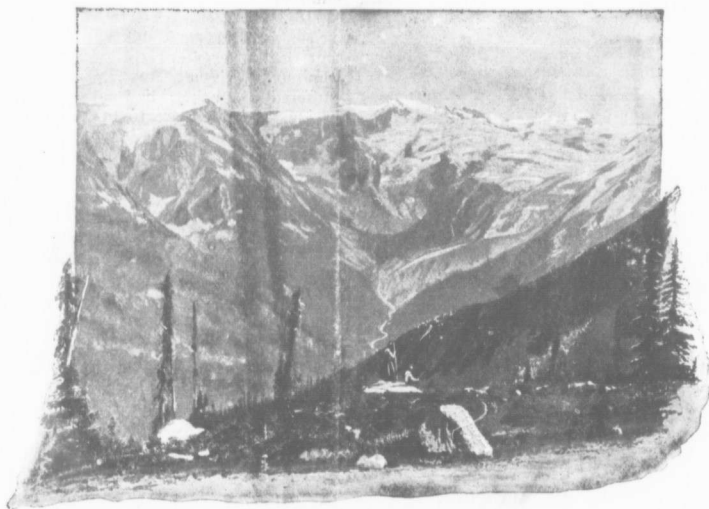


MONTREAL, DECEMBER, 1898.



WHERE THE ICE NEVER MELTS.

THE COMPANY'S CHIEF AGENT FOR INDIA.

Mr. Goverdhandas Motiram Lalkasan was born on the 15th November, 1867, at Surat, in India. He received his English education at the Elphinstone High School. Leaving school in 1885 he entered commercial life as cashier in a dry goods establishment. Three years later he was appointed manager of a cotton press, and in 1892 became Secretary of the Bellary Press Company, which position he still retains. The same year he opened an export and import business with Europe, under the firm name of G. M. Lalkasan & Co. In 1893 he accepted a special agency for the Sun Life of Canada, and after a year's successful service was promoted to a General Agency. In October, 1896, he was appointed Chief Agent for the Company in India.

Mr. Lalkasan is a man of large wealth and influence, and thoroughly competent in every respect to fulfil the important trust committed to him. The wisdom of the appointment has been amply justified by the ability with which the duties of the office have been discharged and the large volume of satisfactory business which has been secured. One of the most pleasant features of the President's recent trip round the world was the friendship formed with Mr. Lalkasan and the firm basis of mutual confidence thus established. The Company is fortunate also in having a most experienced examiner in Dr. Merchant, who takes good care that only first-class lives are accepted for assurance.

AN EARNEST PLEA FOR LIFE ASSURANCE.

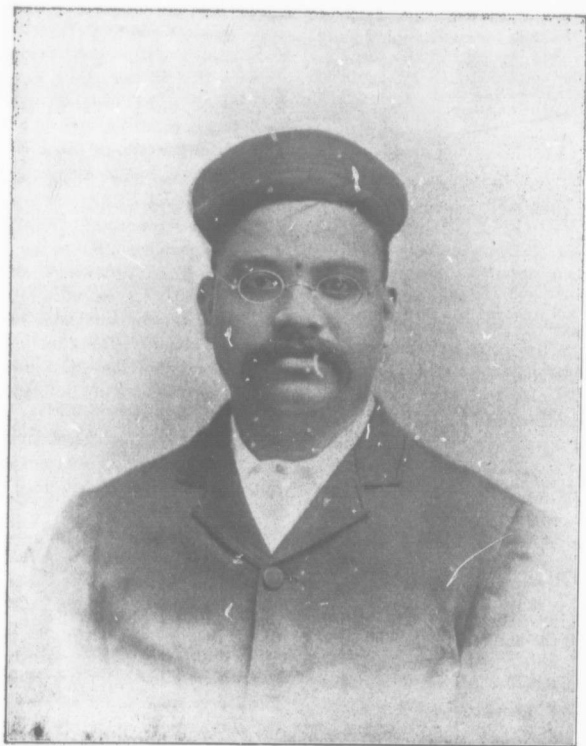
The following excellent and strong argument in support of life assurance is from the pen of an editor of an Australian

insurance journal, the *Mutual Life Chronicle*, and, as a self-explanatory bit of sentiment from one who has derived comfort from his prudence in providing for those near and dear to him, it will bear reproduction :—

