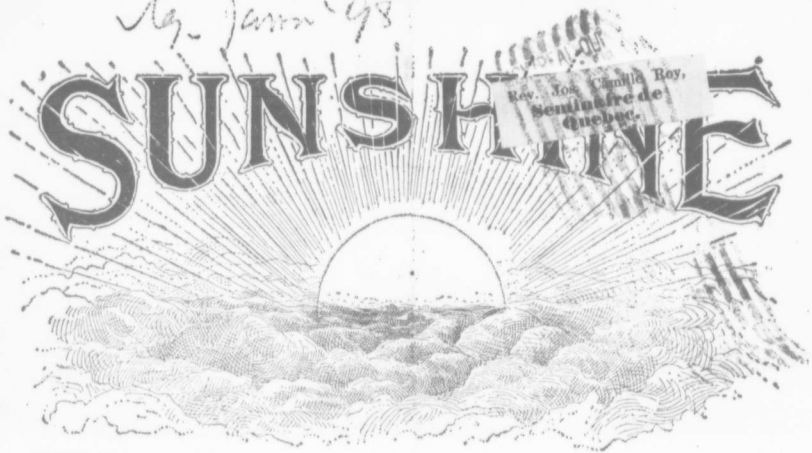
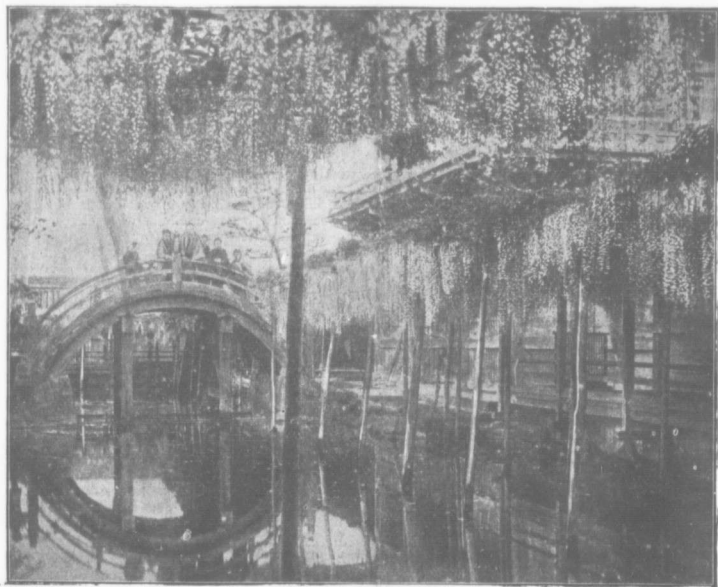


My Jan 98



MONTREAL, FEBRUARY, 1898.



A JAPANESE TEA GARDEN.

Mr. J. MACDONALD OXLEY,
B.A., LL.B.

Mr. Oxley is a Bluenose by birth, the city of Halifax being his native place, and the date October 22, 1855.

Having been prepared at the Halifax Grammar School, he entered Dalhousie University, and graduated thence with honours in 1874. Two years later he took a course in Law at Harvard University, and on his return obtained the degree of LL.B. from the University of Halifax. In 1878 he was admitted to the Nova Scotia Bar, and was engaged in active practice until 1882, when he accepted a professional position in the Marine Department at Ottawa. This he resigned in 1892 to become Superintendent of Agencies for The Sun Life Assurance Company of Canada in the Eastern Canada district. In the following year he was promoted to his present position of Manager of the English Department of the Montreal District.

For many years, in addition to his other occupations, Mr. Oxley has given much attention to literary work, and has published nearly a score of books in England and the United States, besides contributing to the majority of the leading magazines. He has been the editor of *SUNSHINE* from its inception.

DOTTINGS ROUND THE CIRCLE.

No. I.

The revered and beloved President of The Sun Life Assurance Company of Canada is now upon his way around the globe, partly in quest of improved health, and partly in the interests of the Company, and *SUNSHINE* is privileged to give occasional extracts from his interesting letters received by the Secretary.

Sailing from England at the end of December in one of the floating palaces of

the P. & O. line the President reports progress through the Mediterranean—

"The mighty midland sea that moans with memories."

"The sun has just set—a truly glorious sight to see the great luminous orb go down seemingly lost in the vast deep!—and with him went the heat of day. What sensations the sight must have given to the first thoughtful man on earth!

