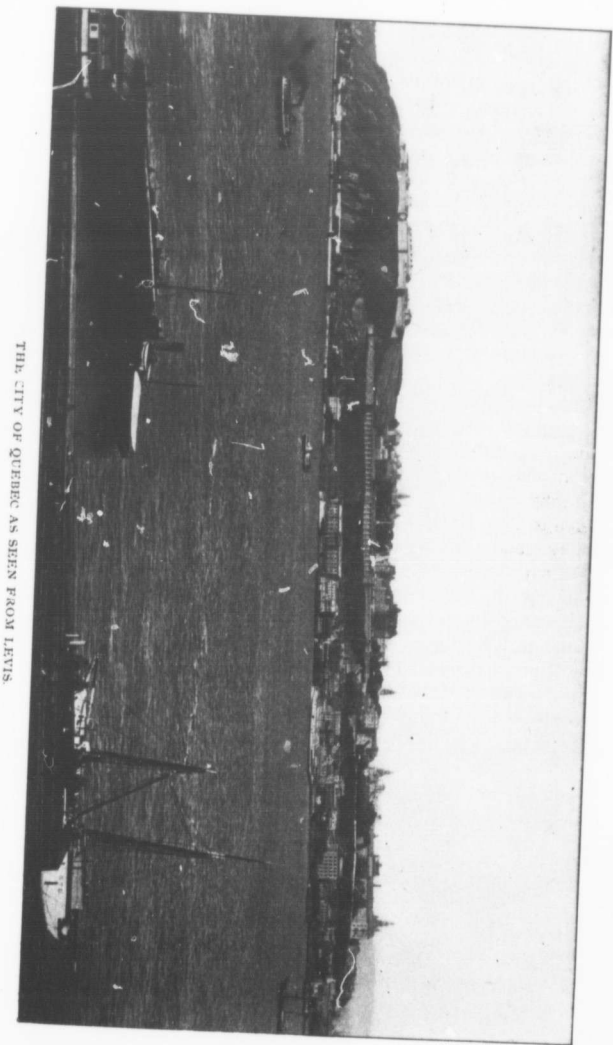
Ingersoll, Ont., September 8th, 1900.

THE SUN LIFE ASSURANCE COMPANY
OF CANADA, Montreal.

Gentlemen,—For some years you have been sending a copy of Sunshine to my address in Goderich. I have removed to Ingersoll, and, feeling that I should miss your breezy and well-edited little paper, I hereby notify you of my change of address. I feel sure that any business which has as agent so regular and so welcome a visitor as Sunshine must prosper, and I wish you all success by virtue of my acquaintance with it.

I am, yours very truly,

JOHN S. CAMERON,
Collegiate Institute,



THE CITY OF QUEBEC AS SEEN FROM LEVIS

Refused to be Kings.

The English crown has been rejected only once, and then Cromwell was the man who refused the honor, says Titbits. Nevertheless, practically as much power was attached to the protectorship, though it was without the regal emblem.

The crown of Greece has been refused more times than any other. Lord Derby, one of the greatest statesmen of the Victorian era, might have worn it had he chosen, for it was offered to him thirty-eight years ago upon the expulsion of Otto and owing to the friendly feelings he exhibited toward Greece. After some consideration, however, he decided that his position as a British statesman prevented his being a monarch, so he refused the throne and the £50,000 a year attached to it.

Englishmen seem to have found favor in Greece at that time, for no sooner had Lord Derby refused the throne than it was offered to the Duke of Edinburgh, the Queen's second son, who died recently. He would in probability have accepted it had it not been for the objections of other European sovereigns, who considered that a son of Queen Victoria as King of Greece would make that country an ally of Great Britain in the event of war, although the former's military strength was as insignificant as it is now. The Duke of Edinburgh was therefore obliged to be content with his British title, so the throne was then offered to and accepted by the present King, George of Denmark, brother of the Princess of Wales.