"The writer, struck down suddenly a month ago by an illness which he was at once told would confine him to bed for at least a fortnight, and compel him to remain quarantined from duty for another month, realized as he had never done before how imperatively necessary it is for every man to so provide for his family that should the fiat go forth, "Set thine house in order, for thou shalt die, and not live," he may not lie in anguish, knowing that he has neither time nor opportunity to fulfil the command. Not only was he laid up himself, but his wife and one of his children were also ill and far more dangerously than himself, and in the sleepless nights caused by anxiety more than fever, mild soporifics utterly failing to bring rest, his thoughts were ever upon how differently he would arrange his affairs if even a week were given him to do so. Like most men of any common sense, he had made his will long ago; but the trying years through which, in common with all Australians, he had suffered in pocket, had made its provisions all inadequate to the needs of the situation had he been called away. Again, like most men, he had investments of one sort and another which might prove all he hoped for if the head that planned and the hand that should carry them out remained to do their work, but which without them might prove good for little, especially if suddenly realized upon. What was his consolation? He hopes he will not be accused of "talking shop" when he avers that it was the knowledge that his life was assured for nearly four times the amount of his annual income, so that even if the breadwinner were gone, those he left behind would be sure of an immediate provision, sufficient at all events to save them from dependence on others till able to shift for themselves. Scotia's bard, whose performances alas! fell short of his promises, averred that :—

To make a happy fireside clime for weans
and wife;

That's the true pathos and sublime of
human life."



G. M. LALKASAN, ESQ.

The *Equitable Record* for September contains the following :

" Even in times of profound peace not a ship sails from harbour for a distant port that is not equipped with spare sails, spars, cordage, and provisions, extra materials with which to refit herself and sustain her crew should she be crippled in a hurricane on the voyage. How does a man who is beginning a mercantile life differ from a ship which is going to sea? The welfare of his family is involved in his venture, and, like the ship, he must be equipped with the best precautions against the consequences of every disaster, for before him stretches as perilous an ocean as that on which the ship is sailing. Losses and panics will fall upon him like hurricanes. Should he sink, what will become of wife and children and others who are dependent upon him. Those men who embark on any commercial or professional career without securing the protection which a good policy supplies are like ships that go to sea unprepared for any even but fair weather."

Ships that sailed for sunny isles,
But never came to shore.

—*The Chronicle.*

THE FROST... *Jones Very.*

The frost is out, and in the open fields,
And late within the woods, I marked his track ;
The unwary flower his icy fingers feel,
And at their touch the crisped leaf rolls back ;—
Look, how the maple o'er a sea of green
Waves in the autumnal wind his flag of red !
First struck of all the forest's spreading screen,
Most beauteous, too, the earliest of her dead.
Go on : thy task is kindly meant by Him
Whose is each flower and richly covered bough ;
And though the leaves hang dead on every limb,
Still will I praise His love, that early now
Has sent before this herald of decay
To bid me heed the approach of Winter's sterner day.

A MEMORABLE PERORATION.

The gift of eloquence is not so rare in our young country as it is in some of the older lands. We have had many orators of high rank in the past, and there are some still with us to-day. Among our public men there is perhaps no one more richly dowered in this respect than the Hon. Geo. E. Foster, and we have great pleasure in reproducing the superb burst of eloquence with which he concluded his splendid speech at the farewell banquet to Lord Aberdeen, recently given in Ottawa :

" It has been often said, not so often now as some years ago, that Britain was growing decrepit and infirm, that her power was waning and that the time was rapidly approaching when Macaulay's New Zealander should take his seat on London Bridge and survey the ruins of an empire greater than Rome had ever been. I deny the assumption, and I protest with all my heart against the inference. The expansive, the assimilative, the cohesive power of Britain is neither dead nor stagnant. The plastic crust from which in centuries past has burst forth that splendid energy that has ever and anon vivified the world has not stiffened to adamant. (Applause.) The typical vigor, the eruptive enterprise, the steady overflow of the higher life and potency are there still, and the march of Empire is ever forward. (Applause.) To-day her drum-beat sounds on the far distant Pamirs, we hear the boom of her guns and see the flash of her steel in the rock passes of the Afridis. Her banners gleam at Hong Kong and Wei-Hai-Wei, and her flag floats over the vast insular continents of the Southern Pacific. In the whilom Dark Continent bugle calls to bugle from Bulwayo in the south to Omdurman in the north, and imperial outposts sentinel the Nile and the Niger, while her cannon at Halifax and her cannon at Esquimault, backed by five million loyal subjects,

stand guard and sponsor for the foremost and best of her possessions. (Tremendous applause.) Who dares to say that the Imperial eye is dimmed, the Imperial heart numbed, or that the irresistible might of her strong right arm is shattered? Rather do we affirm that the insular has become world-wide, that the merely national has broadened into the truly Imperial, and that the sphere of Britain's influence and the grandeur of her power are immeasurably advanced. (Applause.)"

