Vol. VII. V

MONTREAL

Остовек, 1901.

A Deserved Retort.

A pompous member of Parliament. visiting an agricultural show in Dublin. arrived late and found himself on the outskirts of a huge crowd. Being anxious to obtain a good view for himself and a lady friend who accompanied him. and presuming that he was well known to the spectators, he tapped a burly coal porter on the shoulder and peremptorily demanded. "Make way, there," "Who are ye pushin'?" was the unexpected response. "Do you know who I am, Sir?" cried the indignant M. P. "I am the representative of the people." "Yah!" growled the porter as he stood unmoved, "but we're the bloomin" people themselves."

He Knew the Catechism.

"Mr. Spudlong," began the youth, hanging his hat on the back of the chair, "I will occupy only a few moments of your time. I have come to ask you for your daughter. I"——

"Young man," said the elderly banker, do you"—

"Yes, sir, I realize fully that she has been tenderly nurtured and that she is very dear to you; also that her home is one in which she has been surrounded by every luxury. But she is willing to leave it."

"Can you" ---

"No, sir, I can't quite maintain her in the style to which she has been accus-

tomed, but I have a good salary, and I'm ready to chance it. So is she."

"Will you"

"Yes, sir, I will keep my life assured for a sum sufficient to provide for her if I should be taken away."

"Would you" ----

"No, sir, I would not expect to live with the family. I am able to buy and furnish a modest home for her."

"Young man," said Mr. Spudlong, looking at his watch, "I rather like your style. You can have her. Good"

"Morning, sir." - Edinburgh Scotsman.

He Didn't Answer.

"Don't beat about the bush. Answer my questions 'yes' or 'no,'" shouted an excited elector at a political meeting. "Well," said the candidate mildly, "perhaps my friend down there will allow me to point out that there are some questions which cannot be answered 'yes' or 'no.'' "Bosh," exclaimed the elector with withering sarcasm. "I am prepared to prove my assertion." answered the candidate. "Now," he continued, turning to his interrogator, "the question I will put to my friend as a test is this-'Have you left off beating your wife?'" "Yes' or 'no?'" shouted the delighted meeting; and the excited elector incontinently collapsed.

Number Six.

Political organizations and, in fact, all bodies that believe in progress have learned that it is well to come together occasionally to compare notes and gather inspiration for the work yet to be done. The Sun Life of Canada six years ago felt that it would be well for the officials and the agency force to meet face to face and discuss matters pertinent to the advancement of the Company's interests. The wisdom of the course is shown in the enthusiasm and esprit de corps of the agency force. Number Six was equal to, if not more enjoyable, than any of the others. The points of interest visited were more varied than in former years, and the itinerary selected was among the most beautiful spots of picturesque Canada.



Str. "Victoria," passing through Kingston Mill's Locks.

The starting point was at Kingston, where, on Tuesday morning, Aug. 20th, the different members of the contingent congregated. After breakfasting at Hotel Frontenac, the party embarked for a day's sail through the Rideau lakes. We will not attempt to describe the beauty of the trip, for we are reminded of the man down East who visited the World's Fair in Chicago, and, on his return home, attempted to give, in an address before a church society, a description of what he had seen. His start was promising, but at times the force

of the subject overcame him, and he exclaimed, "Oh! you ought to have been there!" So the beauties of the Rideau trip have to be seen to be appreciated.

The Rideau is not an ordinary canal, but a waterway between Kingston and Ottawa, made by connecting a large number of the most beautiful lakes on the continent. The actual canal which is comparatively short, was constructed by the British Government as a military work, in 1830, at a cost of five million dollars. If, in the time of war, the navigation of the St. Lawrence were interrupted this canal, in conjunction with the Ottawa river, would furnish direct communication between Montreal and the great lakes. The thoroughness of the work impressed the visitors. Although over seventy years old the masonry of the locks is in as good state of preservation as when first constructed.

