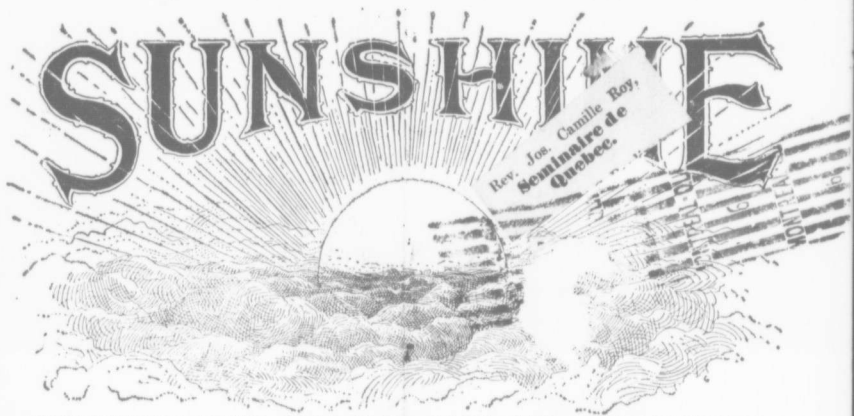


SUNSHINE

Rev. Jos. Camille Roy,
Séminaire de
Québec.

A detailed woodcut-style illustration of a sunset over a sea. The sun is a large, bright circle on the horizon, with numerous rays radiating upwards and outwards. The sea is depicted with intricate, wavy lines representing waves. In the distance, a lighthouse is visible on a small island or headland. The overall style is characteristic of late 19th-century decorative arts.

MONTREAL, APRIL, 1898.



MAIDEN MEDITATION.

THE BRITISH BOARD OF TRUSTEES OF
THE SUN LIFE ASSURANCE CO.
OF CANADA.

THE
MARQUIS OF DUFFERIN AND AVA.

The Most Hon. Frederick Temple Blackwood, K.P. ; G.C.B. ; G.C.M.G. ; G.C.S.I. ; G.C.I.E. ; P.C. ; Marquis of Dufferin and Ava ; has had one of the most brilliant and successful careers in the annals of the British Diplomatic Service, and it would be impossible for us to present an adequate account of his public services in the limited space at our command. The only son of the fourth Baron Dufferin, of Clandeboye, Ireland, he was educated at Eton, and at Oxford, where he took his degree. He succeeded to the title in 1841 while still in his minority, and for some years thereafter was lord-in-waiting to the Queen. Thenceforward he was constantly engaged in important and confidential service for the Government, accompanying Lord Russell to Vienna in 1855, and going to Syria as British Commissioner in 1860. He was Under-Secretary of State for India from 1864 to 1866, and afterwards Under-Secretary for War. In 1868 he became Chancellor of the Duchy of Lancaster, holding office until April, 1872, when he was appointed Governor-General of Canada. This important office he filled for more than seven years, to the entire satisfaction of both the Canadian and the Home authorities, and he has been a warm friend to Canada ever since. He afterwards became the British Ambassador at St. Petersburg and subsequently at Constantinople, displaying unique abilities as a diplomatist in those most difficult positions, and in 1884 he proceeded to India as Viceroy of that vast empire, where he acquitted himself no less honourably than

in Canada. In 1888 he became Ambassador at Rome and three years later was transferred to Paris, whence he has not long retired to a richly merited *otium cum dignitate*.

In addition to his fame as a diplomatist and administrator the Marquis of Dufferin has won no inconsiderable reputation as an author, his "Letters from High Latitudes" being a most interesting account of an Arctic yacht voyage, while his writings on different phases of the Irish Land Question commanded serious attention.

He takes a deep interest in all that relates to the Dominion of Canada, and is universally regarded as the most popular of our former Governors-General.

THE EARL OF ALBEMARLE.

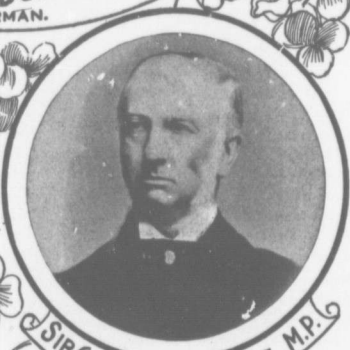
The Right Hon. Arnold Allan Cecil Keppel, eighth Earl of Albemarle, has his seat at Quidenham Park, Norfolk, England. He is a grandson of that Earl of Albemarle who was one of the generals under Wellington at Waterloo. He is also a grandson of the late Sir Allan Macnab, Bart., who was so closely associated with the history of Canada as Prime Minister during the exciting period of the struggle for Responsible Government, and it therefore seems very fitting that he should be a member of the Trustee Board of a Canadian Company. Born in the year 1858, his interests have been mainly in the direction of military affairs, in connection with which he holds several important appointments. From 1892 to 1894 he sat in the House of Commons as member for Birkenhead, resigning on the death of his father to take his place in the House of Lords. He is married to the daughter and only child of Lord Egerton, of Tatton, who has such large interests in the neighbourhood of Manchester.