DEATH CLAIMS PAID DURING OCTOBER.

8387.....	Lane	\$ 1000.00
30149.....	Carter	1000.00
24540.....	Canals.....	4866.66
21906.....	".....	1338.33
52388.....	Beckwith.....	525.00
57058.....	Watt.....	973.33
10751.....	Nicholson.....	5000.00
72020.....	Burrell.....	1000.00
3088.....	Fraser.....	1000.00
15868.....	Lohead.....	1648.00
64229.....	Bulmer.....	500.00
16217.....	Caron.....	1000.00
31035.....	Nantel.....	523.00
50188.....	Bennett.....	5000.00
14028 }	".....	
16509 }	".....	2226.00
28074 }		
28075 }	McPherson.....	2000.00
13734.....	Craig.....	500.00
51431.....	Amon.....	4940.00
24329.....	Thorpe.....	2500.00
24665.....	Mattoe.....	2000.00
72488.....	Bai Parvati.....	650.00
23577.....	Hassumbhoy.....	1625.00

A COMPLIMENT OF THE SEASON.

SUNSHINE has received from one of the most esteemed ministers of the Methodist Church in Ontario the following pleasant note:

"I read with much pleasure the monthly numbers of *Sunshine*, and appreciate the little paper very highly. Do you know the best investment I ever made was when I took out policy No. 19870 in The Sun Life of Canada? Will you kindly see that my address is changed as below?"

We are much obliged to our reverend friend for his cheering words, and trust that his good example may be followed by many others.

THE CURÉ'S PROGRESS.....*Austin Dobson*
Cornhill Magazine.

Monsieur the Curé down the street
Comes with his kind old face—
With his coat worn bare, and his straggling
hair,
And his green umbrella case.

You may see him pass by the little
"Grande-Place,"
And the tiny "Hotel-de-Ville";
He smiles as he goes to the fleuriste Rose,
And the pompier Théophile.

He turns, as a rule, through the "Marché"
cool,
Where the noisy fishwives call;
And his compliment pays to the "belle
Thérèse,"
As she knits in her dusky stall.

There's a letter to drop at the locksmith's
shop,
And Toto, the locksmith's niece,
Has jubilant hopes, for the Curé gropes
In his tails for a "pain d'épice."

There's a little dispute with a merchant of
fruit,
Who is said to be heterodox,
That will ended be with a "Ma foi, oui!"
And a pinch from the Curé's box.

There is also a word that no one heard
To the furrier's daughter, too;
And a pale cheek fed with a flickering red,
And a "Bon Dieu garde, M'sieu!"

But a grander way for the Sous-Préfet,
And a bow for Ma'am'selle Anne;
And a mock "off-hat" to the Notary's cat,
And a nod to the Sacristan;

Forever through life the Curé goes
With a smile on his kind old face—
With his coat worn bare, and his straggling
hair,
And his green umbrella case.

Cork.—Foote, praising the hospitality of the Irish, after one of his trips to the sister kingdom, a gentleman asked him if he had ever been at Cork. "No, sir," replied Foote, "but I have seen many drawings of it."

TRAPPER THOMPSON'S WILD RIDE.