It is hard to specify any particular spot along the route, but perhaps Jones' Falls received more attention than any other place. The Falls, the ponderous wall of masonry for the daming of the water for the use of the locks, together with the superb natural scenery, are attractions that demanded much longer time than could be given. At six o'clock the party arrived at Newboro, where a special train was in waiting for Athens, the objective point of the outing. At Athens the hospitable citizens received the visitors with open arms. The Gamble and Armstrong Houses were ready for as hungry a crowd as perhaps ever arrived in this charming village.

The Athens Reporter gives the following interesting report of the evening entertainment:

After supper, which was served as soon as possible, all repaired to the High

School building where a large number of the citizens were awaiting them and where they were to be entertained for an hour or so. After getting comfortably seated in the front rows, Mr. W. G. Parish, as chairman, opened the meeting and called upon the municipal clerk, Mr. B. Loverin, to read an address of welcome to the president and officers. The address was as follows:

ROBERTSON, MACAULAY, ESQ.,

PRESIDENT, AND STAFF.

It affords me the greatest possible pleasure to extend to you one and all the freedom of our little municipality and its picturesque environments, with which is coupled the warmth of a true Canadian welcome.

In your ranks are many who live under another flag than ours, and to you, if possible, we put a trifle more feeling into our greeting. We are after all brothers; we are both from the same grand old Anglo-Saxon stock, and both nations we believe are destined by the Almighty to be the two great conservators of civilization and Christianity. So we have coupled our flags, emblematic of that union which we trust will endure as long as time endures, and which stands for the peace, liberty and happiness of humanity.

We are proud of our town, with its classic name, which it has justly earned by the high standard of its educational institutions; we are proud of our surroundings, of our mountain scenery; gently undulating fields and island-dotted lakes, teaming with an endless variety of the finny tribe; and last, but not least, we are happy in the realization that the citizens of this section are striving with all their God-given powers to aid in the task we have in hand as Canadians, viz.: the lengthening the cords and the strengthening the stakes of our Dominion along the lines of the highest and healthiest citizenship.

We are proud of our Canadian institutions. Some of them have before them the manifest destiny of "world powers," and among this class stands the Company you represent to-day. The names of Macaulay and the Sun Life of Canada are dovetailed into each other, and both are household words in Canada. The Sun Life Assurance Company of Canada is doing a grand work in advertising our Dominion in lands beyond the seas.

We feel that the ever-increasing amount of life assurance in force is one of the most encouraging signs of the times, indicating, as it does, the thrift of our people.

May the Sun ever continue to shine with undimmed lustre and may its representatives who have dropped in on us ever cherish a lively memory of their brief sojourn at the "seat of learning."

On behalf of all the citizens.

GEO. E. JUDSON, Reeve. B. LOVERIN, Clerk.

President Macaulay made a brief but able reply to the address, during which he called on the staff to give three hearty cheers for Athens, which they did to the King's taste. He referred to the greatness of Canada, and said that, while the people of this country were part of the great British Empire, yet they did not owe everything to Britain, but a share to many other countries. We found in Canada English, Scotch, Irish, French, Germans and many others, and it was a triumph of civilization that there was in Canada such harmony and prosperity among a people so mixed.

- 94

Observing the two flags, the Union Jack and the Stars and Stripes, he declared Great Britain and the United States had a mission in the world, which was to stand by the cause of right. He believed there was a connection between these two great nations, and, while the United States had become a great nation, it could not forget the great country that gave it birth. He believed in the old saying that blood was thicker than water. and that these nations had rendered valuable services to one another in assuming the attitude each did toward the other in recent critical points in the history of each. Britain leads in all parts of the world, and her influence was always for the best.

He said the Sun Life of Canada was doing business in the four quarters of the globe, and he believed it was doing more to advertise Canada than all the immigration officers put together. Canada was growing in importance both internationally and commercially, and he had always made it a point when in foreign countries to tell the people he met of Canada, what we had to sell and what we required to buy. He concluded an interesting address by tendering the heartfelt thanks of himself and associates for the very friendly address of welcome.