"We are just losing sight of Majorca to the right. It has been in sight since 10 o'clock, and as we are sailing about 15½ miles an hour, it must be fully a hundred miles long. It was beautifully warm and sunny all day, but from the peculiar look of the Eastern sky I think we shall enter upon rain to-night. In the morning we should reach Marseilles.

"An hour ago quite a sensation was created on our side the hurricane deck by our hearing the bugle sound, and seeing the crew rush madly along the deck fastening the hose at various hydrants. There were coolies without shoes—some with ordinary ones,—others with noses turned up like snow-shoes, but more sharply curved; on their heads every kind of turban, and their bodies clad in such a variety of costumes and fabrics. But it was a false alarm—a mere matter of practice and discipline—a prelude to the roll-call which then took place. Every coolie has his number, and thus knows his place at muster.

"We anchored at Gibraltar, but did not go ashore. It was too early. Except from the South the Bay is both capacious and safe. Of course only the Eastern Peninsula is British, and it is a most peculiar looking concern—the natural heritage and property of Spain. It is bold and precipitous, honey-combed with caves and excavations, many of which are quite visible from the steamer's deck. Skirting the whole harbour is a strong, high wall with many embrasures, into which cannon may be put. Thus towards the harbour it is strongly fortified, but when one leaves the harbour and sails around the Cape, there is, apparently at least, not the first vestige of protection. It looks like a chalk or lime rock crumbling to dust, and colouring the water for hundreds of yards out. From summit to base its only resemblance is that of a lime quarry in operation—great heaps of fine dust held in check by shelly shelves. The summit has in one place at least lengthwise, become so worn away that the ridge is broken and the continuity interrupted, leaving a small bit of tableland to constitute the Spainward portion of the top. Of course there must be means of protection in readiness against a landing from the rear, else it would be what Quebec was, strong in front but vulnerable from the rear, as was shown by Wolfe and his tars.

"I could not help thinking of the difference between Montreal and our deck,—sitting, as many of us were, in May clothing, while you are wrapped in furs, and treading on snow and ice."



Yours Faithfully
J. Macdonald Oxley

THE LATE SHEPPARD HOMANS.

SUNSHINE joins with other publications of the life assurance world in the expression of sorrow called forth by the tragically sudden death of Mr. Sheppard Homans, the renowned American actuary, which sad event took place in Central Park, New York, on the 8th January, the immediate cause being heart disease.

Mr. Homans, who was in his 67th year, had been prominently identified with the actuarial department of life assurance since 1855, and was looked up to as one of the highest authorities on the continent. His reputation was not by any means confined to the United States. He was not less well and favourably known in Canada, and the actuaries and other officers of the Canadian Companies share the sense of loss so keenly felt by their American brethren, for in Mr. Homans many of them had not only an esteemed professional confrère, but a warm personal friend.

THE MAN WHO IS ALWAYS WANTED.

In looking over the "want" column of almost any great daily newspaper, we cannot but be impressed with the number of wants which seem never to be supplied. "Help wanted, male"; "Help wanted, female"; "Situations wanted, male"; "Situations wanted, female"—what a lot of wants! That gem of Platonic philosophy which is that "a man's happiness consists not in increasing his possessions but in diminishing his desires," appears to fail of practice however it may thrive as precept; or, it may be that these people are trying to increase the happiness of others instead of their own. What a lot of wants!

No, that is not the true state of affairs. The supply of men and women has run short, and all these people are in distress, else why do they call for "help." There is an exodus of all the people all the time, for nobody will stay at home to do the chores.

Square men are wanted and lots of them. The Church, the Bar, the Legislature, the Press, all need men of the first rank, not because men of the first rank are lacking in any of these avenues of human effort, but since in the multitude of counsellors there is safety, so in the multitude of brains there is wisdom and brilliancy.

What a delightful book could be written about the wants wanted by the different kinds of people!—The man who wrote that piece about man wanting little here below, must have had most enlarged views about what constituted littleness, or else he didn't mean that. That master of England, Carlisle, tells us that savage man's first desire for covering was not to conceal his nakedness, but for ornament. He knew not that he was naked. He found that out afterwards. And then the spirit of interrogation entered into him, his heirs and assigns forever. His wants are now as numberless as the stars of heaven, and all human effort is to the end that his Oliver Twist hunger for more may be gratified. He wants to unbind the sweet influences of the Pleades, and unloose the bands of Orion. He wants to know what song the morning stars sang when they sang together and all the Sons of God shouted for joy. He would take unto himself the wings of the eagle and fly to the uttermost parts of the earth, and he would wheel the sun, shining in his strength to cook for him his rasher of bacon for breakfast withal.