Garibaldi, the great Italian patriot, might have been king of Sicily had he not refused the proffered throne. Victor Emmanuel thought that nothing short of a kingdom would be sufficient reward for the great services he had rendered to Italy, so he resolved to cut off Sicily

and make it a kingdom under Garibaldi, but subject to the Italian Government. Moreover, the great soldier was the idol of the Italian people, and it was feared Victor Emmanuel himself would easily be deposed in his favor if a rebellion were organized. Garibaldi, however, disliked honors as he did riches, and, rejecting the offer, retired into obscurity as soon as he had done what he considered to be his duty.

Much as the great Napoleon loved power, he once refused the monarchy of Spain, this being the third consecutive time it had been declined. Ferdinand VII first of all passed it on to his father, who in turn rejected it in favor of Napoleon. The "Little Corporal" would undoubtedly have reigned as king of Spain as well as Emperor of France, only the Spaniards showed every inclination of rising if he attempted to do so.

Another man who might have been a king had he wished was Bismarck. Not only did Prussia crush Austria in the great war of 1866, but several minor states as well, and for his services in bringing the campaign to a successful issue Bismarck was offered the throne of one of those kingdoms which now come under Prussian surveillance.

The throne of Austria was refused in 1848 by the father of the present Emperor Francis Joseph. He was the Archduke Carl, and when Ferdinand I abdicated on account of internal strife in the year mentioned he absolutely refused to have anything to do with the monarchy, though he was the rightful heir. The crown was then offered to his son and accepted, but the father remained archduke for some years afterward.

Some years ago a Prince Napoleon, nephew of the great Bonaparte, died in exile after refusing the first offer of the crown of Roumania when it was converted into a kingdom. He was a man of great ambition, and fully believed that at a future date he would be offered the monarchy of France, so he declined the former in the hopes that he would get better things. By doing so he lost his chance of ever becoming a king, and died a few years afterward an outcast.



Result of a 25-Year Endowment Policy.

Rockwood, Ont., August 14th, 1900.

MR. W. H. HAMILTON,

General Agent, Guelph District,

Sun Life of Canada, Guelph, Ont.

Dear Sir,—I am in receipt of your favor, enclosing me a cheque for \$1374.27 in payment of matured Endowment Policy No. 166. I gave my application for this policy in July, 1875, at 30 years of age. The bonus addition averaged almost \$15.00 a year, besides carrying my risk, from the year in which I entered. I consider this very good indeed, especially so, seeing that my profits were declared every five years from the date at which I entered.

Thanking you for past courtesies and wishing your Company every success,

I am, yours respectfully,

SETH BAILEY.

Cash received at maturity	\$1374.27
Total paid in premiums	952.50
Return over cost	\$421.77



A Manager in Trouble.

Last month we unconsciously plunged one of the district managers of Michigan into all sorts of trouble. When at Head Office he had ordered a quantity of supplies to be forwarded by express to his office. Our shipper used a case which he found among a lot recently purchased for shipping supplies. The box selected had

the words "Fine Old Scotch Whiskey" printed in large letters on its side. The fact that the manager in question was a prominent Methodist and Sunday-school superintendent and active church worker, adds to the trouble which this innocent box created. We have just received a letter from him. He writes: "Supplies reached me safely, but perhaps you may remember they were shipped in a box labelled 'Fine Old Scotch Whiskey.' The box reached K— five or six days before I did, and was put in my office. Several of the leading men of my church, including the pastor, called in to see me and found I had shipped this box ahead, nailed up solidly and labelled 'Fine Old Scotch Whiskey.' Of course you can imagine my present position. They say excuses are not necessary. If I am 'churched' I will expect you to come up as a witness. Yours in trouble ***"

We may say for the benefit of the officers of the church that the manager had nothing whatever to do with the box before it was used for carrying the supplies. We would like to rid their minds of any idea that he furnished us with it.



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



Provincial Parliament Building, Quebec.

SUNSHINE

PUBLISHED BY THE

SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKEY, *Editor.*

Knowledge Gone to Sleep.

A writer once said, "Men sin without much assistance, but they want a lot of help to perform a good act."

This is too true. It seems strange that there should be so much need of urging level-headed men to assure their lives in face of the great fact that if they should suddenly die, those dependent upon them would be destitute.