Mr. T. B. Macaulay, secretary and actuary of the Sun Life of Canada, was the next speaker and, on rising, said he hadn't to go far for a text when he saw the two flags side by side. He believed the two nations were to lead in all work of civilization, and he who attempted to sow discord between Britain and the United States was an enemy to civilization. He said life assurance was systematic philanthropy, and the man who didn't make sure that those dependent upon him were made secure in case of death overtaking him was terribly shortsighted. Mr. Macaulay then referred to the Sun Life of Canada and its work, and spoke of it as a noble work. He illustrated by asking if it were not much better for a widow to draw a thousand or two in case she loses her partner in life than to be compelled to accept the cold charity of her friends or to eke out an existence by hard work. He said it would soon be considered that a man who did not provide for an emergency in this way did not love his wife and family. The Sun Life of Canada was well received wherever it had gone. He gave the state of Michigan as an instance. Although the Company had only entered that state five years ago it ranked sixth in new business last year in competition with about fifty other companies.

Rural Dean Wright was the next speaker and referred to his pleasure at being one to welcome the officers and staff of the Sun Life of Canada. He was sure everything would be done to make their visit as enjoyable as possible. He believed from what he had heard that the assurance agents were the advance agents of civilization, and, having always believed in assurance, was glad to know what the Company was doing and that it was meeting with success.

Mr. Simmons was called on and made a few remarks. He expressed his pleasure at being present. He said the heat of the room was suggestive of the Sun Life of Canada. He was glad that the unity of the two great nations had been touched on, and he was heartily in accord with anything along that line. He said that he was always in favor of life assurance, but thought that provision ought also to be made for the poor fellows who did not pass a doctor's examination.

Mr. W. A. Lewis spoke interestingly for a short time. He believed this was the age of the young man, and, consequently, we found important offices and positions of trust held by young men. He referred to Athens' educational standing, and said that although the town had only a population of 1,000 its high school was the third Lighest in Ontario. A good work was being carried on, and men who had received their education in Athens were occupying positions of importance in the various walks of life all over the He predicted a surprise for the excursionists when they visited Charleston Lake, and hoped they would thoroughly enjoy their visit to Athens.

The programme was interspersed with recitations, wocal and instrumental music, which pleased the audience, if the rounds of applause were any indication. The numbers were as follows: Orchestra selection by Miss Ross and Messrs. Alex. Compo, S. Manhard and Ross DeWolfe; solo,

"Strike up the Band," by Mrs. S. C. A. Lamb; solo, "Bedouin Love Song," W. Guy Pickell; solo, "My Jersey Lillie," Miss E. Slack; piano solo, Miss Ross; recitation, "Cast out the Anchor," Mr. G. C. Jordan, of the Sun Life of Canada; solo, "Dolly Gray," Miss Pierce; recitation, Mr. Gouinlock, of the Sun Life of Canada.



Two of the Old Guard, Mr. A. S. Macgregor, London, and Mr. W. E. Hill, Peterboro'.

Mr. J. R. Reid moved a vote of thanks and paid a high tribute to the hospitality of the Athenian people. He was seconded by Mr. N. D. Sills, of Kalamazoo, Mich., who made an eloquent address. The meeting closed with singing the national anthems and "Good Night Ladies."

Wednesday was an ideal fishing day, and Charleston Lake an ideal place. The steam launches of Messrs. Parish and Loverin were kindly placed at the disposal of the party. Many had separate. boats and canoes. The result of the day's fishing was exceedingly gratifying. Almost every boat returned triumphantly with large strings of all sorts of fish. The afternoon was enlivened by music and story-telling (not about fish). Several Pittsburg gentlemen, who were camping at Charleston Lake, greatly helped by their splendid singing. After returning to Athens the Company concert was the event of the evening. Mr. B. Loverin very kindly gave the use of his lawn.

