

SUNSHINE

Rev. Henri A. Scott,
St. Foy, P. Q.

Vol. IV.

MONTREAL, MAY, 1899.

No. 5.



THROUGH THE SHADOWING LEAVES.

O SOFT SPRING AIRS!.....H. P. Spofford.

Come up, come up, O soft spring airs,
Come from your silver lining seas,
Where all day long you toss the wave
Above the low and palm-plumed keys!

Foresake the spicy lemon groves,
The balms and blisses of the South,
And blow across the longing land
The breath of your delicious mouth.

Come from the almond bough you stir,
The myrtle thicket where you sigh;
Oh, leave the nightingale, for here
The robin whistles far and nigh!

For here the violet in the wood
Thrills with the fulness you shall take,
And wrapped away from life and love
The wild rose dreams, and fain would wake.

For here in reed and rush and grass,
And tiptoe in the dusk and dew,
Each sod of the brown earth aspires
To meet the sun—the sun and you.

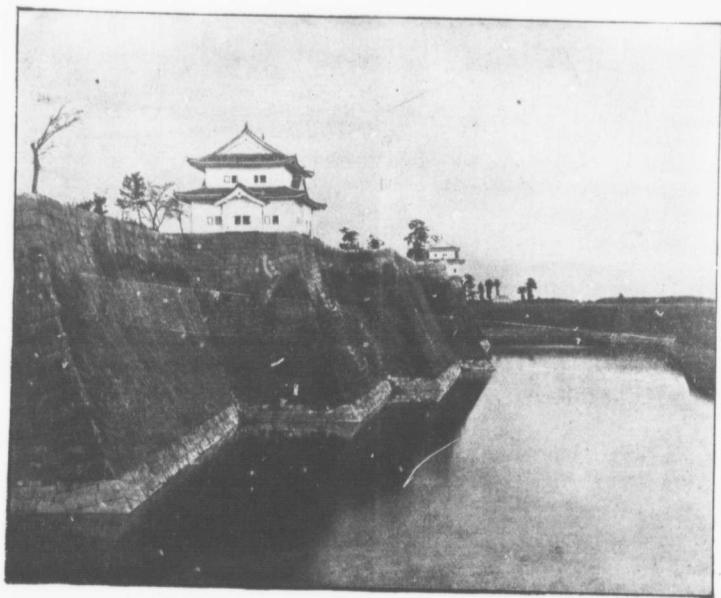
Then come, O fresh spring airs, once more
Create the old delightful things,
And woo the frozen world again
With hints of heaven upon your wings.

THE ART OF ANGLING.

O how dearly Life Assurance men enjoy the holiday season at the lakes, and with what zest fresh water men of all occupations take to fishing in boats, or off the rocks at the seaside. For the moment I am forcibly reminded of a happy experience that I had some years ago fishing off the rocks of one of the many beautiful islands in Portland, Maine, harbor. Mine host, himself an ardent holiday fisher, told me that whether for Cunner or Cod, periwinkles were the choicest kind of bait, and that they were plentiful on the rocks. Taking his word for it I fished for some days with the periwinkle with fair success as regarded Cunner. They were to be

had in goodly numbers weighing from a half a pound to a pound and a half, but have to be skinned. Of Cod I had not a bite. Calling to mind the mussel bait with wupoo' used in my younger days on the western coast of Scotland, and the scalded cockles used for deep water fishing in the Hebrides, I resolved on trying my luck with clam for bait. At ebb tide clams could be dug from the muddy sand on the shore of one of the inlets. To me the periwinkle fishing savored too much of the kid glove, prunella boot, dress coat style of playing the fisherman. So one fine morning, rising early to catch the ebb tide, I doffed shoes and stockings, rolled up my pants and with grape fork in hand sallied forth in quest of the bait and secured a basketful of fine clams. It was undignified and perhaps unsuited to a man of kids and prunellas, but it was healthful and even necessary to ensure success and the highest enjoyment in fishing for the higher game—the codfish. Thus equipped and baiting with a fine plump tempting clam, I hunted from rock to rock in the deepest water alternately raising and lowering the bright, shining bait to escape the Cunner and to tempt the ever hungry Cod. Up to that day one Cod was the highest record for one fisherman any one day upon that island. That afternoon I proudly carried home nine Cod weighing from 1 lb. all the way up to 9 lb. I called that a jolly triumph for the clam bait. Next day the guests at the large hotel were clamorous to see line, hooks, bait and the spots where the catch had been made, and my host, determined to maintain the superiority of the renowned periwinkle, held that it was a mere happy coincidence, and challenged me for the morrow to a bout of Periwinkle versus Clam. Singular to relate and yet perfectly true, I repeated my previous catch of nine Cod, beating him something like three to one.