But the man who is always wanted, what about him? The strong arm of the law wants him may be for "nothing" as usual, and reaches out to where it thinks he is—crouching and shuddering in his corner. But the victim is not there now the big fist closes upon itself, and then that particular man is wanted more than before.

But there is another man who is always wanted. Who wants *him*? THE SUN LIFE OF CANADA. We want him upon our books, we want him to carry a life policy with us, and the "\$1,000 man" is the man we want. He and all his family have lived in your neighbourhood for many years; a family

whose honesty, industry, and integrity have been proverbial. Not one of them has succeeded in amassing much wealth, because they have found so many uses for their dollars, as they earned them, that affluence has been out of the question; but no one of them has ever wanted a single necessary of life for all that. Old Dick had a \$2,000 twenty-payment life, \$1,000 twenty-year endowment, and \$1,000 straight life with us. Each policy, in time, became a claim and was paid. Young Dick got all that, and now he has taken the same amounts in favor of little Dick, really Richard III. And so on: the whole family of them are \$1,000 men; men who pay their renewals to the hour, who give the agent no trouble whatever, and who always give him the top of the morning when they meet.

Thousand-dollar men are the back-bone of a life assurance company. They mean it, when they take \$1,000 or \$2,000, for no persuasion will induce them to increase the amount they have made up their minds to take. They will tell you that \$1,000 is all they want, it is all they can afford to carry, to keep going; they are not in it for speculation; and happy is the company whose books are full of them. These men are good for a company to have because they are naturally not avaricious men. When, from purely disinterested motives, some rival agent proceeds to talk down the policy they are carrying, simply because he wants to give them something better for less money, they tell him that the one they have is good enough, and they don't want to change it. And because they are not in it for speculation, \$1,000 men do not worry about their dividends. They believe implicitly in the company, they believe that those who are responsible for those things are aware of their responsibility, and will do the best that can be done by them. And they are never disappointed.

The \$1,000 man is the man we are looking for.

The \$1,000 man is the man who is always wanted.—*Adapted from Contemporary.*

NOT SO FUNNY.

In a Pullman car on an English railway recently, says an exchange, a waggish young man, noticing an elderly gentleman trying to put on a light dust-coat went to his assistance. While thus engaged, the young man observed a good-sized whiskey-flask protruding from one of the old gentleman's pockets, and thought it a good opportunity for a joke. Having helped the stranger on with his coat, therefore, he pulled out the flask and said:

"Will you take a drink?"

The old man did not recognize the bottle, and drawing himself up, remarked rather severely:

"No, sir: I never drink."

"It won't hurt you," insisted the wag; "it's the best."

"Young man," said the old gentleman, speaking loud enough for all in the carriage to hear, "if you persist in drinking whiskey you will be a ruined man at forty. It is the curse of the land. When I was a boy my mother died, and the last thing she did was to call me to her bedside, and say 'John, promise me that you will never touch a drop of liquor.'"

"Oh, well, in that case," said the joker, "I must drink it myself," whereupon, suiting the action to the words, he pulled out the cork and took a good drink. A moment later he dropped the bottle with an exclamation which certainly didn't sound like a blessing, and yelled, "Ugh! ugh! My mouth's all raw!"

Then it was that the old gentleman discovered his loss, and to the amusement of the other passengers, said:

"Ah, young man, you will be careful before you take another man's property again. I am Doctor —, and that bottle contained some quinine and iron for one of my patients."

The young man got out at the next station.

First Sailor—Did any pirates attack you during the voyage? Second Sailor—No, but we were boarded by white caps.



THE ANNUITY.

I gaed to spend a week in Fife—
 An unco week it proved to me—
 For there I met a waesome wife
 Lamentin' her viduity.
 Her grief brak out sae fierce and fell,
 I thought her heart wad burst its shell,
 And—I was sae left to mysel'—
 I sell't her an annuity.

The bargain lookit fair eneugh—
 She just was turned o' sixty-three;
 I couldna guessed she'd prove sae teugh,
 By human ingenuity,
 But years hae come, and years hae gane,
 And there she's yet as stieve's a stane—
 The limmer's growin' young again,
 Since she got her annuity.