and Miss Green very kindly loaned her piano for the concert. Mr. John Gouinlock was chairman. The programme presented was as follows: Piano overture, Mr. Charles Pierce; plantation quartette, Messrs. Burrill, Reid, Dion and Ludwick; story, Mr. Storrs; song, "A Dream of Paradise," Mrs. J. C. Stanton: song, "The Palms," Mr. F. X. Dion; story, "Husbands to Burn," Mr. J. Gouinlock; song, Mr. J. J. Ludwick; recitation, "The Snobb Girls," Miss Slack; story, Mr. H. T. Bartow; song, Miss Green: story, Mr. J. R. Reid; song, Miss Pierce; song, Mr. Lichty: recitation. "The Debating Club," Mr. Gilbert C. Jordan; "God Save the King" and "A perica."

The concert was a decided success and was attended by a large number of the citizens.

On Thursday morning the party left Athens for Brockville, where they were comfortably housed at Brockville's new palatial hotel - the Strathcona. In the afternoon the party cruised among the Thousand Islands, making a stop at Alexandria Bay. With the exception of a heavy thunder shower, the trip was delightful. Everybody was on pleasure bent, and between singing, sight-seeing and general conversation the hours passed quickly. In the evening, at the Strathcona, the citizens of Brockville tendered the party an informal reception. Ex Mayor Downey was in the chair in the unavoidable absence of Mayor Buell. Speeches were made by Messrs. J. M. Gill, J. Curtin, D. Derbyshire, ex mayor, and others. Mr. Robertson Macaulay replied on behalf of the party. thanking them for their great kindness and expressions of goodwill. He entered into the history of the Sun Life of Canada, stating that when the Company was only three years old it had four agents in the field, to-day there are over

two thousand. In foreign lands there are three institutions which represent Canada: McGill University, the Bank of Montreal and the Sun Life of Canada. The President then distributed the prizes for individual assurance writers. In doing so he said that if he thought the agents had uttered a dishonest word in getting the business he would withhold the gift. The winners of handsome gold watches, suitably inscribed, were Mr. Barnes Moss for the United States, and Mr. Gilbert C. Jordan for Canada. The party left for their several homes by the early trains and boats on Friday morning, all delighted with what they had seen and heard and overflowing with enthusiasm and loyalty for the old Sun Life of Canada, full of determination to scatter still more the blessings of life assurance.

Notes.

The thanks of the Company are tendered to Messrs. Parish and Loverin for the use of their steam launches.



View of Jones Falls.

To the citizens of Athens, Brockville and every other place visited for their hearty good cheer and kindness.

The thanks of the agents to President Macaulay, Secretary Macaulay, Messrs. J. R. Reid, I. J. Mansell, Geo. A. Bateman and F. G. Cope for arranging everything with such clock-work preciseness.

An old Indian guide at Kingston Mills was greatly delighted to find a relative of his among the party. At least he made the claim.



not as noisy as usual. Some one said it was because

Mr. Holland A. White had a game leg.

Mr. John Gouinlock had the sympathy of everybody at the close of the Company concert. It's too bad, but it will teach him to keep a closer look out in future.

"Life assurance is systematized business philanthropy. A man who does not assure his life for his wife and children doesn't love them! Actions speak louder than words."- Mr. T. B. Macaulay, in an address.

"To-day no man can be a successful assurance man unless he be an up to-date intelligent gentleman." - Mr. W. A. Lewis.

" Some people think that when a man is a failure at every other thing, he will make a good assurance agent. The faces

before me ought to show the utter nonsense of this statement. Life assurance is a necessity. It is the best asset a man can have. The Sun Life of Canada is a credit to Canada."— Mr. D. Derbyshire.

Two of the old guard— Messrs. Macgregor and Hill—were present. In the snapshot on another page, Mr. Macgregor is trying

to make Mr. Hill believe something he cannot swallow, hence the gesticulations.

Mr. Cameron, of Georgia, didn't catch any fish, but he saw snakes. The length of the snakes increased at the rate of six inches an hour.

Dr. Macaulay says the above is a bad symptom.