So many seem to be hardened against "what may happen" and in course of time "must happen."

Yet viewed comparatively this heedlessness is not so strange. It is the same in other things besides life assurance.

All men, we hope, purpose reaching Heaven. They know that there, there is eternal happiness; but still the clergy the world over are all busy jogging them up, and perhaps their work is the most difficult of any class of men. The trouble seems to be that men know the truth to a certain extent, but they do not act up to their knowledge. They know that life assurance is a necessary thing. It is rare to hear a man say it is "no good," and for the solicitor perhaps it is unfortunate, for if the statement is made by a man of any degree of intelligence, he can easily be convinced to the contrary. It is those who know, and are wrapped up—hermetically sealed in knowledge-gone-to-sleep—that are hard to move. They evade the assurance man because he can only tell them something they already know perfectly well.

Such knowledge means condemnation.

But we must stop.

We did not intend giving a sermonette. Now that we have, we will let it stand.

But what are you going to do about it?



Get Life Assurance.

"If a company can assure my life at a profit, why should I not assure myself?" Well, that is just what every unassured man is doing, and the risk assumed is very serious, says a writer in *The Prudential*.

Your neighbor across the way, a good man, the burden-bearer of a large family, who died six months ago, believed in this kind of life assurance. He very frequently referred to the large gains made by assurance companies, and said over and over again that he could save money by assuring himself.

How much did he save? Mighty little. It was a bad stroke of business that he did when he told the agent to go his way.

Must we, for the ten thousandth time, expose the fallacy of such reasoning? Well, then, the man had his eggs all in one basket. Safety in assurance lies in the multitude of risks. Advantage must be taken of the law of average. The man who assures himself is mad. And yet how many do it?

But where does the loss fall? On the man? No. He is dead. Under the sod. He is beyond the touch of hunger and of cold. And in the narrow house where he lies he pays no rent.

The loss falls on those left behind. In deed and in truth, the man did not assure himself for a single moment; but forced his family to assume the risk. The wife, patient, anxious, toiling—she took her part of it. The children, each of them, bore a share. The helpless old father, beyond his day of wage, was forced into it. The babe asleep in the cradle, was made an unconscious partner.

The man who favors this sort of assurance, and who forces his family to take such risk, is fond of talking about what real life assurance costs, providing one lives a certain number of years, and of what a gain there is in placing the premiums in a savings bank. But not one in a thousand saves his money in a systematic way. The savings bank has but slight acquaintance with this man, who talks so much about assuring himself.

Real life assurance means timely help to one, at slight cost to the many. The stick of timber that one strong man can't budge is borne easily away by twenty men. The payment by many of a small sum of money gives to the family of the dead man a large sum.

Please observe: When the man dies who has spent much breath in telling friends and acquaintances that if it pays for a company to assure him, it must pay for him to assure himself, there is no assurance money forthcoming. But when a man takes out a policy in a solid company the cash is ready. This is a difference worth noting.

The brother Jaspers who believe the world to be flat are not all dead yet. Life assurance is the one system of saving that is suited to the multitude. It is within the reach of every man and every woman. It is a gold mine in the backyard. Get life assurance, and get enough of it, and stick to it.

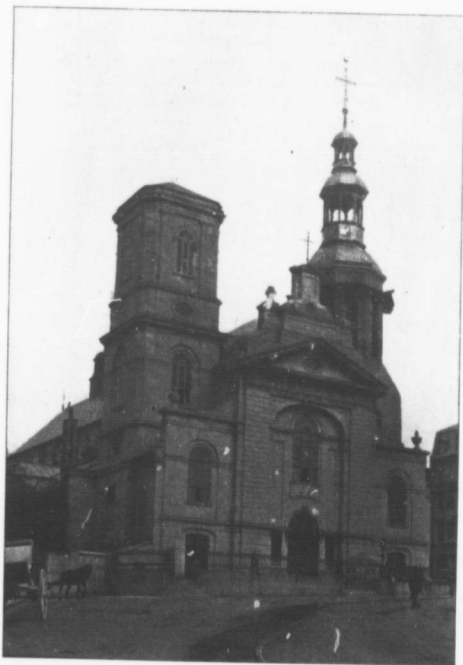
Charm strikes the sight, but merit wins the soul.—Pope.