She's crined awa' to bane and skin,
 But that it seems is nought to me;
 She's like to live—although she's in
 The last stage o' tenuity.

She munches wi'
 her wizened
 gums,

Ar' stumps about
 on legs o'
 thrums,

But comes—as
 sure as Christ-
 mas comes—
 To ca' for her
 annuity.

She jokes her joke,
 an' cracks her
 crack,

As spunkie as a
 growin' flea—
 An' there she sits
 upon my
 back,

A livin' perpe-
 tuity.



She huckles by her ingle-side,
An' toasts an' tans her wrunkled hide—
Gude kens how lang she yet may bide
To ca' for her annuity!

I read the tables drawn wi' care
For an Insurance Company;
Her chance o' life was stated there,
Wi' perfect perspicuity.
But tables here or tables there,
She's lived ten years ayont her share,
An's like to live a dizzen mair,
To ca' for her annuity.

Ae day she fell—her arm she brak,—
A compound fracture as could be;
Nae Leech the cure wad undertak,
Whate'er was the gratuity.
It's cured!—She handles't like a flail—
It does as weel in bits as hale;
But I'm a broken man mysel'
Wi' her and her annuity.

Her broozled flesh, and broken banes,
Are weel as flesh an' banes can be.
She beats the taeds that live in stanes,
An' fatten in vacuity!
They die when they're exposed to air—
They canna thole the atmosphere;

But her!—expose her onywhere—
She lives for her annuity.

The Bible says the age o' man
Threescore an' ten perchance may be;
She's ninety-four;—let them wha can
Explain the incongruity.
She should hae lived afore the Flood—
She's come o' Patriarchal blood—
She's some auld Pagan, mummified,
Alive for her annuity.

She's been embalmed inside and out—
She's sauted to the last degree—
There's pickle in her very snout
Sae caper-like an' cruetty;
Lot's wife was fresh compared to her;
They'e kyanised the useless knir—
She canna decompose—nae mair
Than her accursed annuity.

The water-drap wears out the rock
As this eternal jaud wears me;
I could withstand the single shock,
But no the continuity.
It's pay me here—an' pay me there—
An' pay me, pay me, evermair;
I'll gang demented wi' despair—
I'm charged for her annuity.



Apropos of the above amusing poem by the late George Outram of Edinburgh, SUNSHINE takes the opportunity of stating that The Sun Life Assurance Company of Canada is prepared to issue annuities on equitable terms to members of either sex, no medical examination being required. Within the past few years this Company has received more premiums in payment for annuities than any other Canadian Company.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, FEBY., 1898.

J. MACDONALD OXLEY, *Editor.*

A BANNER YEAR!

The year 1897, the results of which are presented in detail on another page, has witnessed a development on the part of The Sun Life Assurance Company of Canada unprecedented in the history of Canadian companies, and not easily paralleled in the records of life assurance in general. For what may be set forth in the form of dollars and cents we refer our readers to that other page, and confine ourselves here to noting some other causes for congratulation.

The new issue of stock rendered necessary in order to bring the paid-up capital up to the amount required by certain of the States was immediately absorbed by the present stockholders in a way that clearly illustrated how they prized their holdings, and the handsome premium they gladly paid was at once added to the Company's surplus so that a substantial benefit accrued to the policyholders from the transaction.

Having thus satisfied the requirements of the American law the way was opened for material extension of territory below the boundary line, and agencies were established in the States of Pennsylvania, Maryland, New Jersey, Virginia, South Carolina, and the District of Columbia, from which a large amount of profitable business has been secured.

The successful accomplishment of the arrangement for having Trustees in Great Britain—an English article on which we print elsewhere—was a matter of profound satisfaction, the Earl of Dufferin's intimate acquaintance with our country, and deep interest in her welfare, rendering him the most fitting person in a peculiar degree to undertake the office, while the other gentlemen added strength by their sound financial reputation.

By the acquirement of the fine building adjoining the Head Office the Company became owners of the entire block, thus possessing a business property perfectly adapted in every way for the transaction of the ever-increasing volume of business. Fine buildings have also been erected by the Company in Ottawa and Hamilton, both as investments and for offices of the local managers.

Thus the year has been marked by a rapidity and solidity of development that gave good ground for pride in, though not for resting content with what has been achieved. The Sun Life Assurance Company of Canada has only got well under way, and the results of the past simply constitute an earnest of what will be accomplished in the future.