THE MARQUIS OF DUFFERINE AVA,
CHAIRMAN.



THE EARL OF ALBERMARLE.



SIR CHARLES DALRYMPLE, M.P.

**SIR CHARLES DALRYMPLE,
BART., M.P.**

Sir Charles Dalrymple, of New Hailes, Midlothian, Scotland, was born in 1839, and is an M.A. of Cambridge, and a barrister of Lincoln's Inn. He entered Parliamentary life in 1868 as M.P. for Buteshire, which seat he held until 1880 when he was elected for Ipswich, which constituency he still represents. There are not many persons who have had the honour of sitting for thirty years without interruption as a member of the British House of Commons. He was a Junior Lord of the Treasury during 1885-86. He is Deputy-Lieutenant for the County of Haddington. He has also been a Director of the Bank of Scotland for many years. For his public services he was created a Baronet in 1887.

A lovelier day for a sail one could hardly imagine, but all along the Red Sea there has been an almost entire absence of life apparent—scarcely even a gull to be seen.

We failed to identify the reputed Sinai. The ranges of mountains in that neighbourhood are simply dried up eminences—abrupt, broken, barren, without a vestige of life, animal or vegetable—a terribly God-forsaken looking region. If the land and water in Moses' time had any approximatedly relative size, or position, or depth, &c., that they now have, Moses had a truly hard job on hand when he assumed command of the Israelitish emigration.

BOMBAY, 18th Jan., 1898.

As you will see by the papers I am sending, the plague continues rampant in Bombay City. I have been to the infected, overcrowded districts, and looked at the bodies burning, and seen the Towers of Silence. There is really not much repulsive in cremation. The wretched vultures looking for a corpse I do not care to look at, nor do I invite the thought of their beastly work. But the plague is, I am satisfied, the result of unsanitation. Only the weak in mind and ignorant are afraid of it. The approach of hot weather it is believed, will lessen and drive it away."

DOTTINGS ROUND THE CIRCLE.

III.

Near Aden on the Red Sea.

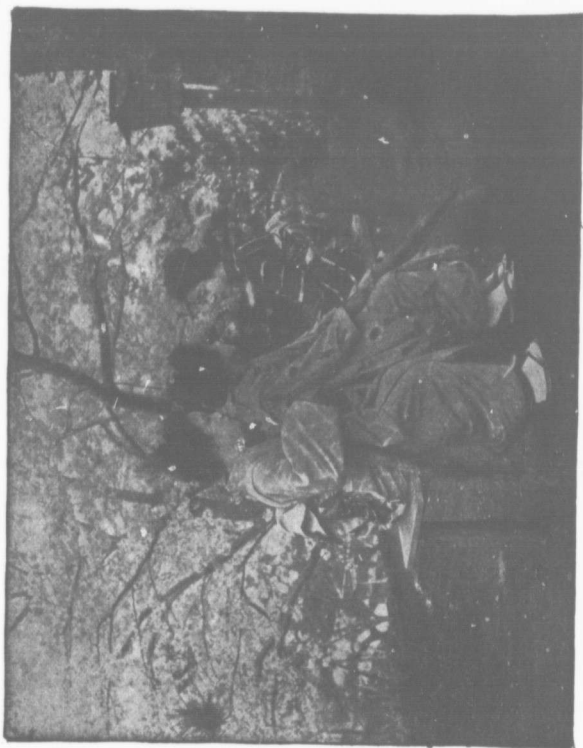
"We have just had a review of all the crew upon the hurricane deck, and a grand sight it was. The Europeans in blue or white regulation caps, blue sack coats, and white trousers; the Orientals in blue petticoats, or long wrappers to the knees, white trousers, and turbans with red or plaid fringe. They were all arrayed in line and the muster roll quietly called.

Yesterday there was a muster for fire practice and preparation with compasses to man the boats. The hydrants had hose on at full speed, and certain officers hurriedly brought down from the bridge compasses and other instruments for guiding the boats, while the men were busy running about with streams of water to put out the supposed fire. In the midst of the greatest commotion a camera was busy taking in the scene to be subsequently reproduced as a permanent picture. It was all deeply interesting to the passengers and good practice for the crew. Now, the bugle having sounded, the Commander is reading the Church of England Service in the dining saloon.