Opportunity.

The recent death of ex-Senator John J. Ingalls will give new interest to the poem, entitled "Opportunity," which he wrote many years ago. It has been widely printed and much admired.

Master of human destinies am I!
Fame, love and fortune on my footsteps wait,
Cities and fields I walk; I penetrate
Deserts and seas remote, and, passing by
Hovel and mart and palace, soon or late
I knock unbidden once at every gate!

If sleeping, wake—if feasting, rise before
I turn away. It is the hour of fate,
And they who follow me reach every state
Mortals desire, and conquer every foe
Save death; but those who doubt or hesitate,
Condemned to failure, penury and woe,
Seek me in vain and uselessly implore.
I answer not, and I return no more.



The Basilica, Quebec.

"I could not in Reason expect More."

Hastings, Ont., August 22nd, 1900.

W. H. HILL, Esq.,

Manager Central Ontario,

SUN LIFE ASSURANCE COMPANY OF CANADA,
Peterboro', Ont.

Dear Sir,—Your representative at Campbellford, Rev. R. B. Denike, has just handed me the profits that have been apportioned to my policy, No. 49,475, for the past five years, and to me they are exceedingly satisfactory, as I could not in reason expect more.

I assured in the Sun Life Assurance Company of Canada at age 68, for \$1000, on the Straight Life plan. On the 1st September, 1900, I will have been assured for five years, and my profits are as follows :

1st. Bonus addition payable at death	\$130.00
2nd. Cash reduction for the next five years	25.70
3rd. Single cash payment	101.05

In other words, the bonus addition amounted to \$26.00 a year, the cash reduction on premium for the next five years equals \$25.70 a year, and the single cash payment being \$101.05 averages exactly \$20.21 a year.

I am informed by Mr. Denike that, when I entered, the rates were considerably lower than they are at present, and under the circumstances profits such as these give me a surprise very agreeable. A surprise of this kind is a pleasure indeed.

Wishing the Company every success, I am,

Very truly yours,

(REV.) A. R. CAMBELL,
Presbyterian Minister.

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

We omitted to state in the September Sunshine, when referring to the Outing Song competition, that the contributions of Mr. H. C. Rankin, of Lapeer, Michigan, and Mr. A. Steele, of Richmond, Va., were very favorably received, but as only two prizes were offered, we can only give our words of praise to these two contributors. We hope to publish the poems in some future issue.

A Naturalized Yankee.

Under the above caption, The Insurance Times of New York, has this to say about Canada's "Prosperous and Progressive" Company :

The Sun Life Assurance Company of Canada appears to be establishing itself firmly on this side of the border. At Atlanta it has a general agent for Georgia in the person of Mr. J. S. Cameron, who is sending to Montreal a welcome number of applications. In Maryland Messrs. Foster & Bartow, of Baltimore, look after the Company's interests ; in Michigan Mr. J. A. Tory, of Detroit, is on guard ; in New Jersey Mr. T. R. Raitt of Trenton ; in North and South Carolina Mr. J. R. Johnston, of Raleigh ; in Pennsylvania and the District of Columbia Mr. W. A. Higginbotham, of the Stephen Girard Building, Philadelphia ; and in Virginia Mr. A. Steele, of Richmond. All this is fertile territory, and a substantial Company like The Sun Life of Canada should find it highly productive.



Cows Wearing Glasses.

Cattle with spectacles are to be seen on the Russian steppes. The steppes are covered with snow more than six months of the year. The cows subsist on the tufts of grass which crop above the snow, and the rays of the sun on the snow are so dazzling as to cause blindness. To obviate this calamity, it occurred to a kind-hearted man to protect the cows' eyes in the same way as those of human beings, and he manufactured smoke-colored spectacles which could be safely worn by cattle. These spectacles were a great success, and are now worn by upward of forty thousand head of cattle, who no longer suffer from the snow-blindness which once caused such suffering among them. —Exchange.