My object in writing this for the *Sunshine* is to show that the qualities of



(A FAR ORIENTAL FORTRESS.

mind and labor that ensure success in other avocations are those that will and do ensure success in Life Assurance. Apathy, happy-go-lucky, hoping, waiting for something to turn up, or the kid glove-prunella boots way of doing business can never hope to cope successfully with energy, tact and skill. The self-reliant, tactful man who comes down to the real requirements of his business, seeks for the best men, expands his territory to every hopeful field and pushes vigorously ahead, is the man to succeed. What reward may he look for? The praise, support and confidence of his employers and the public: but, mark you this, just as sure as the sun will rise to-morrow, both he and his work will be abused and vilified by those he may have passed in the race for business.

Such is the position of the Sun Life of Canada to-day. What matters it? The game and the gain are well secured, and it can smile at the rebukes and reproofs of disappointment that are hurled so plentifully at it.

ALL EXPENSE AND TROUBLE SAVED.

ST. JOHN, N.B., March 25th, 1899.

E. W. HENDERSHOTT, ESQ.,

Manager for Maritime Provinces.

DEAR SIR,

Please convey to the Company Management my thanks for the prompt payment under policy No. 36238 held by my late husband in the Sun Life Assurance Co. of Canada.

I would beg also to express my appreciation of the attention given in preparing the claim papers and the consequent saving of expense and trouble to myself.

I remain, yours truly,

ANNIE BROGAN,

Widow of J. A. Brogan.

Double Meanings.—One day when a celebrated barrister was on his way to Westminster Hall with his large bag full of briefs, he was impudently accosted by a boy, who asked him if he was a dealer in old clothes. "No," replied the barrister, "these are all new suits."

PATHS.

The path that leads to a Loaf of Bread
Winds through the Swamps of Toil,
And the path that leads to a Suit of Clothes
Goes through a flowerless soil.
And the paths that lead to the Loaf of Bread
And the Suit of Clothes are hard to tread.

And the path that leads to a House of Your
Own

Climbs over the bouldered hills,
And the path that leads to a Bank Account
Is swept by the blast that kills.
But the men who start in the paths to-day
In the Lazy Hills may go astray.

In the Lazy Hills are trees of shade,
By the dreamy Brooks of Sleep,
And the rollicking River of Pleasure laughs
And gambols down the steep;
But when the blasts of the winter come
The brooks and the river are frozen dumb.

Then woe to those in the Lazy Hills
When the blasts of winter moan,
Who strayed from the path to a Bank Account

And the path to a House of Their Own.
These paths are hard in the summer heat,
But in winter they lead to a snug retreat.

PRIVATE YOUNG'S VICTORIA CROSS.

When the famous Huntley collection of coins and medals was sold by auction last year, the leading papers gave a brief summary each morning of the highest prices that the previous day had realized. But should any inquiring numismatist look through a file of the Times to refresh his memory on the present value of a Victoria Cross, his search would only lead to wondering disappointment. As a matter of fact, the specimen from the Huntley collection was knocked down at so insignificant a price that it was never included in any report, and when the covetous heir to the Huntley estate, in something of a fume, demanded the reason of its being given away, he was curtly informed that it was sold to the highest bidder, and there the matter ended.

The fourth and last day of the Huntley sale was dragging slowly on. The incidents of the bidding were as commonplace and unentertaining to most of the men who sat half wearily round the baize-covered table and looked languidly at medal after medal as they were to the auctioneer himself. The professional raillery which had marked the earlier hours had evaporated long ago. It was three o'clock and a hot day in the latter half of July.

The score or so of buyers was as varied a crowd as any event could well bring together. Lord Wentlocke was a well-known collector, who never missed an important sale; next to him sat a man without cuffs who bought all the most expensive lots, without apparently looking at them; opposite was a Jew, who made all his bids by furtive winks, and who endeavored, by amusing sallies, to distract his competitors' attention at critical moments, and between him and the British Museum representative a turbaned Parsee, buying on behalf of a Calcutta art gallery. Two school-boys had strayed in and looked on silently, or compared notes of admiration in apprehensive whispers.

At last the auctioneer pulled himself together. "Surely this will rouse you, gentlemen, if anything will," he said. "Lot 184, a Victoria Cross, presented to Private Thomas Young for conspicuous bravery at Magdala. Purchased by Mr. Huntley from Messrs. Link, and by them from the original holder. What shall I say?"

It seemed that the National collection was not in want of a specimen; Lord Wentlocke never by any chance opened the bidding, and the Jew always waited a little to find out who was interested. Someone else started with ten pounds, and in the twinkling of an eye the cross had advanced to twenty, and then hung for a moment.