Mr. Arthur B. Wood would have caught the largest fish if——. That miserable "if" is always in the way.

October.

A birdnote sounding here and there, A bloom, where leaves are brown and sober,

Warm noons, and nights with frosty air,
And loaded wagons say—October.

-Thomas Stephens Collier



Two of the party doing the "Cake-Walk" on the pier at Brockville.



Homeward Bound on Str. "Kingston."

Sometimes Mistakes are Dangerous.

During a lesson in a medical college the other day one of the students, who was by no means a dullard, was asked by the professor, "How much is a dose of—?" (giving the technical name of a strong poison.)

"A teaspoonful," was the ready reply.
The professor made no comment, but
the student, a quarter of an hour later,
realized that he had made a mistake and
straightway said:

"Professor, I want to change my answer to that question."

"It's too late, sir," responded the professor, curtly, looking at his watch; "your patient has been dead fourteen minutes"

In my opinion life assurance is not only the first-born of prudence and the mother of thrift, but a branch of mental hygiene which saves those who avail themselves of it from sleepless nights and anxious thoughts, and confers tranquility and confidence, thus contributing to the stability and health of the mind.

— Sir James Crichton Browne, M.D., L.L.D., F.R.S.

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



A few of the men who have made the Sun Life of Canada '', Prosperous and Progressive.''

Photo. by Messrs, Murray & Sons, Brockville, Ont.

SUNSHINE

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ARTHUR B. WOOD, A.I.A.

Your Time is Now Here.

"Wait until the fall," was said to thousands of life assurance agents during the past few months. The agent was solicitions to have the application immediately signed, but your "Wait until the fall" side-tracked him. Scores of those who said it will never have the opportunity of helping their dear ones. They did not expect to die suddenly; they thought they had plenty of time and gambled with it. To-day the heartbroken wife and helpless children have a cold winter of want facing them, all because the husband said "Wait." Many said "Wait until the fall" with a determination to act. Others said it to get clear of the agent. Leave the assurance agent and his awkward persistency out of the question altogether, and get down to what he wanted to sell you.

Did you ever seriously think that you need life assurance, and lots of it? The assurance agent "crossed" you many times in showing you this, and perhaps you were angry that he should size you up so accurately, and then you snubbed him. Doubtless the thought flashed across your mind many times that should you quit this earth your wife and family would have a desperate struggle. Yet when you were face to face with the man who was ready to place you under the protection of life assurance you soured and said sharp things about plaguey life assurance men. Why not get down to business and place some value on your life for your wife and children's sake? Show your love to them in this practical way, then, come what may, you will be clear of the stigma of leaving your loved ones to the charity of others. The "fall" is about here. Are you going to act?

* *

Economy is the easy chair of old age.

Only Once a Year.

The readers of Sunshine will, we know, pardon us for giving so much space in this issue to the Company's outing recently held, but we are certain our readers are interested in everything that aids the Sun Life of Canada to maintain its motto of "Prosperous and Progressive." The coming together of the managers and the discussing of things that go to make the Company prosperous is the concern of every policyholder. That the annual outing is successful to this end, is evidenced by the fact of its existence. Never in the history of the Company has the outlook been brighter, and the report of 1901 will surely be a record-breaker.

Golden-Rod.

Oh! the golden-rod is gleaming
In each nook and tangle wild,
Where the autumn light is streaming
Its wealth of gold is piled.
It is massed in shining brauty,
Till its blossoms sweep the sod;
Nature heralds in the autumn,
With a flame of golden-rod.

Till it seems the miser woodlands, No more of wealth can hold, And the broad lands of the pastures Are broidered with its gold. And there lies a glowing pathway Where in triumph nature trod, When she heralded the autumn With a flame of golden-rod

Oh! the maples' crimson beauty
And the beeches all ablaze,
Stand like sentinels on duty,
To guard the woodland ways.
And the golden-rods serenely
In the breezes sway and nod.
Nature heralds in the autumn,
With a flame of golden-rod.