CARELESS LIFE ASSURANCE.

When the public comes to understand that the money it invests in life assurance is an investment, and not a speculation and a gamble, it will proceed with as much caution in this matter as it does in buying a house, a bill of dry goods, or groceries. The reckless manner in which persons take up life assurance in doubtful, risky, and even bankrupt concerns is simply amazing. Persons who do this sort of foolish business will watch the grocer's scales to see that they get full weight when they buy a pound of coffee or sugar; but at the same time will permit some smooth-tongued agent to beguile them into taking out a life-assurance policy which does not assure.—*"The Hermit" in Leslie's Weekly.*

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



BENEATH THE CHERRY BLOSSOMS.

RECEPTION TO THE PRESIDENT AT BOMBAY.

From far away Bombay in India comes the very pleasant report of a handsome reception given there to our President and his estimable wife. Knowing that racial and religious prejudice run high among the European citizens of Bombay, Mr. Macaulay wisely refrained from getting personal introductions, and did not deliver even those which he took with him. He thus had greater freedom for intercourse with the native population. Many of the Parsees are highly cultured and wealthy; and in Bombay an ever-increasing percentage of the Hindoos are taking to education, and even now many are successfully coping with their rivals in every branch of trade and business. Our Company has the good fortune to have as Managers for India Messrs. G. M. Lalkasan & Co., a firm of culture, wealth, and good business education, and they are well sustained in their careful attention to the Company's interests by the conscientious labors of Dr. Merchant, a Hindoo gentleman in charge of one of the Plague Hospitals.

European management is the rule for Foreign Companies in India. On that rule our President makes no criticism, but is simply content to wait and see if, under just and honorable treatment from Head Office the trusted Hindoo can display the moral and executive qualities required in the management of a branch of such magnitude. He hopes to live to see his own most sanguine hopes respecting India and the present management amply fulfilled and our Agents pledges more than redeemed.

It may be interesting to note that the Hindoo eats no flesh, meat, fish nor eggs, and is a teetotaler of the strictest type—a fact that should gladden the heart of our Nazarene Secretary! Our President and wife were treated by Madame Lalkasan to a full Hindoo dinner, served

at table at which neither tea, coffee, nor liquor was served, and yet they enjoyed it very much. They are in every way well pleased with their visit to Bombay, their only regret being that the Plague prevents a visit to other parts of India. They were strongly pressed to remain longer, or to give assurance of another visit soon. To that the reply was, send us the business and you shall have the visit.

Just as during the smallpox in Montreal the better class were exempt from it, so with the Plague here. A marked feature of the disease is a high temperature and no perspiration. Cold packs have failed to prove curative, but it is believed that a free use of hot, soapy blankets would lower the fever while producing perspiration. Where tried it succeeded.

Regarding the Entertainment itself the *Bombay Gazette* has the following report:

Yesterday, Mr. R. Macaulay, President of The Sun Life Assurance Company of Canada, was entertained at an afternoon party given in his honor by Mr. Goverdhundas Motiram Lalkasan, chief agent of the Company for India, at the latter's residence, Ram Baug, Cawasjee Patel Tank Street. The same gentleman gave a dinner to Mr. and Mrs. Macaulay on Friday evening. Yesterday, the covered passage from the main road, and the upper reception hall were tastefully decorated with plants in flower and foliage, &c., and illuminated with crystal chandeliers and multi-coloured fairy lamps. There was a large gathering in the hall of representatives of the different nationalities of the city, including a few European ladies and gentlemen. Towards 5 o'clock Mr. and Mrs. Macaulay were received with cheers, most of those present standing up as they entered the reception hall. Mr. Goverdhundas introduced many of those present to Mr. Macaulay, who seemed to be much pleased with the welcome accorded to him.

Mr. Goverdhundas addressing the meeting, said that they had met to honour Mr. Macaulay, who was on his way to Canada from England, where he had been on business connected with the Company. Mr. Macaulay was, he said, widely known in the world of life assurance. Indeed, he was one of the leaders of life assurance in Canada, and had devoted all his life to assurance business. He would, therefore, request Mr. Macaulay to say a few words on the subject of life assurance.