It was then, in the pause marking what would probably have been the halfway point, that the silence was broken by the poorly-clad woman who had sat, nervous and unobserved, near the door:

"Oh, Sir," she cried in a voice that was

half a sob, "I don't understand, but I could only save two pounds, and—and I am his mother."

There have been many scenes of psychological suspense at Wethebey's. Millionaires have plunged recklessly for historical pictures; relatives and legatees have carried on their wrangles and snarled across the table for the possession of heirlooms; but never in the annals of that famous house has there been so vivid a moment as when the mother of Thomas Young, the man who had displayed conspicuous valor at Magdala, stood forth in her neat and pathetic poverty and timidly held out the two pounds' worth of hot silver for which she had starved and drudged in order to redeem her son's medal.

The silence was only for a second. Someone down the table, woefully out of touch with the wave of feeling, gave an amused laugh at the absurdity of the thing, and, anxious to share the exquisite joke with the auctioneer, looked up with a merry smile as he called out, "Twenty-one!"

The Jew was on his feet in an instant. "Shut up, you fool!" he shouted furiously, "can't you see?"

The auctioneer—it was Mr. A., ever the most courteous and sympathetic of his profession—quietly tapped his rostrum once or twice. "Gentlemen," he said, "this is an unusual incident, and I think we will all agree that some way must be found out of the difficulty. So far the prices have been very satisfactory, and should it happen by any means—I cannot make any suggestion, gentlemen—but should it happen that in this one instance the price is not maintained, I do not think that the bidding, when I last took it, stood at twenty pounds; that was Lord Wentlocke."

"Mine, too," said the man without cuffs, readily. "Surely you heard me? I thought you took mine." "The gentleman is quite right," said the Jew, rubbing his hands delightedly. "I heard him myself—before Lord Wentlocke, if anything." He had never spoken a more obvious lie, or one which passed so unquestioned.

"As the matter is in dispute, I have no option but to start the lot again," said the auctioneer, with infinite relief. "But, to take you completely into my confidence, I must inform you that I have against it a reserve, merely nominal, as it was thought at the time, of five pounds."

"Guineas, said Lord Wentlocke, quietly, and when the hammer fell, as it did without a second's pause, it was amid enthusiasm which revealed the scene when the famous Petition Crown created a record of five hundred pounds.

Lord Wentlocke never had any hesitation in the matter. "You must have no scruples about accepting it from me," he said, crossing the room, and putting the medal into the rough and toilworn hand. "Your country is heavily in your debt, and what we are doing is little enough. How came your son to sell it?"

"I was ill," she replied, the tears running down her cheeks. "Oh, my lord, how can I thank you?" "It's nothing," said Lord Wentlocke, the modest English feeling of awkwardness in conferring a favor gaining the ascendant; and, to avoid the possibility of a scene, he opened the swinging doors, and escorted the mother of Private Young down into the street.

There was another ovation awaiting Lord Wentlocke on his return, but that chivalrous and ingenuous peer, having sent his brougham to an address in the Borough Road, decided to walk to Grosvenor Place rather than receive it.

THE POLICY BETTER THAN THE BANK.

GANANOQUE, April, 1899.

DR. D. H. ROGERS,
Gananoque, Ont.

DEAR SIR,

I have had a policy of life assurance in the Sun Life Assurance Company of Canada for some 18 years. I can say that the profits paid me by that Company have always been very good indeed, and have exceeded bank interest on the premiums paid by me.

Yours truly,

O. J. SHANEMAN.

THE WASP AS AN ENGINEER.

Several members of the United States corps were interested witnesses of a feat of insect engineering near the road on which they were working. One of their number found a blue ground wasp dragging along the ground a dead swamp spider one-quarter the size of a full-grown tarantula. Whether the wasp killed the spider or found it dead is a question beyond solution. He was having a hard time dragging his prey along, and presently left it to go prospecting for his abode. The discoverer of the wasp called his companions, and one of them coming stepped upon the wasp's ground hole, crushing down some blades of dried grass across it. This caused no little trouble to the insect, who, upon locating the hole, nipped away at the obstructing stalks with his strong mandibles until he had cleared a passage. Then he went back and sized up the spider, walking around the big body and surveying it from all sides.

"He's reckoning that the hole isn't big enough," said one of the engineers.

"That's all right; he'll fix it," said another, as the insect went back and commenced vigorously widening the entrance to his domicile.

Again he returned to the spider, seized it and dragged it to within a foot of the orifice. To the spectators it was evident that more work would have to be done before the spider could be dragged in. This struck the wasp, too, for again he ran around the body, examining it carefully, and returned to the hole to take measurements. He went to digging a second time. Having dug for two minutes he brought his prey up to the edge of the hole, nipped out a piece of dirt here, cut away a grass stem there, and after fifteen minutes of hard and skillful labor disappeared underground, dragging the spider after him, doubtless to form the "pièce de resistance" in a winter storehouse. The engineers then resumed their work, exchanging comments of admiration.—*Chicago Inter-Ocean.*



JACK IN THE PULPIT.