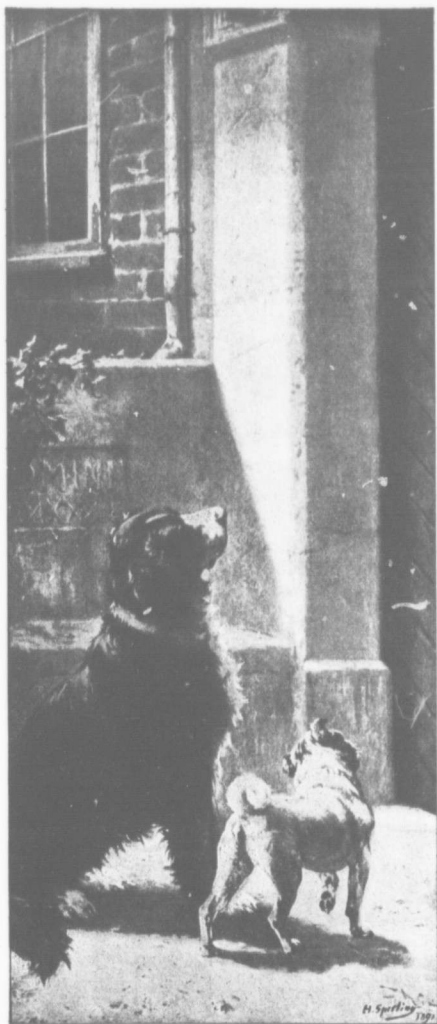
Jerry Thompson is an excellent trapper and a man of great fearlessness, but he doesn't particularly care to repeat the adventure that recently befell him. When a man plunges through this wild and rugged region on the back of an infuriated deer he is having an experience which falls to the lot of few men, and which they, it may be safely assumed, little care to have happen them again. That was Jerry's experience recently. The fact that he was not killed by the deer was due to his quick wit and extreme agility. Jerry was wandering about the Adirondacks in search of game when he suddenly encountered a big buck. The meeting was so unexpected that both man and animal were for a moment too surprised to act. Quick as was Jerry, the buck was quicker, and before the luckless hunter fully realized his position he was rolling over and over on the ground with the raging animal stamping furiously at him. Jerry struggled to his feet, but before he had regained an up-right position the buck came at him with lowered head. It tossed its huge antlers wildly about, and had it not been for a sudden resolve that flashed across his mind Jerry would have been impaled upon the sharp prongs. When the buck was just about to spear him Jerry clutched the animal's antlers, and in another moment he was astride the much-surprised buck's back. Then came a series of snortings, buckings and kickings which discounted the antics of any bucking broncho that Jerry says he has ever seen. It was a most unique and thrilling spectacle with no witnesses. Jerry clung to the buck's back with might and main. It was hold on, or fall off to serious injury and probable death. After cavorting in the clearing in which the duel had so unexpectedly been begun the deer started up the mountain side as if chased by all the dogs in creation.

Jerry was not slow to recognize the extreme peril of his position. He was in imminent danger of being swept from the deer's back

by the branches of trees, and badly injured. The moment the buck felt Jerry slide from its back it would instantly wheel about and attack the hunter. This Jerry knew. His knowledge of deer was ample enough to assure him of its wariness. Half a mile was traversed before anything like a low tree came upon the direction of the buck's mad chase. Jerry braced himself; he felt sure that if he were struck by the lower limbs of the tree nothing short of a miracle would save him. The tree, happily, was not a young one, but one that was stunted, and had possibly for many years withstood the furious blasts of wind that had howled through that wild and desolate region. Its limbs were stout. On flew the deer. Nearer and nearer came the tree. Jerry, in his furious race imagined that it was rushing toward him, eager to lay him low at the buck's feet.

When almost directly under the limb which projected across the deer's pathway Jerry, by a powerful effort, raised himself up, and, with a clutch of steel, grasped the friendly limb of the tree, and swung himself clear of the buck's back. In another moment he had drawn himself up into the tree. With an angry snort the buck turned and charged at the tree. Stout as was the tree, Jerry felt the impact distinctly when the head of the maddened buck struck. The hunter drew himself still higher in the tree, and began to breathe more freely. Unfortunately, he had no revolver with him. His knife had fallen from his belt when he was knocked down by the deer. There was nothing to do but to sit in the tree until the buck went its way. For nearly an hour the savage buck walked about under the tree, pawing the ground fiercely, and every once in a while looking up into the tree to see whether Jerry was still there. Eventually the buck went away, and Jerry, still nervous and vigilant, descended and hurried homeward as fast as his limping would permit.—*Philadelphia Times*.

Why are sugar-plums like race-horses?
Because the more you lick them the faster they go.



WAITING FOR THE MASTER.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, DECEMBER, 1898.

J. MACDONALD OXLEY, *Editor.*

ESTIMATES AND RESULTS.

The solicitor for life assurance in the course of his canvass is constantly being met with the objection that an important feature of the options offered on the maturity of the policy are the estimated profits and bonuses, and that these estimates at best are only guesses which may or may not be realized.

Now this is all true enough. The cash profits and bonus additions cannot be guaranteed as is the Government Reserve, for they are dependent upon the earnings of the Company, and the working out of the tontine principle in each case, but if the estimates of them are honestly based upon actual experience, and due allowance made for future contingencies, then they may at least be accepted as thoroughly justifiable expectations.