Mr. Macaulay, in addressing the meeting, said the social gathering that afternoon was an honour which he very highly appreciated. He never anticipated such honour when he landed in Bombay, and he had to thank Mr. Goverdhundas for organizing the gathering and all those present for kindly responding to his invitations. Speaking of himself, he said he had begun life without money or influential friends: and that he had been all his life a hard-working man. Referring to the silver question, he said he had seen more silver here in a short time than he had seen in Canada for twenty years. Mr. Macaulay then spoke of the benefits of life assurance as offered by the life assurance companies of Canada. He said he did not wish in any way to reflect upon or detract from the merits of the companies here, but he would like to point out that owing to the stringent provisions of the Canadian Insurance Act the company over which he had the honor to preside offered its patrons what was practically a Government security, so that the policy-holders in his Company were as thoroughly protected as it was possible to be. (Applause).

Mr. and Mrs. Macaulay were garlanded and presented with bouquets of flowers, and the proceedings terminated with the distribution of flowers, *pansopari* and rose water.

* * *

Incorporate yourself. Capitalize your skill and power. Corporations outlive individuals. Life assurance will grant you a charter if you are healthy.

A MINER'S WEALTH.

The Insurance Press of New York, in referring to the special rates of assurance granted to miners and others leaving for the Klondyke, indulges in the following graceful and pretty praise of the miner's wealth and calling:

"A miner's wealth is clean. It is not accursed by the stains of any man's, woman's or child's life-blood. The tears of the widow have dimmed it not. It has bribed no juries, prostituted no man's brains, ruined no prodigal son, incited no cut-throat competition. Not a soul has been robbed, nobody has been pinched, nobody wronged because of it. It is drawn from the storehouse of Nature and of God, and the man who at some inconvenience to himself takes what Nature is inclined to let him have is a public benefactor, a man honorable and deserving of honor more than he of the tape and ticker who can get all the life assurance or anything else he can pay for.

To the Klondyke then, ye hardy sons of Aurora and babes of the North-wind! The gambler's chances of getting beached a thousand miles from nowhere on a frozen river, smitten with epidemical meningitis or merely frozen (or what is equally desirable, starved to death) are of the star attractions which appeal to every man of adventurous taste on this trip. Who shall babble of green fields, of suffering and death, of failure? The man who does not know that it is better to be dead than poor must have good grounds of hope in the future.

And then the return to civilization. What a triumphant march of victory! And fixed for life, eh? But nearly knocked out in the process? Well you fought fair. That was the reason your family received you on your return with a cry of mingled sorrow and rejoicing—the cry which burst from the lips of every British sailor on that October morning when Nelson was lost and Trafalgar was won."

In this connection it may be stated that the SUN LIFE OF CANADA is prepared to issue policies on equitable terms to those going to the Klondyke Gold Fields.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, APRIL, 1898.

J. MACDONALD OXLEY, *Editor.*

THE BRITISH BOARD OF TRUSTEES.

The readers of SUNSHINE have already been informed of the success which has attended The Sun Life Assurance Company of Canada in regard to securing a Board of Trustees for Great Britain whose eminence and worth would afford the policyholders in the Mother Land the highest guarantee of security, and we take much pleasure in presenting, on another page, excellent portraits of the distinguished members of the Board, together with some biographical details.

It is a matter for profound satisfaction among all interested in the welfare and progress of this Company that this project has been brought to so eminently satisfactory an issue, and our esteemed President and Secretary certainly deserve very hearty congratulations for conducting so difficult and delicate an undertaking to triumphant achievement.

We would take the opportunity of pointing out to our friends across the ocean that by this act The Sun Life of Canada has become especially entitled to their confidence, and to a fair share of their patronage.

There are numerous companies seeking business in Great Britain that can with propriety be called "foreign," because they have their head offices in countries

owning no allegiance to the British Crown, but The Sun Life of Canada is the child of a colony loyal to the core, and may therefore claim to be in reality a "home" company.

Yet another consideration is the advantage possessed by this Company in being able to invest its funds securely at rates of interest no longer obtainable in the older land. The ratio of profit is accordingly larger in proportion to the premium, thus rendering the endowment plans particularly attractive.

Furthermore, in its Guaranteed Income and Debenture Policies the Company offers plans as attractive as they are novel, and well worth most careful consideration on the part of all who are contemplating taking out assurance.

The amount of business already secured in Great Britain has been altogether encouraging, but with the organization of the Company now completed as it is we confidently look for very much increased patronage from those desiring assurance that not only assures, but gives good returns upon the premiums paid.

Day to Day Heroism.

The heart which boldly faces death
Upon the battlefield, and dares
Cannon and bayonet, faints beneath
The needle-points of frets and cares,
The stoutest spirits they dismay—
The tiny stings of every day,
And even saints of holy fame,
Whose souls by faith have overcome,
Who wore amid the cruel flame
The molten crown of martyrdom,
Bore not without complaint alway
The petty pains of every day.
Ah! more than martyr's aureole,
And more than hero's heart of fire,
We need the humble strength of soul
Which daily toils and ills require,
Sweet Patience, grant us, if you may,
An added grace for every day.