A monk sent to the lowlands he,
With cowl upon his head;
Naught to confess he clasps his cross,
By faith exultant led.

Speaks not in any unknown tongue
Of Pisgah's mystic peaks,
But touches to life's lips the wine
Of love, that ever speaks

And tells of noble victory,
Revealing in its breath
The chivalry of nature's grace,
Triumphant over death.

Herbert Randall.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, MAY, 1899.

J. MACDONALD OXLEY, *Editor.*

SEVEN REASONS WHY A MAN SHOULD ASSURE HIS LIFE.

1.—In the first place, it puts him in better shape to do business, if he assures, for by so doing he is relieved of anxiety as to the welfare of his family in the case of his death. Therefore, being relieved of this anxiety, he is better prepared for the battle of life in every respect.

2.—It protects his family, furnishes immediate relief, and keeps the wolf from the door in case of his death.

3.—It protects his estate, in case he dies, by furnishing ready money to meet urgent demands, as creditors all want their money as soon as the debtor dies, and often force sales in order to buy for less than the real value.

4.—It strengthens his credit, as often a man might be able to borrow money if the lender knew he would live a few years and make the money to pay him back. So, you see, if he assures (and in case he dies), this meets the objection, as the lender could collect out of the policy the amount due.

5.—It proves to be a better savings bank to him than any other investment of deposit. After he pays the premium, he is compelled to pay the second, the third, the fourth, and so on, until a certain time, for if he fails to make full payment he

suffers a partial loss, and in order to prevent this loss he is forced to make a special effort to keep up his policy to the end of the period, in order to reap the full benefit. By so doing he saves money which he would have withdrawn, had it been in tangible shape, if he was pressed to meet his bills. So, you see, a life policy forces a man to save money in self-defence. As it has been said, "a man cannot cut off a corner of his house to pay his bills," neither can he cut off a part of his policy to pay them.

6.—A man ought to assure, because few men succeed in life, only about five out of a hundred. Thus there are about 95 per cent. of the men of this country who will leave their families in want if they do not assure their lives, as this is the only way in which they can be sure to leave a competency for their families, by simply taking a policy in some standard company, and keeping the premiums paid when due, as they can carry ten times the amount of protection in this way that they can in any other.

7.—A man ought to assure his life, because in case he should live to be old, his policy, which is free from taxation, will protect him in his old age—by converting the policy into cash, or taking an annuity for life, which makes him absolutely independent of the cold charity of the world.

The Sun Life of Canada is prepared to issue policies meeting every one of the above seven cases, and no prudent, sensible men having at heart the best interests of those dependent upon him, or of himself should neglect to make enquiry concerning them.



The majority of mankind employ their first years to make their last miserable. The exceptions to this rule are those who employ their first years to make their last happy by means of life assurance.

**PRACTICAL
GRATITUDE.**

JOHN R. REID, ESQ.,
Ottawa.

DEAR SIR,

Kindly convey to the Company my sincere thanks for cheque handed me this day in settlement of claim under policy No. 4433 on the life of my late husband.

I also desire to express my appreciation of the courteous and businesslike manner in which the matter has been handled by the Company's representatives in this city, and shall always esteem it a pleasure to speak a word in the Company's behalf.

Yours truly,

M. C. ESMOND.

* * *

SUNBEAMS.

The man who is so unfortunate as to be unable to avail himself of the benefits of a policy in The Sun Life of Canada is entitled to all the sympathy he can get.

* * *

The closer you get to life assurance the more distant it is. Many a man's family will endorse the truth of this. The way to be assured is to be assured—no flirting with your opportunities.

* * *

Every man is constantly on the verge of greatness, but few obtain it: it is the next step that counts. Same with the man who died yesterday unassured.

* * *

A life assurance man thinks that life assurance is the only thing in the world, and nine times out ten he is right.

* * *

"Our family reunion was a great success," said a lady the other day. "Two of our boys were assured in The Sun Life of Canada."

* * *

There are times in a man's life we could name that he wishes he were a woman, so that he could have a real good cry all by himself over neglected opportunities, and disappointments.

When you are sick, the doctor seems an ignoramus, and nobody seems to care. It is some comfort to look over your life assurance policies about that time.

* * *

Were some people to talk of what they really know about life assurance, their silence would be a life assurance man's greatest opportunity.

* * *

A man can never have more respect for his life assurance policy than his life assurance policy has for him.