Such are the estimates of The Sun Life of Canada which, whenever given by a representative of the Company are accompanied by the following frank notification:

In so far as this illustration refers to profits, it is not guaranteed. The cal-

culcation, however, is based on the past earnings of the Company, a special reduction having been made to offset the fact that future rates of interest are likely to be much lower than those which have prevailed in former years. It is therefore believed that the figures relating to profits will be actually realized. It must, nevertheless, be remembered that it is impossible to predict positively what the future earnings of any institution will be.

In view of the above it is very satisfactory to be able to present, from time to time in these columns, convincing proof that the Company's expectations are not pitched too high, but are on so just and moderate a scale as to manifest the wisdom of those who framed them by fulfilling what they promised.

The following statement is a pleasing illustration of this, and we commend it warmly to all who in placing their assurance desire to obtain not only protection but a good return in the way of profits:

No. 19980--S.E. 10--R.D. 10--(\$1250.)

The Reserve Dividend period of this policy expired on 1st November, 1898, when assured was entitled to any one of the following optional modes of settlement:—

First.

	Estimated Result.	Actual Result.
Withdraw in cash the sum guaranteed in policy	\$625.00	\$625.00
Together with full accumulated profits	176.25	179.55
Total Cash	\$801.25	\$804.55

Second.

Surrender policy for a non-participating paid-up policy payable at death of	\$1637.50	\$1640.00
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Third.

Surrender policy for an annuity for life of	\$73.85	\$74.10
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A CHRISTMAS SUGGESTION.

By the time this number of *Sunshine* reaches its most distant recipient the best beloved festival of the year will be near at hand, and the uppermost thought in every household will be—what are the most appropriate presents I can bestow upon those I love? There will of course be a thousand and one different answers to this enquiry, but we have no hesitation in offering one suggestion to every head of a household who would like to give further proof of his affection for his better half, and that is to take out in her interest a Guaranteed Income Policy in The Sun Life Assurance Company of Canada.

EXAMINATIONS OF THE INSTITUTE OF ACTUARIES.

Mr. Robert W Tyre, who has been the local supervisor at Montreal, in connection with the examinations of the Institute of Actuaries of Great Britain since 1891, has felt compelled by pressure of other business to relinquish these duties, and the Council of the Institute have with reluctance accepted his resignation. Mr. Tyre's high character and genuine kindness peculiarly fitted him for the position, and he presided over the examinations not only to the entire satisfaction of the Institute, but in such a way as to win the sincere regard of those who came before him.—*Chronicle*.

In connection with the above *Sunshine* has much pleasure in announcing that Mr. T. B. MACAULAY, F.I.A., secretary and actuary of the Sun Life Assurance Company of Canada has been appointed to succeed Mr. Tyre.

"God Save the Queen."—Professor Wilson, a leading light of Edinburgh University, recently wrote on the blackboard in his laboratory: "Professor Wilson informs his students that he has this day been appointed honorary physician to the Queen." In the course of the morning he had occasion to leave the room, and on returning found a student had added to the announcement the words: "God Save the Queen."

THE CLOSING YEAR....*Marion Couthou-Smith.*

Now falters to its end a wordrous year,
Crowned with strange lights of glory and
of woe,
Splendors of memory and prophetic glow,
And all that makes life terrible and dear.
The flight of mighty spirits from our
sphere
Has quickened all the air. With what
stern bliss
They to whom death could never come
amiss
Went forth and left their rich remem-
brance here!
Theirs is a history now of star and sun;
Creation's music with their songs and
rhyme,
While we who feel great movements
scarce begun,
Hear the deep hours struck out with
fateful chime;
Nor rest until the breathless age has won
The hard-wrought guerdons of tumult-
uous time.

AUTOMATIC NON-FORFEITURE STORY No. 3.

In June, 1892, Mr. W. S. B. took out policy No. 35429 in The Sun Life of Canada. For five years the premiums were regularly paid, but when the sixth premium fell due the assured was not able to meet it, and was glad to take advantage of the Automatic Non-Forfeiture provision. The seventh premium was likewise dealt with, and a few weeks subsequently Mr. B. met with a railway accident which resulted in his death. Despite the fact of two annual premiums thus being overdue and unpaid, the Company paid the full amount of the policy less the two premiums and interest, thus illustrating the importance and advantage of this admirable provision for preventing the lapsing of policies. Had the assurance been in a Company without a non-forfeiture clause in its policies, the beneficiary (his mother) would have received nothing. Are you sure that *you* will never become hard-up, or forget to pay your premiums?