THE FIRST EASTER DAWN.

BORROWED SUNSHINE.

There is no more striking example of what Butler called the universal thoughtlessness of men than apathy about assurance.—*John Morley.*

* *

"He did not die; he absconded," is what Dr. Talmage says of a man who, having a comfortable income, left his bereaved family without the provision of a life policy.

* *

"I find," says Oliver Wendell Holmes, "the great thing in this world is not so much where we stand, as in what direction we are moving." A man is moving in the right direction when he deposits money in the bank of life assurance.

* *

It is a compliment to be invited to insure. It is proof that some one thinks you are of some value and use in the world. You may rest assured that if you are not, life assurance companies do not want you.

* *

Was it Dean Swift who said, "God helps those who help themselves"? The sentiment bears a good deal of truth. The man who declines to assure his life on the ground that "God will provide" would, were he to tumble overboard, give the Almighty all possible assistance in getting him back to dry land.

* *

We have all met the man who "*is just going to do a thing*" but never does it. Many such are "just going to take out a policy"—but never do. Give us the man, who, when he has a duty to perform, goes ahead, and does it without any fuss or noise. Put in the scales, he would outweigh a thousand windbags and humbugs.

* *

James Russell Lowell said: "All the preaching since Adam has not made death anything but death." Very true, but life assurance has taken away from approaching death the sting which lay in the thought of wife and child without means of shelter, sustenance and education.

Sometime it will all come back to you—the money you pay for life assurance. That sometime seems far away, but it is nearer than it seems. And when it comes, with its great loss to those who neglected life assurance, and its great gain to those who did not, all alike will wonder that they did not realize it was so near.

* *

"Waste not, want not" says an old proverb. Let us adapt it to the time and place. Waste no time in procuring a policy on your Life, then your family will want not when you are not here for them to rely upon.

* *

Money is the most obedient of all servants to persons who are masters of its use. The assured man knows how to use money to good advantage.

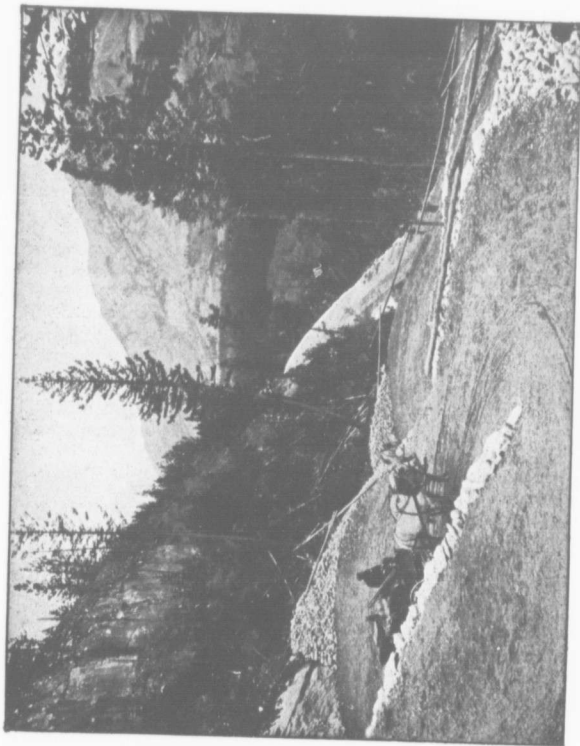
MORAL.

When you have the opportunity of taking out a policy in so sound and prosperous a Company as The Sun Life Assurance Company of Canada, you are guilty of nothing short of criminal neglect if you leave it undone.

DEFRAUDING THE TIGER.

I knew an old shikari [says A. Sarathkumar Ghosh in the February number of the *Cornhill*] who had fought many a battle with the royal Bengal tiger, and had had many a hair-breadth escape from the latter's jaws. When too old to carry on his campaigns, he delighted in telling an admiring audience, in his native village, all the adventures of his life; then, when he waxed warm over the heroic theme, he, like an old warrior, would shoulder his crutch (metaphorically, of course) and fight anew the battles of his youth. But among these adventures, the following is perhaps the most noteworthy.