* * *

The man who starts out to meet trouble has never so far to go as the man who tries to avoid it single handed. Keep your policy in force.

* * *

"It is no baseness for the greatest to descend and look into their own estate," says Bacon. There is therefore no excuse for your neglect of life assurance, Mr. Man.

* * *

A man's first resolutions in regard to life assurance, are his first resolutions in regard to independence.

G.M.

* * *

**DEEP APPRECIATION
EXPRESSED.**

MESSRS. G. M. LALKASAN & CO.,
Chief Agents,
Sun Life Assurance Co. of Canada,
Bombay.

SIRS,

I beg to acknowledge with thanks receipt of a cheque No. 156 for Rs. 2000, the proceeds of a policy held by my aunt, Bai Parvtee, widow of Ranchhod Krashnaram. I also wish to acknowledge the assistance given me by your agents, Messrs. Devshanker Bhaishanker & Lalshanker, in making out my claim, and especially the promptness which was shown by your Company in settling the matter. I desire to put on record my deep appreciation of the benefits of Life Assurance. This liberal treatment speaks very favorably for the Company and I have pleasure in recommending all our native brethren to assure with this Company.

I am your most obdt.

MANISHANKER PURNANAND,

Nephew of Bai Parvtee.

PETER, THE ORTHODOX.....*Sam Walter Foss.*

"Pete, you're a common laughing-stock,
You are the village butt,
Your hair is so outrageous long—
Why don't you get it cut?"

"Bekase dere ain't no barber, sah,
Dat's good ernuff for me;
Dere ain't no barber in dis town
Dat's up to my idee."

"Why, there is 'Rastus Graham, Pete,
A barber up to par."
"La! yes; but den I kain't hev him,
For he's a Baptis', sah.
No low-down Baptis' herertic
So bigotty ez he
Shall never cut de ha'r upon
A Meferdis' like me."

"But Pratt's a barber just as good
As any on the list;
A splendid barber, and besides
An earnest Methodist."
"He am a Meferdis' I know
But I kain't train wiv Pratt
Because I am a 'Publican
An' he's a Dimmerkrat."

"But there is Bangs, a Methodist,
A very righteous man.
A Methodist in high repute,
A good Republican."
"But he's a homepaff, the wretch,
Ez bad ez he can be,
An' he kain't cut de wool on sich
An allopaff ez me."

"I stan's foh righteousness, I does,
Foh troof an' nuffin' less;
No Baptis' trash an' homerpaffs
Can suit my piousness.
W'en some good barber comes to town,
A Meferdis fair an' squar',
An' allopaff an' 'Publican,
W'y, he can cut my ha'r."

A STRAIGHT RUN AHEAD.

The anxiety of most railway engineers is to reduce the distance between two points. With this object in view, curves are straightened, valleys bridged and roadbeds levelled. By these expedients time is saved and economies are effected.

The anxiety of all bread-winners is, or ought to be, to reduce the distance

between comparative wealth and comparative poverty in so far as the question affects their own household. In order to accomplish this object they assure their life for an adequate sum.

This is an expedient forced upon all men in these days of uncertainty and worry. By means of assurance they are enabled to give their whole time to their business; for a Life Policy not only affords the best protection for a family and the best security as an investment, but actually dispels care, and so, by lessening the friction, increases the length of life. In short, an assured man has a straight run ahead.

For the family man there is no better policy than the Guaranteed Income Policy issued by the Sun Life Assurance Company of Canada. It is wonderfully well adapted for the purposes of protection, and is withal comparatively inexpensive.

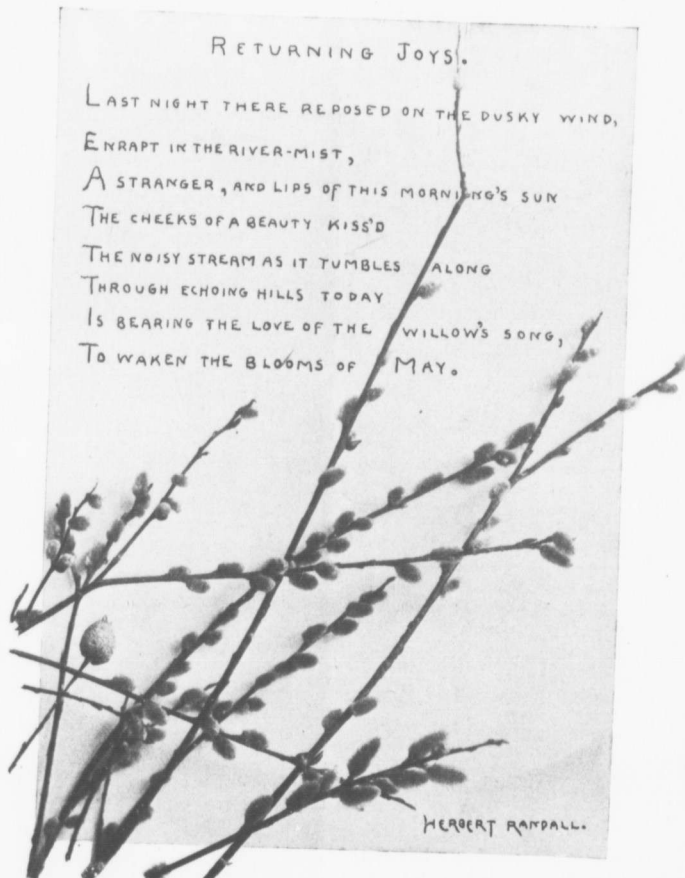
PEOPLE WHO LIVE TO BE OLD.