OUT OF THE FULLNESS OF THE HEART.

ST. JOHN, N. B., Oct. 31st, 1898.

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

DEAR SIR,

I desire you to convey to the Management of the Sun Life Assurance Co. of Canada my appreciation of the prompt and satisfactory payment of the amount of the assurance carried with your company by my late husband, Sam'l B. McPherson, under policies Nos. 28974 and 28975.

Yours truly,

IDA A. MCPHERSON.

RICHMOND, VA., Oct. 5th, 1898.

A. STEEL, ESQ., Cashier,
Richmond, Va.

DEAR SIR,

I am to-day in receipt of your Company's Cheque No. 50 on New York for \$1,000, being the amount of assurance, policy No. 72020, on the life of my late son, John R. Burwell. I hereby tender you my sincere thanks for the prompt manner in which this claim has been settled.

My son assured in your Company last Spring, and being a volunteer in a Virginia Corps, was ordered to Jacksonville when the late war with Spain broke out. While there he contracted Typhoid Fever, which proved fatal, but notwithstanding these circumstances, your Company has paid the claim in full, and is therefore all the more to be appreciated.

Yours very truly,

MRS. SALLIE W. BURWELL.

AHMEDABAD, 8th Sept., 1898.

MESSRS. G. M. LALKASAN & CO.
Chief Agents,

BOMBAY.

No. 23837 Mehta Chandoolal Hirachand.

DEAR SIRS,

I desire to thank the Sun Life Assurance Co. of Canada for the promptness with which the amount of assurance on my lamented son's policy was paid, and also the courtesy received at the hands of your General Agents. The ready manner in which this loss was paid speaks volumes for this Company. I shall always take pleasure in recommending The Sun Life of Canada to intending assurers,

Wishing your Company every success,

Yours faithfully,

VAKIL HIRACHAND PITAMBERDAS.

BROCKVILLE, Sept. 12th, 1898.

JOHN R. REID, ESQ.,
Ottawa, Ont.

DEAR SIR,

Your local agent, Mr. I. J. Mansell, has to-day handed me cheque for \$1,254 in full settlement of my claim against the Company under my late husband's policy No. 6529. Allow me to thank the Company through you for the very satisfactory manner in which they have arranged the matter with me. I have not been put to the least trouble or expense in connection with my claim and I am therefore in a position to speak well of the treatment of clients. It is indeed prompt and courteous.

With best wishes for the continued prosperity of the Company,

Yours very truly,

HARRIETT E. TAYLOR.

DETROIT, Oct. 31st, 1898.

To The Sun Life Assurance Co. of Canada,
GENTLEMEN,

Please accept my heartfelt thanks for the promptness with which my claim on the life of my son was adjusted by your Company. My son died October 1st, and in two hours after the Inspector called the money was paid. I also appreciate the gentlemanly treatment of your Agent and in fact all officers of your Company from the Manager down.

I shall most heartily recommend your Company to anyone needing assurance. In justice to myself and to you I could not do otherwise.

I am, respectfully,

RICHARD AVERY.

SURAT, 23rd Sept., 1898.

MESSRS. G. M. LALKASAN & CO.
Bombay.

GENTLEMEN,

Please accept my heartfelt thanks for the promptness with which you have paid the claim on my late husband's assurance with your Company.

The Sun Life of Canada has my sincere good wishes for its progress and I appeal to all my native countrymen to assure with this good Company alone.

Yours truly,

BAI DIVALEE,

Widow of Choornilal Narandas Dalia.



THE CHARMS OF MUSIC.

BRITAIN AND AMERICA....T. Sparks... Toronto Globe.

Proud daughter of the sunset west,
Thy mighty mother o'er the sea,
Unmindful of estrangement past,
Stretches a greeting hand to thee.
Deep in the dust, forgotten be
The feuds which stained the hateful past;
And now the gazing nations see
That thou and she are one at last.

That each at length has wiser grown,
As the enlightening years went by;
And discords, which in blood were sown,
Now dead, with those who sowed them,
lie.

Enough! Thou art her kindred yet,
Her Anglo-Saxon blood is thine;
And in thy veins, as here, have met
The virtues which that blood combine.

Enough! Thy cause is Freedom's cause,
Thy sword for Freedom bared, alone,
And English lips, with loud applause,
Hail deeds which well may match their
own.