One fine afternoon, having nothing better to do, he went out fishing with half a dozen of his friends—this is not going to be a fish story, but a real, live tiger story, the fishy part coming in only incidentally. They chose a small river some couple of hundred yards in width. One bank of the river was flat and open, but the other was somewhat undulating and shrubby—in fact, it was adjacent to a



THE CORKSCREW ROAD—BANFF.

jungle. The fishers sat in a row about ten paces apart on the former bank; each had a loaded gun by his side as a precaution against unwelcome intruders. Now, our friend, who happened to be situated at one extremity of the row of fishers, had been negotiating very little business for some time, when, feeling tired of holding his rod, he very naturally laid it down by his side for a moment to have a pull at his hookah as a consolation for his ill-luck. While engaged in this operation he heard a swish, and, turning round, beheld his rod scudding along the surface of the water like a racing-yacht. Evidently it was a forty-pounder that had got hold of the other end of the line! Such a catch was worth a little exertion; so he plunged into the water and struck out for the rod. He came up with it almost at the other side of the river, but at that instant a terrific roar was heard, a tiger leapt on the swimmer from the neighbouring bush, and was off with him before startled companions could raise a finger on his behalf.

The shikari was a little stunned by the tiger's on-slaught; he recovered consciousness, however, in a few minutes, when he found himself lying on the tiger's back and a full sail towards the heart of the jungle. Fortunately, he was not seriously hurt, as the tiger had gripped him by the arm just above the elbow. There he lay quite helpless; what was he to do? Any movement on his part might have made his condition far worse; so he lay perfectly quiet, and shut his eyes as if he were dead. Perhaps he meditated on the happy home he had left behind—what his wife and children would feel when his comrades broke the news. Soon, however, the tiger arrived at his den, which was no more than a hollow scooped in the sand at foot of a large tree. There the tiger deposited him and covered him over loosely with some sand. Luckily for him his face was uppermost when he fell, otherwise he would have had no other alternative between death by suffocation and death from the tiger if he had dared to move. As it was, he could manage to breathe gently, and even to have an occasional glimpse under his eyelids. After this operation of partial burial, the tiger ran ahead a few yards, but returned instantly as if he had some misgivings in his mind. Seeing, however, all safe, he bounded forth, but again returned to make assurance doubly sure. He kept up this method of self-persuasion for a few times, till, feeling quite certain about the matter, he finally went away on his mission. After waiting a few minutes

to see that the tiger had really gone, our shikari sprang up and climbed the tree just over the den, and hid himself well among the leaves. He had not long to wait for the *dénouement*, for the tiger soon returned, accompanied by a tigress and a couple of cubs (like a generous and exemplary husband and father, the tiger evidently scorned to eat on the sly). They came along with many a joyful cat-like gambol in anticipation of the great feast, and found the den—empty! Such a lamentation over the lost dinner then arose as was never heard before in the whole animal kingdom; in fact, the tigers persisted so long in their piteous cries, that our shikari began to have some doubts as to the righteousness of defrauding the poor creatures of their hard-earned wages; but he was prevented from offering himself to them in a moment of misguided magnanimity by the thought of his own wife and children, whose claim upon him was obviously higher. At any rate, he stuck in the tree all night, as it was too risky to venture out in the ensuing darkness; then next morning, when the coast was clear, he fled home to tell these undoubted facts.

Opportunity. JOHN D. UNDERWOOD. BOSTON TRANSCRIPT,

Monarch of every human being, I.

Destiny shapes itself beneath my hand.

I rule ambitions lofty as the sky;

I pave the way for crime's debasing brand.

I'm king of battles and I'm god of love—
I govern all below and all above.

And once I come to every one of ye—

That hour your hope is lost or fortune's made.

Act bravely, promptly, for the way is free;

And woe to him who hesitates, afraid!

I hold in one hand, honor, love, and place;

And in the other want, hate and disgrace;

So, when I come, then may your eyes see plain,

For slighted once, I never come again.

BARBAROUS. — A clergyman was being shaved by a barber, who had evidently become unnerved by the previous night's dissipation. Finally he cut the clergyman's chin. The latter looked up at the artist reproachfully, and said:

"You see, my man, what comes of hard drinking."

"Yes, sir," replied the barber, consolingly, "it makes the skin tender."

TESTIMONY THAT TELLS.

NANAIMO, B.C., Feb. 19th, 1898.

V. BRANCH, ESQ.,
Manager.

Sun Life Assurance Co. of Canada,
Vancouver.

DEAR SIR,

I beg to acknowledge receipt of cheque for \$1,119 in payment of claim resulting from the death of my late husband.

Please accept my thanks for settlement, which is very satisfactory to me.

Yours truly,

ELIZABETH FRAZER.

LONDON, ONT., 28th Feb., 1898.