"That man will not live to be old," remarked a scientific man to the writer, indicating a man who was standing near. "Why, pray?" the writer queried wonderingly. "Well, he has not a single physiological index of long life. His head is narrow; he has narrow eyes and nostrils, and a long, delicate hand, all of which augur ill for length of days. If you observe carefully, you will find that, with rare exceptions, which only serve to emphasize the rule, men who live to be old have wide heads above the ears, and wide foreheads. Large and wide nostrils are always evidence that those two important organs, the lungs and heart, are good. The ears of old men are almost invariably placed low. Again, long-lived people usually have broad and short hands—inelegant, it may be, but still an indication of long life. If, therefore, you see a man who answers these physical conditions, you may safely, barring accidents, of course, predict for him length of days."

To the foregoing enumeration we would venture to add another class, viz: those who have had the caution to take out good policies in The Sun Life of Canada, for their mind is easy as to the future.

RETURNING JOYS.

LAST NIGHT THERE REPOSED ON THE DUSKY WIND,
ENRAPT IN THE RIVER-MIST,
A STRANGER, AND LIPS OF THIS MORNING'S SUN
THE CHEEKS OF A BEAUTY KISS'D
THE NOISY STREAM AS IT TUMBLES ALONG
THROUGH ECHOING HILLS TODAY
IS BEARING THE LOVE OF THE WILLOW'S SONG,
TO WAKEN THE BLOOMS OF MAY.



HERBERT RANDALL.

ALWAYS PROMPT AND SATISFACTORY.

LONDON, ONT. March 16th, 1899.

A. S. MACGREGOR, ESQ.,

London, Ont.

DEAR SIR,

Your favor of the 14th inst. enclosing the Company's cheque for \$1048 in settlement of policy 34970 on the life of my late lamented brother, Jno. Robert Backus, is to hand.

Please convey to the Manager of the Sun Life Assurance Co. of Canada my sincere thanks for the prompt and satisfactory manner in which they have treated me in settling this claim.

Yours sincerely,

ANNA FRANCIS BACKUS.



THE DEMON OF THE DAY.

In ancient times people believed in dreams. But in our age of Down-pulling and Dis-belief, as Carlyle used to lament, "you cannot so much as believe in a devil." Demons now-a-days reserve their appearance for pantomime-time, but there is one demon of the drama of life that is responsible for many of our misfortunes. *Worry* is the great modern demon, and the chief cause of degeneracy among mankind. Fortune-tellers assert that the "worry lines" on the hand are like scratches on a slate, so varied and ubiquitous are the paths that lead to worry in human existence. Happy the man who can boast of equanimity in the midst of all the thousand and one vexations and disappointments which are bound to beset his career.

The complete destruction of the demon of worry is perhaps not to be expected in this restless age. Proud philosophy herself is unable to conquer the foe. Yet it may safely be said that more persons die prematurely from worry and from diseases incident to disquietude of mind, than from purely natural causes. Men who worry never live long. They use up mental energy which is the staff of life. Their brains become less receptive. "We lie in the lap of immense intelligences," says Emerson, "and we do nothing of ourselves but allow a passage for its beams."

"What right," says a modern writer, "have men to worry themselves bald, and women to line their features with the sinister fretwork of disquiet? No one has hired men to go about collecting wrinkles." Worries, however are inseparable from

life's round. The wise man will protect himself from consequences of worry by taking care that his risks are not all left to fall on his own shoulders. He assures against the accidents of life, the advent of sickness, the loss of his property and the calamities of death. He assures for his family a safe provision should the bread-winner fail or be removed. A man may be saved from drowning to-day and may die to-morrow of eating green gooseberries. Nothing is certain but the uncertain. He who is well assured is the best equipped for the fray. With the spread of the doctrine of assurance, the departure of the worry-demon is at hand.