TORONTO, 1897.

T. R. RMITT, ESQ.,

Superintendent Thrift Dept.,

Sun Life Assurance Company,
Toronto.

DEAR SIR,

We wish to thank your Company through you for the very prompt and satisfactory settlement of the claim on the death of my father, who had only been insured for one year and three days.

The amount of the policies being four hundred and twenty-one dollars, it was also a great surprise to us to have added to this amount a bonus of four dollars and twenty-one cents and we can highly recommend your Company.

Yours truly,

MRS. C. CAHILL,
ANNIE M. DOLAN,



A TEMPLE INTERIOR—JAPAN.

A BUDGET OF GRATITUDE.

LANARK, ONT., Jan. 12th, 1898.

JOHN R. REID, ESQ.,
 Manager Eastern Ontario,
 Sun Life Assurance Co. of Canada,
 Ottawa.

DEAR SIR,

I beg to acknowledge receipt of cheque in payment of policy 3450, being matured Endowment.

I have much pleasure in testifying to the promptness in paying claim, also the courtesy and kindness of the representatives of the Company whom I have met in Montreal and Ottawa.

Yours truly,

DAVID C. MACINTOSH,
Pastor Congregational Church.

FORT WILLIAM, ONT., 1897.

JNO. R. REID, ESQ.,
 District Manager,
 Sun Life Assurance Company,
 Ottawa.

DEAR SIR,

As Trustee for the children of the late Alexander Stevenson, I desire to thank the Sun Life Assurance Company for the promptness with which the amount of insurance (\$2,500) was forwarded, and also for the courtesy received at your hands. The ready manner in which this loss was paid speaks volumes for the Sun Life.

Wishing your Company every success,

Believe me,

Very truly yours,

C. W. JARVIS,

Trustee for the children of the late Alex. Stevenson.

COOKSHIRE, QUEBEC, 1897.

C. C. KNIGHT, ESQ.,
 District Manager, Sun Life of Canada,
 Sherbrooke, Que.

DEAR SIR,

I wish to thank you for your Company's cheque for \$1000 just handed me by Mr. Woolsey, being the amount of my son's policy in the Sun Life of Canada. The assistance rendered me in making out my claim was very acceptable, and I am pleased that the matter has been settled so promptly. Again thanking you,

I remain,

Yours sincerely,

ELIZABETH C. JOHNSTON.

BORROWED SUNSHINE.

Men are always in greatest danger when they drop their life assurance.

**

Every Jack has his Jill, and every Jill should see that her Jack is assured.

**

Life assurance would be of little use to anybody if it was no more than some men and things make it out to be.

**

Assure your life for a reasonable amount and you will have no need to worry because you live up to your income.

**

Because your house may burn you keep it assured; therefore, because you are sure to die you ought to keep your life assured.

**

No Company is strong which has not stood the test of many trials. The Sun Life of Canada has been tested, and has to-day the strength of the everlasting hills.

**

Assurance in a reliable company like The Sun Life of Canada, is superior to most of the high-class investments offered in the financial markets of the world.

**

Depreciation in the value of a life assurance policy cannot occur, provided the party assured chooses a strong company, such as The Sun Life of Canada.

**

The greater the amount of assurance a man or woman carries in The Sun Life of Canada, the greater the need of common sense on their part to hold on to it.

**

The smile of the man who has all the assurance he wants is something different from the grin of him who doesn't want any. You've noticed that yourself.

Money paid out for assurance is just as much a part of one's living expenses as the butcher's bill or the house rent. Assurance is a necessity, not a luxury.

* *

Death cuts short your value to your family as a producer. Life assurance then steps in and compensates, to some extent, for the monetary loss of your service.

* *

Solomon, the wisest man the world e'er saw, had many good words to say for life assurance as follows:

"A good man leaveth an inheritance."

"The prudent man foreseeeth evil."

St. Paul too, says:

"The father should lay up for the children."

THE PORTAGE OF LIFE.

Some people find life to be a harder portage than others, but those who find it the hardest will also find among the thousands of their fellows who are making the portage along with them, those who, having burdens of their own to carry, are willing and able to help others, if they will only be helped.

The voyageurs we have in mind are all policyholders of The Sun Life of Canada, and because they are all going the same way, they have mutually covenanted and agreed to help one another to the end of the trip (as the policy of assurance to that effect held by each provides and guarantees).