-Winfield L. Scott.

Memory presides over yesterday; today is ruled by reason; to-morrow is under the sway of hope.

A Clergyman's View of Life Assurance.

And it is a matter not of worldly prudence, but of Christian duty, that every man who has a wife and children, and whose income will cease with his life, should take this simple way of making provision that his wife and children shall not want after he is gone. If the husband and father be worth counting as a human being, it will be trial enough to lose him, without losing the means of life along with him. And whenever he goes, surely it will be a comfort to him to think that his little ones shall not grow up sickly and half-starved and half-educated; and that his poor wife shall not be worried into the grave, or into the mad-house, by sordid misery and care. Surely it will be a comfort for him to think when he is dying that some decent measure of comfort will be theirs after he is dead. - Rev. A. K. H. Boyd, Scotland.



St. John's, Nfid., June 1st, 1901.

W. J. Marquand, Esq.,
Manager for Newfoundland,
Sun Life Assurance Company of Canada,
St. John's,

Dear Sir,—I am in receipt of your Company's cheque to-day in settlement of my endowment policy, maturing this day, and I must say I am agreeably surprised to receive larger profits than I was promised. The actual profits being \$30.80 (thirty dollars and eighty cents) per \$1000, in excess of the estimate given to me at the time my application was given.

I will be pleased at all times to speak of your Company as I have found it, and to recommend young and old in this colony to assure in the Sun Life Assurance Company of Canada.

I am, dear sir,

Yours very truly,

JOHN BULLEY AYRE.

The Fallacy of Cheap Assessment Assurance.

The securing of life assurance cheaply is a subject of interest to an enormous number of persons, not so much to the rich man or his relatives as to the poorer man and the middle-class man. And it is a subject much discussed by these and by their families. Unfortunately, in their endeavors to find out how life assurance can be had cheaply, such persons have not been well informedhave in fact often fallen into the hands of the canvasser's for "cheap" assessment concerns, or been coaxed to join friendly societies which, however well intended, could not give sure indemnity. Of course, the man of small means was looking where he could get the cheapest goods in life assurance as in other things, and he has unfortunately found for the most part that cheap goods are usually a mistake, and he had often bought what he did not want because it was cheap.

How many are there, for example, who have purchased what they thought to be cheap life assurance from societies and companies that purported to assure on the natural premium plan, because they were able to start at a low price per thousand? They were probably told that new members would come into the society so fast that the proportion of deaths would be kept down, and the cost would not increase. They got cheap temporary assurance, but realized sadly that the cheapness was but temporary. They had sacrificed opportunity that was far more valuable than the temporary savings from assessments which were less than the level premiums charged by regular companies.

It is curious that while everybody will admit that as men grow older their chances of dying become near, people do not seem to consider this fact when a lot of them go into an assurance-assessment agreement. As the risk of death

increases with each year that a man grows older "any assurance body must make provisions for this increasing risk, by either charging those that assure in it an advancing premium to cover advancing cost, or a level premium which is sufficient from the outset to provide. for this inevitable advance in cost." The attractive feature of the so-called cheap plans is that for a brief period of time assurance may be carried, on the plans which provide only for present assurance, for a less cost than it can be carried on plans that provide for future indemnity. If we could only make it clear to men who assure on the so-called cheap plans that the time must come when they must either pay large premiums or stop their assurance, there would be fewer people who would take the chances for the sake of present cheapness of leaving their families entirely without protection a few years hence, on account of the dearness of protection in old age. - Monetary Times.

It's Just Her Way.

Eyes? Well, no, her eyes ain't much; Guess you seen a lot of such— Sort o' small an' blue-gray. 'Taint her eyes—it's just her way.

Hair ain't black, nor even brown; Got no gold upon her crown; Sort o' ashy, I should say, 'Taint her hair—it's just her way.

'Tain't her mouth—her mouth is wide. Sort o' runs froms side to side; See 'em better ev'ry day. 'Tain't her mouth—it's just her way.