The foregoing wise words, which we found in the columns of our bright and sensible contemporary, *Business*, so thoroughly express our own views that we deem it necessary only to add that the Sun Life of Canada stands ready to furnish Antidotes to Worry such as indicated above in more than a score of different forms, thus meeting every contingency.

SOME ODD NAMES OF PLACES IN CANADA.

In Eastern Canada all the saints in the calendar, and some who do not belong there, have fastened their names to the French villages, recording the occupancy and rule of the land by a religious folk. If we go west and find places called Hell Roaring Creek, Last Chance, Hardscrabble, Silver King, Whoop-Up, and that sort of thing, it indicates a people whose motives are less religious than material, and who succeed in getting fun out of difficulties. The devil has fared in the West as well as the saint in the East, in which more peaceful district others have had in a few cases to take the brunt of his unpopularity, for Devil's Head, New Brunswick, was named for a settler named Duval. Hard luck for Duval! Old France and Old England have often been drawn upon, while the strong, quaint, often musical speech of the oborigines is perpetuated in too few lakes and rivers. Anglicism of names sometimes results oddly, as in the conversion of Chapeau Dieu to Shapody Mountain, and of Portage du Rat to Rat Portage. Though the two latter are the same, yet locally the French rat stands for muskrat, and the same word in English does not. Montreal is the Royal Mountain, Smoky Cape, or Cap Enfumé, is so called

THE ASCENSION
 OF THE
SUN LIFE
 OF Canada

1873 - 1898

1898	INCOME	\$ 525,273.58
	ASSETS	\$ 400,1776.90
	ASSURANCE IN FORCE	\$ 27,799,756.51
1893	INCOME	\$ 1,240,483.12
	ASSETS	\$ 8,231,911.81
	ASSURANCE IN FORCE	\$ 49,693,405.65
1888	INCOME	\$ 274,865.50
	ASSETS	\$ 735,940.10
	ASSURANCE IN FORCE	\$ 6,779,565.74
1883	INCOME	\$ 126,635.63
	ASSETS	\$ 349,325.60
	ASSURANCE IN FORCE	\$ 3,369,683.43
1878	INCOME	\$ 51,574.26
	ASSETS	\$ 129,959.97
	ASSURANCE IN FORCE	\$ 1,514,300.00
1873	INCOME	
	ASSETS	
	ASSURANCE IN FORCE	

because of the mists that toss about it; Quebec is "Quel bec!" ("What a cape!") that being the exclamation of its discoverers (unless it is true that there is an Indian word, Quebegeo, meaning narrow river), while at Ha-ha Bay the Frenchmen laughed with joy at sight of the green expanse after their voyage up the Saguenay. We have forgotten what haunted Bleak House, where the commandant of Quebec once lived, but we know that Sault de Matelot, in the same city, is so called because a sailor, who had been relieving at a tavern "the enforced horrors of a long sobriety," leaped off to escape a troop of yellow giraffes and pink monkeys with horses' tails.

Lachine, or La Chine, means China, because the St. Lawrence was first thought to be a northwest passage to that land. This is the old name, but in other cases such changes have been made by later comers that it is hard to recognize the originals. The Portuguese Baya Fonda is not so different from the Bay of Fundy, the Shubenacadie, haunted by ghosts of fishermen caught in its tides, is heard under the common "Shippenackety," we guess that Blow-me-down is Blomidon, but who would suppose that Acadie was the Micmac word Quoddy? In fact, some believe that the name was borrowed from the other side of the sea, to denote the discovery of a New World Arcadia.

The turbulent Newfoundlanders, who, being mostly Celtic, are thorns in the sides of the Canadian and English governments, have not recorded in their names the fires, the riots, the shootings, the lurings to wreck, the extermination of the Boethuks, or other incidents that have made the history of their island exciting, and the traveller wonders what may have been the original meanings of Exploits, Topsale, Killigrew's, Joe Batt's Arm, Seldom-come-by, Little-seldom-come-by, Fogo, Brigus, Hell Hill, Quiddy Viddy-Bally Haly, Maggoty Cove, Heart's Content, Bay of Despair, Dead Islands, and Rose Blanche.

Because Cartier happened to reach it in a time of sultry weather, we have the Baie des Chaleurs. There is little doubt that Stanstead, province of Quebec, is named after one of the three Stansteads in England, yet it is alleged that the surveyors who laid off the township were a drunken lot, and were often heard calling to their chainmen, and even to their theodolites, to "stan' stead'" (stand steady), when it was their own legs

that were out of plumb. And, apropos of thirst, More-Rum Brook, in Yarmouth County, Nova Scotia, has been a name of dread to Prohibitionists, and is likely to be changed to Smith's "Crick" as soon as they can acquire sufficient influence, as in its present form it is wicked.