Let carping fools, who think them wise,
Prate on of fancied "wrong" and "right";
Others, as well as they, have eyes,
And know as well wherefore ye fight.

See, despots, too, across the sea,
Frown on each sword-encircled throne,
But what their smile or frown to thee
With Britain's arm linked to thine own?

One kindred blood, one mother tongue,
One altar where ye both adore,
One kindred flag above ye flung,
And Freedom's cause—what want ye
more?

But this—to march on, hand in hand,
With steps which dare to court the light;
And man and heaven will bless the lands
Which stand for Liberty and Right.

HUMORS OF ASSURANCE.

A certain life assurance company recently received the following letter:—

DEAR SIR,

It is with deep sorrow that I take the pen to inform you that my dear wife, Anne Marie, nee Lindner, insured with you—you will find the number in your index—for the sum of \$3,000, has died suddenly, leaving me in this world in the bitterest despair. This painful blow befell me this very day at 7 o'clock in the morning. Will you try to get for me the amount assured as

quickly as possible? The policy bears No. 21,762. I can say very seriously and very sincerely that she was a faithful wife and an accomplished mother. So that matters may proceed more rapidly, I send you herewith an official certificate of her death. Her illness has been very short, which rendered my sorrow the more intense. I trust that you will help me in consoling myself by sending me very promptly the aforesaid amount, especially after having received my formal promise—and I make it to you this very moment—that when the time comes, I shall insure my second wife for \$6,000, double the amount of assurance of the defunct. My sorrow is immense; however, the prospect that you will hasten to satisfy me sustains me in this terrible trial. In the hope that I shall soon receive the amount assured, I and my children pray you to accept our sincere gratitude.

* * *

"We are getting a little tired of this life assurance business," remarks a Missouri editor. "When a man dies nowadays the first thing they ask is: 'Was he assured?'" The papers also generally wind up the obituary notice with the amount of assurance. Soon the obituary notices will read something like this: 'Peter Jones died and left a wife and two children. Loss fully covered by assurance.' Or if deceased is not assured it will read about as follows: 'John Smith is dead, He leaves a wife. Total loss; no assurance.'

* * *

A dejected-looking Irishman entered the office of an accident assurance company, not long ago, and handing a soiled and crumpled paper to the clerk in charge, said:

"There's me policy; and it's mesilf wants it paid up this day, sorr."

"On what do you base your ground for total disability?" inquired the clerk, after a comprehensive survey of the sturdy though shiftless-looking man who stood leaning against the desk.

"Sure and it's mesilf that came over to this country to be a butler in the furrst families," returned the Irishman sulkily; "and, havin' no ricommendation, Oi was wicks widout a place; and whin Oi got wan, the very next day me feet, bad 'cess to 'em, tripped under me, and broke foive iligant plates and three cups av coffee. And they discharged me, and niver a stroke av wurk can Oi get since. And if that ain't 'total disability' it's mesilf would like to know fwat is?"



WINTER.

BROKEN STOWAGE.

Two of a Kind.—Patrick O'Mara, a private in the Ninth Regulars, went to the colonel of his regiment and asked for a two weeks' leave of absence. The colonel was a severe disciplinarian, who did not believe in extending too many privileges to his men, and did not hesitate in using a subterfuge in evading the granting of one.

"Well" said the colonel, "what do you want a two-weeks' furlough for?"

Patrick answered: "Me woife is very sick, and the children are not well, and if ye didn't mind, she would like to have me home for a few weeks to give her a bit of assistance."

The colonel eyed him for a few mites and said: "Patrick, I might grant your request, but I got a letter from your wife this morning saying that she didn't want you home; that you were a nuisance and raised the devil whenever you were there. She hopes I won't let you have any more furloughs."

"That settles it. I suppose I can't get the furlough, then?" said Pat.

"No; I'm afraid not, Patrick. It wouldn't be well for me to do so under the circumstances."

It was Patrick's turn now to eye the colonel, as he started for the door. Stopping suddenly, he said:

"Colonel, can I say something to yez?"

"Certainly, Patrick; what is it?"

"You won't get mad, colonel, if I say it?"

"Certainly not, Patrick; what is it?"

"I want to say there are two splendid liars in this room, and I'm one of them. I was never married in me loife."

Livin' Wid Her Grandmother.—In a Southern family lives an old man named Jeff, who has been with them and the previous generation for more years than they can remember. He is certainly pretty old himself, so his mistress was rather surprised when he asked to have a few days off to go, as he put it, "up to de ole State of New Haven," to see his aunt.