Nose I reckon's nothin' great, Couldn't even swear it's straight; 'Fact, I feel I'm free to say 'Tain't her nose—it's just her way.

Love her? Well, I guess I do!
Love her mighty fond and true;
Love her better ev'ry day;
Dunno why—it's just her way.
—Elizabeth Sylvester in Century.



MR. BARNES MOSS.



MR. GILBERT C. JORDAN.

Two men who were "watched" last year by the Sun Life of Canada.



Mr. J. R. REID, Manager for Eastern Ontario, Ottawa.

MR. I. J. MANSELL, Agent, Brockville.

Mr. J. H. McI, AUGHLIN, Agent, Athens,

MR. GEO. A. BATEMAN, Agent, Kingston.

Men who figured prominently in the outing arrangements.

Fate!

I feel that I am quite as smart As Edward Bulwer Lytton, Bart.

I'm also every bit as bright As Walter Scott, the Scottish knight;

And in my own peculiar way I'm just as good as Thackeray.

But, woe is me that it should be, They got here years ahead of me,

And all the tales I would unfold By them already have been told.

—J. K. Bangs.

Thank You!

The following from one of the staff of a prominent assurance journal in New York City cheered us up the other morning:

NEW YORK, Aug. 23, 1901.

I have long had it in mind to write you a line by way of compliment in regard to "Sunshine." The last number was excellent and I think you have hit upon a good idea in thus localizing each issue, thereby giving each issue not only a local value but also greatly enhancing its general value. To edit a company paper and make it readable and acceptable is a most difficult task. We get all kinds of them here, and I have often wondered whether some of them really fulfills any useful purpose. I hope you will keep up this special series of illustrated articles—why not call them "Following the Sun," "Around the World with the Sun," etc.?

With best wishes.

Heads Up.

Don't kick and whine, Just get in line With the fellows who've grit and pluck; Don't frown and scowl, Look glum and growl, Stop prating about ill luck.

Lift up your head,
Don't seem half dead,
Stop wearing a wrinkle face;
Give smiling hope
Sufficient scope,
And joys will come apace.

Out on the man
Whose little span
Is full of grief and gloom,
Always dreary,
Never cheery,
From trundle-bed to tomb.
Give me the chap
Who, what'er may hap,
Looks up, and is cheerful still,
Who meets a brunt
With a smilling front,

And nerve, and vim, and will.

We were turned down, the other evening, by a "prospect" who prospectively was good for ten thousand. We came across the above in our "heap" and went at our prospect again with the result that—we didn't get him yet. It wasn't the fault of the above though.

Man's Works Shall Follow Him.

Tis truth that painter, bard and sage, Even in earth's cold and changeful clime, Plant for their deathless heritage The fruits and flowers of time.

We shape ourselves the joy or fear Of which the coming life is made, And fill our future's atmosphere With sunshine or with shade.

The tissue of the Life to be
We weave with colors all our own,
And in the field of Destiny
We reap as we have sown.

Still shall the soul around it call
The shadows which it gathered here,
And painted on the eternal wall
The Past shall reappear.

Think ye the notes of holy song On Milton's tuneful ear have died? Think ye that Raphael's angel throng Has vanished from his side?

Oh, no! We live our life again:
Or warmly touched or coldly dim,
The pictures of the Past remain—
Man's works shall follow him!

-John G. Whittier.

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

The Fault of the Age.

The fault of the age is a mad endeavor To leap to heights that were made to climb; By a burst of strength, or a thought most clever, We plan to forestall and outwit Time.

We scorn to wait for the thing worth having; We want high noon at the day s dim dawn; We find no pleasure in toiling and saving,

As our forefathers did in the old times gone.

We force our roses, before their season, To bloom and blossom for us to wear; And then we wonder and ask the reason Why perfect buds are so few and rare.

We crave the gain, but despise the getting; We want wealth-not as reward, but dower; And the strength that is wasted in useless fretting Would fell a forest or build a tower.