Moose Jaw is only a contraction of "Place-where-the-white-man-mended-his-cart-wheel-with-the-jaw-bone-of-a-moose," which was thought to be too numerous a name for busy people. Calling River commemorates an echo, and Pipestone River refers to the material from which the red men make their ceremonial pipes. Pie Island and the Sleeping Giant, known to voyagers on Lake Superior, have reference only to the outlines of those heights, but the Petits Ecrits was so called because of the picture-writings found on the face of the rock, representing men, animals, and canoes cut in the lichen. West of the Wildcat Hills Ghost River flows past the column-like mountain of Devil's Head. Old maps call the river Dead Man's Creek. The Assiniboins are responsible for both names, since they declare it to be haunted by the ghost of an old chief who rides up and down its banks on a horse. Devil's Lake near Banff, was a resort of malignant spirits, and Cascade River, its outlet, was the scene of a murder in which the victim's head was struck from his shoulders. Near Banff is Stony Squaw Mountain, thus called from the tradition that when an old man of the Stony tribe lay ill and helpless in his lodge at the foot of this height, his old wife took his weapons and did a man's work as hunter, killing enough big-horns to feed them both until he recovered. Dr. James Hector, exploring the Canadian Rockies in 1857, was kicked by his horse in the shadow of Mount Stephen. Hence we have Kicking Horse Pass. The name Wapta, applied to the stream that flows through it, means only river. Wait-a-Bit Creek was so called by the first explorers, who were constantly fetched up with a short turn by a brier that grows thickly along its shores. When caught by the thorns, the victims called to their companions to "Wait a bit." The Arctic-looking Hermit Mountain on the north side of Roger's Pass takes its name from a shape of stone far up under the sky. It looks like a cowed hermit talking to a dog. Close by is Cheops, recalling the Egyptian pyramid by its form as well as its name. Mount Grizzly explains itself, and Asulkan means wild goat.

By C. M. Skinner.

LIFE ASSURANCE BUSINESS IN CANADA FOR 1898.

COMPANIES.	NET PREMIUMS RECEIVED.	ASSURANCE ISSUED AND TAKEN.	TOTAL ASSURANCE IN FORCE.
	\$	\$	\$
Canada Life.....	2,167,488	5,792,235	75,256,241
Confederation.....	960,620	3,183,000	29,651,000
Dominion Life.....	77,935	619,250	2,960,881
Excelsior.....	83,797	1,095,085	3,043,659
Federal Life.....	366,729	2,031,585	11,125,566
Great West Life.....	240,127	2,378,000	8,403,000
Imperial Life.....	154,946	3,477,900	4,169,125
London Life.....	206,514	1,574,818	5,182,831
Manufacturers.....	440,578	3,182,227	13,072,724
N. American.....	649,750	3,901,850	20,595,708
Northern Life.....	20,448	665,950	879,950
Ontario Mutual Life.....	726,283	3,901,961	23,703,350
Royal Victoria Life.....	24,278	770,500	921,577
Sun Life of Canada	1,993,813	10,638,057	49,693,415
Temperance & General.....	187,318	1,953,250	7,985,859
BRITISH COMPANIES.			
British Empire.....	215,403	418,375	6,299,001
London & Lancashire.....	244,384	1,070,000	8,026,289
Standard.....	605,899	1,729,850	17,040,898
Star Life.....	20,000	37,000	570,000
AMERICAN COMPANIES.			
Ætna Life.....	510,883	543,800	15,000,000
Equitable.....	693,611	1,595,345	19,195,279
Mutual Life.....	818,128	1,515,937	18,657,184
New York.....	854,399	3,202,700	24,309,649
Travelers.....	148,015	849,419	5,577,664
Union Mutual.....	142,010	766,853	5,032,675
United States.....	45,172	270,880	1,523,320

His Qualification.—He was a great bore and was talking to a crowd about the local coming election. He said: "Jones is a good man; he is capable, honest, fearless and conscientious. He will make the very kind of official we need. He once saved my life from drowning." "Do you really want to see Jones elected?" said a solemn-faced old man. "I do indeed. I'd do anything to see him elected," said the bore. "Then never let anybody know he saved your life." counseled the solemn-faced man.

"Plucked."—Scotch parish schoolmasters, are, on their appointment, examined as to their literary qualifications. One of the fraternity being called by his examiner to translate Horace's ode beginning "Exegi monumentum œre perennius," commenced as follows: "Exegi monumentum"—I have eaten a mountain." "Ah," said one of the examiners, "ye deedna proceed any further; for after eatin' sic a dinner, this parish wad be a puir mouthfu' t' ye. Ye manu try some wider sphere."



The Sun Life Assurance Company of Canada.

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