Canada's National Monuments V.

CHAMPLAIN MONUMENT, QUEBEC,

Erected to the memory of the founder of Quebec, on the site of the Chateau St. Louis, where resided the governors of Canada.

The Elf-Child.

Little orphant Annie 's come to our house to stay,
 An' wash the cups an' saucers up, an' brush the crumbs away,
 An' shoo the chickens off the porch, an' dust the hearth, an' sweep,
 An' make the fire, an' bake the bread, an' earn her board an' keep;
 An' all of us other children, when the supper things is done,
 We set around the kitchen fire an' has the mostest fun
 A-list'nin' to the witch tales 'at Annie tells about,
 An' the gobble-uns 'at gits you

Ef you—
 Don't—
 Watch—
 Out!

One't there was a little boy who wouldn' say his prayers,—
 An' when he went to bed at night, away upstairs,
 His mammy heerd him holler an' his daddy heerd him bawl,
 An' when they turn't the kivvers down he was not there at all!
 An' they seeked him in the rafter room, an' cubby hole, an' press,
 An' they seeked him up the chimney-flue, an' everywhere, I guess,
 But all they ever found was his pants an' round-about!—
 An' the gobble-uns 'll git you

Ef you—
 Don't—
 Watch—
 Out!

An' one time a little girl 'ud allus laugh an' grin,
 An' make fun of ever' one, an' all her blood an' kin,
 An' one't when they was "company" an' old folks was there,
 She mocked 'em, an' shocked 'em, an' said she didn't care;
 An' when she kicked her heels, an' turn't to run an' hide,
 They was two big Black Things a-standin' by her side,
 An' they snatched her through the ceilin' 'fore she knowed what she's about!
 An' the gobble-uns 'll git you

Ef you—
 Don't—
 Watch—
 Out!

An' little orphant Annie says, when the blaze is blue,
 An' the lampwick sputters, an' the wind goes woo-oo!
 An' you hear the crickets quit, an' the moon is gray,
 An' the lightnin'-bugs in dew is all squenched away,—
 You better mind yer parents, an' yer teachers fond an' dear,
 An' churish them 'at loves you, an' dry the orphant's tear,
 An' he'p the po' an' needy ones 'at clusters all about,
 Er the gobble-uns 'll git you

Ef you—
 Don't—
 Watch—
 Out!

JAMES WHITCOMB RILEY,
 Child Rhymes, Bowen-Merrill Co.



Canada's National Monuments VI.

MONUMENT DES BRAVES, QUEBEC.

Erected by the St. Jean Baptiste Society of Quebec to the heroes who fell
in the engagement between de Lévis and Murray, in 1760.

...LAST YEAR...

Was one of the
Most Prosperous
in the History of

The Sun Life
of Canada.

Interesting Points from the 1899 Report:

New Life Applications	\$14,723,577.59
Cash Income from Premiums and Interest	2,596,207.27
Increase over 1898	268,293.67
Coupled with <i>decrease</i> in Expenses	10,293.64
Assets	9,247,664.61
Increase over 1898	1,015,752.80
Surplus over all Liabilities except Capital	478,304.45
<small>(According to the Company's Standard, the Hm. 4 per cent. Table.)</small>	
Increase in Surplus	118,906.19
Besides Profits given during the year to policies entitled thereto	59,740.75
Death Claims, Matured Endowments and Profits paid during 1899	803,972.65
Payments to Policyholders since foundation	5,930,593.00
Total assurance in force	52,806,035.00

PROSPEROUS

... AND ...

PROGRESSIVE.

Québec, le 8 juin, 1900.

MM. TRUDELLE & DION,

Gérants du district de Québec,

Pour le "SUN" DU CANADA, Québec.

Messieurs,—J'ai examiné le certificat de dividendes déclarés sur ma police No 43,067 reçu dernièrement de votre compagnie.