Ella Wheeler Wilcox.

ELDON, Belfast, P. E. I.

SUN LIFE ASSURANCE CO. OF CANADA. Montreal.

Dear Sirs, - Please accept thanks for the prompt payment of \$1000 of assurance on my lamented son, Arthur W. MacWilliam.

I cannot speak too highly of the kind assistance given me by your representative in Prince Edward Island, Mr. R. S. Ewing, who had everything settled without the least trouble or expense to me. I will always be glad to speak a good word for the Sun Life of Canada.

Yours very truly,

MARY JANE MACWILLIAM.

A Hero on the Ball Field.

Bang! went the bat against the ball. Each of the Yale runners sprinted for the next base. The ball hurtled over Marray's head into the outfield. He saw Ramsdall going after it with great strides and he felt the Yale runner bearing down upon him. Would Ramsdall never get there? He had it! Here it came high in the air-too high. Murray reached up and caught it - seized it rather; his hand swept down toward the stooping runner.

"Out!" cried the umpire.

Princeton went mad at the word.

Cheers, yells, flags waving-and then "Rah, rah, rah, Murray!"

Murray felt a kind of dizziness as he heard that cheer. There was intoxication in it

But the Yale runner had leaped to his feet with flaming eyes.

"I'm not out!" he cried. "He did not touch me."

The umpire smiled and looked at Murray who turned pale under his questioning glance.

"I'm always looking for Princeton men to do something more than thatsomething with a touch of chivalry about it." Where had he heard that? Oh, yes-he remembered. Some power greater than himself opened his lips.

"He is right, Mister Umpire," he said; "I did not touch him."

The official's eyes widened in amazement. This was something new in his experience.

"Very well," he said slowly, at last, "I reverse my decision, then. runner is safe."

The Yale man, with face alight, held out his hand to Murray.

"Shake hands," he said. "That was fine. I am proud to know you."

-New Lippincott Magazine.

He Believes in Advertising.

If the Sun Life of Canada is not well known in the Sherbrooke District it is not the fault of the District Manager, Mr. C. C. Knight. We have just received a package of first-class advertising matter which he scattered broadcast among the visitors at the Sherbrooke Fair. Mr. Knight is to be congratulated for his commendable enterprise.

The Sun Life of Canada is

"Prosperous and Progressive."

"PROSPEROUS

.... AND

PROGRESSIVE"

Interesting Items from Last Years' Report of the Sun Life of Canada.

	Assurances issued and paid for			. \$10,423,445.37	
	Income from Premiums and Interest	٠		677,136.37	
	Increase over 1800			. 2,789,226.52	
	Increase over 1899			. 193,019.25	
	rissets at 31st December, 1900.			10 106 0	
	increase over 1899			1 220 226 #6	
	(According to the Company's Standard the Hm. Table, v interest on policies issued before 31st December, 3%% on those issued since.	ap vith 1899	tal	, 529,289.22 å	
	increase over 1899			E0 252 11	
	in addition to profits given during the year to p	oli	nia.		
	entitled thereto			59,843.96	
	Making a total paid or accrued during the y	rea	rof	110,197.07	
	Death Claims, Matured Endowments, Profits a other payments to policyholders during 1900	nd	all		
	Death Claims, Matured Endowments Profits a	nd	- 11	10///	
	other payments to policyholders to 31st Dec.,	19	00,	6,774,364.86	
	Life Assurances in force 31st Dec., 1900			57,980,634.68	
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 $\lq\lq$ The Sun Life of Canada continues to grow at an astonishing rate. $\lq\lq$ —The Financial News, London.

TEN YEARS' PROGRESS.

			Income.	Net Assets, exclusive of uncalled Capital.	Life Assurances in force.
1890 1900			\$ 889,078.87 2,789,226.52	\$2,473,514.19 10,486,891.17	\$16,759,355.92 57,980,634.68
Incre	ase		\$1,900,137.65	\$8,014,376.98	\$41,221,278.76