You who read this may join forces with this company if you don't mind, for it will be to your advantage to do so, you might as well make a pleasant trip of it as not it is your first trip that way and it will be your last).

They who are guided and guarded by a life assurance policy in The Sun Life of Canada travel safely and pleasantly the portage of life, which life assurance robs of its terrors and difficulties.

G.M.

ON A FLOATING PALACE OF HEALTH.

A SANITARIUM AT SEA....PITTSBURG DISPATCH.

A European ship-owning association has placed an order for the construction of a large steamer, which is to be specially adapted and fitted for the accommodation of invalids in need of fresh air and a favorable climate. The ship is to be in constant employment for eight or nine months in the year, but for at least three months out of the twelve she will go into dock, in order to be thoroughly cleansed and disinfected. It is proposed to make this steamer, which is to be the forerunner of a large fleet similarly equipped, a veritable floating palace in the matters of both comfort and salubrity.

The idea to be carried out in this new departure is the isolation of a dangerous class, with the least possible amount of discomfort to its members; and furthermore, that by a judicious timing of moves the sufferers will be afforded a chance of recovery under the most favorable climatic conditions, which it would be difficult to secure otherwise. A list of anchorages has been made, all of which have their special seasons, when the meteorological conditions are all that can be desired, and, inasmuch as these seasons by no means correspond with each other chronologically, it will be practicable for a speedy vessel to transport her passengers from one to the other, and thus enable them, as it were, to skim the cream of the collection. As soon as any undesirable change of weather is imminent at the port of stoppage the ship will sail for a more salubrious climate. The anchorages selected are Corfu, Alexandria, Palermo, Messina, Naples, Tunis and Malta. Although skilled medical advice and nursing will be available, the accompaniments of a sanitarium will be kept as much as possible out of evidence.

Edna wants a baby brother. "A baby would be so nice to wheel around in a carriage, mamma. Dolls are always getting broken when the carriage tips over."

FIGHTING AN ALBATROSS.

GALLANT ACTION AT SEA.....THE STRAND MAGAZINE.

Most extraordinary are the details of the gallant action for which an Albert medal of the first class was conferred on Thomas Averett Whistler, first mate of the ship Ennerdale of Liverpool.

Early in the morning of Dec. 17, 1885, when the Ennerdale was rounding Cape Horn, an apprentice named Duncan McCallum, was sent aloft to loose the skysail. The Ennerdale, I should mention, was one of Messrs. J. D. Newton's Dale Line of ships.

Presently, as the captain was descending from the poop, he saw a heavy body strike the main rigging a little above the bulwark, and rebound into the sea. That "heavy body" was McCallum, and the ship being almost under full sail at that time, he was carried rapidly astern.

Immediately after this tragic occurrence, H. S. Pochin, an able seaman, leaped overboard after the apprentice, but the latter sank before Pochin could reach him. All things considered, the rescuer's position was now pretty serious, and fearing lest he should be seized with cramps before a boat could come to his assistance, he hailed the ship, asking for a lifebuoy to be thrown to him; at the same moment the master, Captain Gunson, called all hands to man a boat. The first mate, Mr. Whistler, who had been asleep in his berth, ran on deck and heard Pochin's hail. Calling to the boatswain to heave him a lifebuoy, he at once sprang overboard, secured the lifebuoy which was thrown to him and succeeded in reaching Pochin. This poor man was already on the point of sinking, but with the help of the lifebuoy Whistler was able to keep him up.

Meanwhile, considerable delay had occurred in the dispatch of the boat—for one thing, her lashing had been secured very firmly for the passage round Cape Horn, and when she was launched so many crowded into her that she capsized, which says much for the pop-

ularity of Whistler. The boat was soon righted, however, and dispatched in charge of the third mate and two seaman. All this time the two men in the water were rapidly becoming exhausted, and they made up their minds to abandon the lifebuoy and strike out side by side for the ship, when they were confronted by a new, weird danger.