Je dois vous dire que je suis très satisfait des résultats obtenus, lesquels dépassent mon attente. Je me ferai un plaisir de recommander le SUN du Canada à ceux qui désirent s'assurer, je ne vois pas qu'on puisse faire un meilleur choix.

Veuillez agréer, messieurs, mes meilleurs souhaits de succès,

D. E. DROLET,

Marchand en gros.

Cette police, émise sur le plan d'assurance mixte 15 ans, a été émise en 1894, exige une prime de \$187.65, et garanti à l'assuré un paiement de \$3,000 au bout de ce terme ou à son prédécès.

Les bénéfices accordés après que ce contrat eût été cinq ans en vigueur, s'ofraient sous l'une des formes suivantes :

1° Un boni ajouté au capital assuré de \$157.00.

2° Une réduction annuelle de primes de \$23.75, et cela pendant cinq ans.

3° Un seul paiement en espèces de \$108.10.

(Translation).

Quebec, June 8th, 1900.

MESSRS. TRUDELLE & DION,

Managers Quebec District

SUN LIFE OF CANADA.

Dear Sirs,—I have examined the dividend certificate for profits allotted to my policy, No. 43,067, received from your Company a few days ago.

I must say I am very well satisfied with the results, which are far beyond my expectation.

It will give me great pleasure to recommend the SUN LIFE OF CANADA to those desirous of assuring their lives, as I cannot see how a better choice can be made.

Yours sincerely,

D. E. DROLET,

Wholesale Merchant.

This policy, issued in 1894, on the Endowment 15-Year plan, called for a premium of \$187.65, and guaranteed to the assured \$3,000 at the end of the term or in case of his previous death.

The profits granted after this policy was five years in force were in the following forms :

1st. A bonus of \$157.00 added to the amount assured.

2nd. A yearly reduction of \$23.75 made on the premium for five years.

3rd. A single cash payment of \$108.10.



The Sun Life Assurance Co'y of Canada.

HEAD OFFICE: MONTREAL.

Directors:

R. MACAULAY, Esq.,

President and Managing-Director.

HON. A. W. OGLIVIE, Vice-President.

S. H. EWING, Esq.

JAMES TASKER, Esq.

J. P. CLEGHORN, Esq.

MURDOCH MCKENZIE, Esq.

ALEX. MACPHERSON, Esq.

T. B. MACAULAY, Esq.

J. R. DOUGALL, Esq., M.A.

Chief Medical Officer:

GEO. WILKINS, M.D., M.R.C.S. ENG.

Secretary and Actuary:

T. B. MACAULAY, F.I.A.

Assistant Actuary:

ARTHUR B. WOOD.

AGENCY DEPARTMENT.

Superintendent of Agencies:

JAMES C. TORY.

From the Blue Book.

Business of the Canadian Life Assurance Companies, compiled
from the Preliminary Report of the Superintendent of
Insurance of the Canadian Government for 1899.

COMPANIES.	NET LIFE PREMIUMS RECEIVED.	AMOUNT OF POLICIES NEW AND TAKEN UP.	NET ASSURANCES IN FORCE.
Sun Life of Canada	\$2,214,343	\$9,746,309	\$52,753,986
Canada Life	2,199,262	5,529,701	79,691,480
Confederation	1,000,011	3,873,869	31,407,409
Dominion Life	100,014	1,000,208	3,588,879
Excelsior	102,934	1,326,723	3,501,913
Federal Life	387,610	2,415,900	11,447,570
Great West Life	299,887	2,756,050	10,111,959
Home Life	26,727	673,000	1,494,130
Imperial Life	296,617	3,549,000	6,159,125
London Life	226,586	1,712,922	5,778,622
Manufacturers	510,561	3,387,941	13,952,548
National Life	16,834	607,000	544,000
North American	744,865	4,842,640	23,045,403
Northern Life	37,747	1,158,780	1,587,500
Ontario Mutual	853,887	4,008,005	26,798,032
Royal Victoria	60,240	882,230	1,653,807
Temperance and General	215,756	2,653,750	9,350,800

The Sun Life of Canada has for years done the largest new business
among Canadian companies, and last year attained the position of
having also the largest net premium income.