R. MACAULAY, ESQ.,
Manager.

Sun Life Assurance Co. of Canada.

DEAR SIR,

I beg to acknowledge receipt to-day, through Mr. A. S. McGregor, your agent here, of the Company's cheque for the sum of \$1,074 in payment of the amount of the late Mr. W. J. Clarke's policy and profits, and to thank you for the prompt and very satisfactory settlement.

Yours very truly,

LOUISE F. CLARKE.

St. JOHN, N.B.

E. W. HENDERSHOT, ESQ.,
Manager for Maritime Provinces.

DEAR SIR,

I have much pleasure in acknowledging receipt of the Company's cheque in payment of my Endowment policy No. 30,494, which matured to-day.

The profits, results, and very prompt payment are exceedingly satisfactory, so much so that I will consider the matter and probably make application for another policy.

The earnings produced by this policy were much larger than were the earnings from a like policy issued at same dates by another Life Insurance Co. in which company I paid a much larger premium.

I remain, yours respectfully,

JAMES GILBERT JORDAN.

READING, PENN., Feb. 28th, 1898.

To the Officers of THE SUN LIFE CO. OF CANADA,
GENTLEMEN,

Allow me to thank you for the \$2,905 received from your Company, and to express my appreciation of your prompt and honorable methods of doing business.

Your representative, Mr. Jones, did not wait to be notified of the death of my husband, Dr. C. K. Christman, but called at once to assure me

that, although the note given for the first premium had not yet been paid, your Company were ready to pay the full insurance (\$3,000), less the first premium, as soon as the claim papers could be made out and sent in. And so it proved, for in less than a week from the time the papers were received at the Head Office the cheque was delivered to me here in Reading.

Trusting that your Company will have the success in this section which it so richly deserves, because I know by experience that any one who has insurance in The Sun Life Co. of Canada may rest assured of prompt and cheerful payment,

I am, respectfully,

ELLEANOR E. CHRISTMAN,
Executrix of C. K. Christman Estate.

RICHMOND, VA., 9th Feb., 1898.

W. A. HIGINBOTHAM, ESQ.,
State Manager,

Sun Life Assurance Company of Canada.

DEAR SIR,

We hereby tender you our sincere thanks for the prompt and satisfactory manner in which your Company have settled the claim under assurance policy No. 23158, for \$500, on the life of the late Mrs. Mary A. Johnson (wife and mother) in your Company, who died suddenly on Friday last, and was buried the following Sunday, while we now hold your draft dated 7th February, 1898.

To show you practically that we fully appreciate this treatment, and have every confidence in your Company, I (William I. Johnson) have given your agent an application for further assurance on my own life, and our hearty wish is that your Company will succeed in this State far beyond what you expect or desire.

And we remain, yours faithfully,

JAMES JOHNSON.

W. ISAAC JOHNSON.

Kindness and Promptness.

The following letter speaks for itself, and proves that the claims under the Thrift policies receive just as prompt attention as the larger ones in the Company's ordinary department :

ROBERT BURNS, ESQ.,
Manager Thrift Department,
Ottawa.

DEAR SIR,

Will you please tender to the Company my thanks for the very prompt payment of the assurance on the life of my son who was killed so suddenly just a few days ago. I must say how much I appreciate the kindness and promptness of the Company's officers, and will always speak a good word for The Sun Life Co. of Canada.

THEOPHILE GADBOIS.

BROKEN STOWAGE.

THE ENGLISHMAN AGAIN.—An Englishman once visited California, and he remarked upon the abundance of fruit in that State. He said he was sure the Californians could not eat it all, and he wanted to know what was done with the surplus fruit. His remark was answered by a Californian, who said :

"We eat what we can, and we can what we can't."

The Englishman, after awhile, saw the joke, and laughed heartily over it. A short time afterward he returned to England. One evening he went to a dinner party, and he determined to relate the story. He told the preliminaries, and when he came to the Californian's answer, he repeated it in the following words: "We eat what we can, and we *tin* what we can't," and then he wondered why nobody else laughed.

STILL ANOTHER ENGLISHMAN.—Although the name of Biddle is a well-known one to many besides the Four Hundred of Philadelphia, New York, Boston, Washington, Baltimore and elsewhere, it seems that this magic name conveyed only dense confusion to an Englishman once visiting the City of Brotherly Love, as proved by the following little story: After a sojourn for a week in that quiet but delightful place, where he was feted and honored to his heart's content, he asked a friend confidentially, "Can you tell me what they mean here by a 'biddle'?" I hear it continually, and on all sides, 'She is a biddle,'—'oh, he is a biddle, you know,'—'they are all right of course, they are biddles.' Now, what in the name of all that is unmentionable is a biddle?"