An immense albatross swept down majestically on Pochin and Whistler, and, after hovering round quite close to their heads, alighted on the water just beyond arm's length. There the great bird remained, staring them in the face, and evidently only waiting until they had become a little more exhausted. In a few minutes, however, the boat reached the spot, and its crew drew their perishing shipmates out of the water. Directly they were lifted into the boat both men became insensible, and Whistler was delirious for some time afterward. Amazing as it may seem, the two men had remained in the piercingly cold water for upwards of forty minutes. The expectant albatross was greatly disappointed at the turn events had taken, and had to be driven off with a boathook. It was a remarkable fact that the attack of the bird contributed not a little to the saving of the lives of Whistler and Pochin. This was because their vigorous efforts to beat off the savage bird materially helped to keep their blood in circulation, thereby averting the fatal cramp. Many instances of attack upon shipwrecked sailors by these birds are known. The beak of an albatross mounted as a letter-clip, ornaments the writing table of an Englishman of note—the unique souvenir of a memorable "sea fight" in which he once engaged with one of these common enemies of man in distress at sea.

Papa—Paul, what text did I preach from this morning? Paul—God is no respectable person. Papa—No, my son, it was, "God is no respecter of persons." Paul—Well, Papa, if He doesn't respect anybody else He must not be very respectable.

THE ENGLISH TRUSTEE BOARD.

When the Sun Life Assurance Company of Canada opened a British Branch Office in London some four years ago, it was intimated that Trustees would be appointed for the satisfaction and protection of British policyholders, and although steps were not immediately taken to that end, the promise, and the advantage of its fulfilment, were never lost sight of. Some twelve months ago, Mr. S. J. E. Hartley, then British Manager, was instructed by the Board of Directors in Canada to enter upon negotiations with suitable gentlemen for Trustees, and to proceed with the arrangements necessary for their due appointment. With excellent discrimination Mr. Hartley succeeded in enlisting the services of the Marquis of Dufferin and Ava, ex-Governor-General of Canada (whose special knowledge of Canadian institutions and resources is almost unrivalled), the Earl of Albermarle, and Sir Charles Dalrymple, Bart., M.P., as Trustees. It would be difficult to name three gentlemen more suitable to act in this capacity than those selected. The terms of a Trust were arranged to their satisfaction, and have now been embodied in a Deed which has been executed by all parties concerned. What the terms are in their entirety has not, of course, at present transpired; but we presume that the Deed will be printed and copies available for both existing and intending policyholders who may desire full information. It is now announced that in accordance with the terms of the Deed, negotiable securities of the value of £50,000 have been deposited with the Bank of Scotland in the names of these Trustees, and that ultimately further securities will be deposited which will bring up the total value to £100,000. We congratulate the Company on the completion and confirmation of the arrangements for the Trust. It will enhance the reputation of the Sun of Canada, and do much towards securing the confidence of the British public.

The Sun Life Assurance Company of Canada is rapidly becoming cosmopolitan.

With Canada for its home, the Company has branches in India, Ceylon, the Straits Settlements, China, Japan and Belgium, and now we learn that it has opened a Branch in France, with offices, which are described as magnificent, at 8, Avenue l'Opera, Paris. Needless to say, France is indebted for this favour to the untiring zeal of Mr. R. Macaulay, the President of the Company, who, although he is not, we regret, in robust health, never flags in his efforts to promote the interests of his growing Company. Mr. Macaulay, in returning to Canada, will pay a visit to the Company's Eastern Branches above mentioned.—From the *Post Magazine and Insurance Monitor* of England.

THIRTEEN AND A-HALF TONS OF FRESH AIR.

The air pressure on a person of average height is $13\frac{1}{2}$ tons; and that person is to be pitied, who, in addition to that burden, also loads himself with a lot of trouble, worry, and anxiety for the future.

There is no apparent necessity for any man to make a financial beast of burden of himself. The load of fresh air (even if it is $13\frac{1}{2}$ tons) one can worry along under, and never feel it, but the other load which clings to a man as the Old Man of the Sea clung to Sinbad the Sailor, brings down many a man's grey hairs "in sorrow to the grave." And yet this load of trouble and worry may be got rid of as easily as Bunyan's Pilgrim got rid of his pack (which was something of a load too).

Let us suppose, now, you that read this are a man with a family, whom you desire to place in reasonably comfortable circumstances, whatever may happen to yourself. Life assurance presents to you many ways of doing that to advantage, but there is one way above all others which can be specially recommended, and that is a Guaranteed Income Policy in The Sun Life of Canada. Usually an assurance policy is paid in one sum down at

the death of the assured, but the Guaranteed Income Policy not only provides for the payment of the sum assured in twenty equal annual instalments, but it goes further, and guarantees that, if the beneficiary is still living at the end of twenty years, the instalments will be continued during the whole of her subsequent life, be it long or short. In this way a much larger amount of assurance can be secured (and consequently a larger fixed income provided) for the same premium than would be obtainable on an ordinary policy.