"Why, Jeff," said the lady, "your aunt must be pretty old, isn't she?"

"Yes'm," he replied, "yes'm; my aunt must be pretty oie now—she's about one hundred and five years old now."

"A hundred and five years!" exclaimed the lady. "Why, what on earth is she doing up there in New Haven?"

"Deed, I don't know what she's doin', ma'am," rejoined Jeff, in all seriousness, "she's up dere livin' wid her grandmother!"

Couldn't be Exchanged.—Six-year-old Tommie was sent by his eldest sister to the corner grocery to buy a pound of lump sugar. He played alleys on his way to the store, and by the time he arrived there he had forgotten what kind of sugar he was sent for. So he took home a pound of the granulated article. His eldest sister sent him back to the store to exchange the sugar.

"Tommie," said he, "I understand there is a new member of your family."

"Yes, sir," replied the kid, "I've got a little brother."

"Well, how do you like that, hey?" inquired the grocery man.

"Don't like it at all," said Tommie; "rather had a little sister."

"Then why don't you change him, Tommie?"

"Well, we would if we could; but I don't suppose we can. You see, we have used him four days now."

Familiarity.—Living in Hawaii is not without its disadvantages. The natives have little idea of respectful deference, and insist on calling their employers by their Christian names. One lady who, upon her arrival, was at once addressed as Jennie by the men-servants, expostulated with her sister for allowing them to become thus familiar. She was assured that every effort had been made to induce them to say Mr. and Mrs., but this they steadily refused to do.

"No! No!" they said, "too many Smith's, too much Jones—you John and Lizzie."

One Englishwoman was determined that her servants should never address her in the familiar fashion that other white people had allowed to become common. She, therefore, instructed her husband never to mention her name in their hearing.

One day this lady had some visitors, and to their great delectation the cook put his head inside the door and asked, sweetly:

"My love, what vegetables do you want to day?"

After that the Englishwoman was content to be called simply Mary.

RUNG ABOVE RUNG.

It is the aim and ambition of corporations no less than of individuals to mount the ladder of success. Let us see how fully the Sun Life of Canada has achieved this laudable purpose.

The Company began business in May, 1871, and is therefore a little more than a quarter of a century old. Within this period it has grown to be of all the Canadian life companies the one most widely established and doing the largest amount of new business.

Starting with the City of Montreal, its agencies have spread to Great Britain the Continent, the United States of America, South America, the West Indies, India, China and Japan, and from every one of these countries a steadily increasing volume of new business obtained on a thoroughly satisfactory basis is being received.

In 1872, the *policies in force* amounted to \$1,065,000 in round numbers. By the end of 1897 they had reached the splendid aggregate of \$44,983,000, an increase of 4100 per cent!

For the year 1872 the *Income* of the Company was \$48,000 in round numbers—for 1897 it was \$2,239,000—being an increase of over 4600 per cent!

In 1872 the *Net Assets* were \$96,500—in 1897 they were \$7,322,000—an increase exceeding 7600 per cent!

The Company commenced business in a small hired office with a staff comprising the then Manager and one clerk. It now owns and occupies one of the finest business blocks in the City of Montreal, covering an entire square, and bounded by four streets, admirably adapted in every way for the transaction of its business, in which a staff numbering some sixty clerks is hard pressed to keep pace with the ever increasing volume of work which pours in from all quarters of the globe.

SUMMARY of the RESULTS for 1897.

New Life Applications received during 1897.....	\$16,292,754 92
Increase over 1896.....	5,182,462 73
Cash Income for year ending 31st December, 1897.....	2,238,894 74
Increase over 1896.....	352,636 74
Assets at 31st December, 1897.....	7,322,371 44
Increase over 1896.....	934,226 78
Reserve for Security of Policyholders (according to Hm. Four per cent. Table).....	6,856,752 98
Increase over 1896.....	924,552 50
Surplus over all Liabilities, except Capital (according to Hm. Four per cent. Table).....	314,220 13
Surplus over all Liabilities and Capital Stock (according to Hm. Four and one-half per cent. Table), being the Dominion Government Standard.....	583,271 98
Claims Paid during 1897.....	463,674 37
Life Assurances in Force.....	44,983,796 79
Increase over 1896.....	6,786,905 87
Cash Profits paid Policyholders.....	217,377 74



The Sun Life Assurance Company of Canada.

HEAD OFFICE, - - MONTREAL.

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