THE GREATEST OF THESE.—An Englishman once remarked in company that he had just been taken for the Prince of Wales on account of his resemblance to that personage.

"Oh," said a Scotchman present, "I was once taken for the Duke of Argyll."

"I have been taken for a greater man than either of you," broke in Pat.

"Who?" they asked.

"Well," said he, "the other day, as I was walking down Sackville street, I met a friend whom I had not seen for many years, and the moment he saw me he shouted out, 'Oh, Holy Moses, is it you?'"

TWISTED.—An Irish laborer having overslept one morning, and in his hurry to get to work on time put on his trousers hind side before, arrived at the building on which he was working a little late, and hurriedly ascended the ladder. When about half way up he slipped and fell to the ground. A crowd of fellow laborers soon assembled, and at once began to shout, "He's dead! He's dead!" But Mike, looking him over carefully and turning him around, said, in a solemn tone: "*No, he's not dead, but he got a turrible bad twist.*"

NOW'S THE TIME.

When approached by an agent for assuring your life,

Get right in it:

It's the right thing to do for your children and wife—

Then stay in it.—*Phe'ps.*

Don't tell him to call another day. Another day may not be yours. Better make sure of a good thing *to-day* while you have a chance. To-day you may be assurable; tomorrow you may *not*. The saddest paragraph in the report of a Life Assurance office is that relating to the proposals rejected. "Too late!"

You can't afford to insure! Nonsense! Say you are thirty-two. Sixty cents a week will buy you a policy for \$1000 requiring only 20 annual premiums in The Sun Life Assurance Company of Canada. That sum will at least keep the wolf from somebody's door, if you happen to get promoted to the realms above.

By saving a trifle more, and taking out an endowment policy, you can enjoy the fruits of your own thrift; if you live, you can draw your money at forty, fifty, sixty, or any other age you may decide for payment of your policy. Anyhow, *do something* to protect yourself, and others who may be dependent on you. A man who lives for himself, and has no care for others, is the most despicable creature on God's earth.

Time *was*—is past; thou canst not it recall.

Time *is*—thou hast; employ the portion small.

Time *future*—is not and may never be.

Time *present* is the only time for thee.

SUMMARY of Life Assurance Business in Canada for 1897, compared with 1895 and 1896.
 (Compiled by THE INSURANCE & FINANCE CHRONICLE from figures supplied by the Companies.)

COMPANIES.	NET PREMIUMS RECEIVED.			ASSURANCE ISSUED AND TAKEN.			TOTAL ASSURANCE IN FORCE.		
	1895	1896	1897	1895	1896	1897	1895	1896	1897
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Sun Life of Canada	1,301,221	1,649,943	1,852,241	6,864,083	7,468,282	10,561,270	34,728,290	38,170,341	44,983,797
Canada Life.....	2,066,891	2,023,716	2,105,759	6,089,621	4,635,778	4,942,000	70,205,929	70,375,397	72,719,555
Confederation.....	852,874	899,079	920,168	3,371,320	3,064,995	3,171,322	26,427,474	27,379,476	28,284,606
Ontario Mutual.....	590,163	601,617	636,867	2,494,268	2,415,350	3,031,900	19,278,424	19,973,159	21,487,181
North American.....	485,354	539,762	582,431	2,917,000	3,447,900	3,431,524	15,442,444	17,164,229	18,945,858
Manufacturers.....	324,449	355,149	384,641	2,873,557	2,732,929	2,559,772	10,066,441	10,711,606	11,867,229
Federal.....	257,647	313,399	349,589	1,823,050	2,000,500	2,003,850	10,156,227	10,337,482	10,950,087
Temperance and General.....	142,448	151,319	174,877	1,477,000	1,782,000	1,790,650	5,993,681	6,687,212	7,260,786
Great West.....	122,598	156,033	201,667	1,682,200	1,742,200	2,206,300	4,934,850	5,653,204	7,198,034
London Life.....	160,889	177,004	185,741	1,920,644	1,288,172	1,566,724	4,104,954	4,289,577	4,737,501
Dominion Life.....	53,395	65,565	71,731	541,350	574,700	593,700	2,025,514	2,381,977	2,654,573
Imperial.....	.....	.....	35,970	.....	.....	1,185,725	.....	.....	1,185,725
Northern.....	.....	.....	11,767	.....	.....	360,500	.....	.....	354,000
Royal Victoria.....	.....	.....	8,071	.....	.....	242,500	.....	.....	242,500



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