UNDER THE GUARANTEED INCOME POLICY OF THE SUN LIFE OF CANADA, IT IS IMPOSSIBLE FOR A WIFE TO BE LEFT IN DESTITUTION AT THE DEATH OF HER HUSBAND, NO MATTER HOW LONG SHE SURVIVES HIM, AND EVEN IF SHE DOES NOT SURVIVE HIM MANY YEARS, THE INSTALMENTS WILL YET BE PAID AFTER HER DEATH, UNTIL TWENTY ANNUAL INSTALMENTS HAVE THUS BEEN COMPLETED

G.M.

MONEY NO OBJECT—Henry Templeton was a prosperous cotton planter in middle Georgia, and like many men with nervous energy he had an irascible temper.

Jeff Reese, a colored citizen, had been his foreman for several years, but finding Mr. Templeton's tantrums hard to bear, he decided to make a change.

Judge Little met Jeff in the road at Christmas time moving his goods and chattels to a neighboring plantation, and accosted him:

"Hello, Jeff! You seem to be moving?"

"Yes, sah. Ise gwine ter Marse John Heard's."

John Heard was a notoriously good natured, easy going, good-for-nothing fellow, who never paid his debts.

"Why, shurely, Jeff, you are not leaving Henry Templeton to go to John Heard?"

"Yes, sah, Marse Frank."

"Does he offer you bigger wages?"

"No, sah. It ain't so much de bigness ob de wages es de kahmness ob de man, what Ise arter."

BROKEN STOWAGE

"A man likes a woman who shows him that she is clever." "Oh, no; a man likes a woman who shows him that he is clever."

Mother—What did your father say when he saw his broken pipe? Innocent—Shall I leave out the wicked words, mamma? Mother—Certainly. Innocent—Then I don't believe there is anything to tell you, mamma.

"Well, little chap," said the stranger in the family, picking up one of the children, "what are you going to be when you are a man?" "Nuffin'," said the child. "Nothing? Why so?" asked the stranger. "Because," said the child, "I'm a little girl."

Little Theo. went with his Aunt to hear Mr. Moody at St. James Church. On the way home the little fellow was in a meditative mood. Suddenly he exclaimed, "Auntie I know why Mr. Moody is so very fat." "What is the reason Theo?" the Aunt inquired. "Don't, you know Auntie, Mr. Moodie said 'After I was converted, I took in all the world.'"

The little maiden had a French nurse, of whom she was very fond and who supplied her with most of her amusement. One day this nurse departed, and her small charge didn't know what to do with herself. She wandered about the house, upstairs and down, into the garden and back again, and finally hung about her mother, who was busy just then with the baby. Receiving no attention, she turned away, saying dejectedly: "Nobody loves me. I guess I'll go down in the garden and eat bugs. I ate free yes'day—two mooves ones and one woolly one."

A little four-year-old was taken on a visit to grandmamma in the country. There, for the first time, he had a near view of a cow. He would stand and look on while the man milked, and ask all manner of questions. In this way he learned that the long crooked branches on the cow's head were called horns. Now the little fellow knew of only one kind of horn, and a few days after obtaining this information, hearing a strange kind of bellowing noise in the yard, he ran out to ascertain its cause. In a few minutes he returned, with wonder and delight depicted on his countenance, exclaiming: "Mamma, mamma, Oh, d) come out here! The cow's blowing her horns!"

HIGH WATER MARK!

We use a figure of speech taken from the ocean to entitle our announcement of the year's results, but with the reservation that there is a significant difference to be noted between the movement of the tide and that of THE SUN LIFE ASSURANCE COMPANY OF CANADA. The tide advances only to retreat again, but the Company's progress has been continuous and permanent, and it is the determination of those who direct its affairs that in this regard the future shall be only the fair fulfilment of the past.

Below we print a summary of the results of the year's business in advance of the Annual Report in which fuller details will be presented. The figures speak so strongly for themselves that it seems superfluous to enlarge upon them, but we would like to call special attention to three items, viz: The New Applications received; The Life Assurances in force, and the Cash Profits paid Policyholders; the first two illustrating the confidence reposed in the Company by the assuring public, and the third, the way in which the Company repays that confidence.

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



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