

# SUNSHINE

Vol. VI,  
No. 2.

MONTREAL

FEBRUARY,  
1901.



"Dead? Nay: Not so — not dead.  
The great and good die not. All history gives  
Us proof that man's best servitors live on;  
And in the enduring record shall be read  
The life she lived, the good that she has done.  
Not dead: Victoria lives."



MR. WALTER J. MARQUAND.

Mr. Walter J. Marquand, manager for Newfoundland, entered the Company's service as clerk at head office in 1891. He was afterwards appointed manager of the Thrift Department for Montreal district, and was promoted to the management of Newfoundland last year. Mr. Marquand is one of the Company's youngest managers, and is proving himself to be a successful one. He is now busy organizing the Island and from indications his efforts are meeting with splendid success. The office of the Company for Newfoundland is at 279 Water street, St. John's. We are certain that Mr. Marquand will be only too pleased to grip the hand of all who call; and we know he will, in his own calm but persuasive way, tell them that Canada's "Prosperous and Progressive" Company is the best for the good people of Newfoundland to assure in.



#### An Overworked To-Morrow.

Many are they who dwell in the street called "by and bye," in a house named to-morrow, before whose portal is the word "never." These are they whose happiness will be slain by postponement, and who always over work the future. With keen, crisp thinking they have never discriminated between promise and performance. For them it is enough to have made a good resolution. They mean well.



The youth intends to be a scholar. At the first opportunity he proposes to begin a course of reading. He has outlined a scheme to pursue: Literature one year and science the next, and then to follow with history, and at last to have all knowledge for his province. But he is under the delusion that planning to become a scholar makes him an embryo Solomon or Socrates. As a matter of fact the plans of study have never gone beyond an outline drafted upon a sheet of paper. He is going to begin to-morrow. The fact is that a social engagement has come up for to-night, and, though he does not know it, another will develop to-morrow, and the third on the morrow's morrow, and he will die as ignorant of the great world as a peasant who has never travelled beyond the limits of his little farm.



Many a youth intends to be a rich man, and has outlined his whole course of procedure, but for to-day he yields to his desire for dress and to his hunger for the theater and music, and with a little extravagance here and a little extravagance there all his savings are slowly draining away. His promises are all right, but the promise will always outrun the performance. It will never be possible for him to say: "I can hopefully look forward, because I can peacefully look

back." His to-day lacks the momentum of many noble yesterdays.

—NEWELL DWIGHT HILLIS.

By the way, how about that assurance policy you were going to take out "tomorrow?"

**Do not lay aside this number until you have read the record of 1900 on the last page.**

Newfoundland Folk-Lore.



NEWFOUNDLAND is particularly rich in folk-lore, having drawn it from English, Irish and Scotch ancestors. Added to this is the newer folk-lore and observed superstitions that had their

origin among the early settlers who were the Colony's pioneers.

Nine out of every ten fishermen believe that it is unlucky to turn a boat or schooner, or coil up a rope "against the sun," and that an upturned hatch is a sign of a disaster.

When detained for an unusually long time in a harbor, waiting for a fair wind in vain, it is a common thing to hear this saying: "Somebody got the black cat under the pot for us." Many skippers would rather lie up in idleness all day and lose a fine time than sail on Friday. A crow flying over a vessel before leaving on a voyage has often proved potent enough to cause members of a crew to refuse to go on the voyage. To whistle on the water, is, among our fishermen, very unlucky, and is believed to invite the wrath of a storm.

There is a "jinker" in every fishing village in the country; that is, a man who always brings ill-luck. Nobody cares to go with him either to the seal fishery,

Labrador, or Bank fishery. He never was known to make good wages.

Captains of our sealing steamers are not above noting the indications of good and bad luck. One very successful sealing captain when in doubt as to what particular course to steer, when going in search of seals, is known to have decided the matter by tossing up his cuff on the quarter deck and following the course where the thumb pointed, and the best of it is, that — *post hoc ergo propter hoc* — he always got a full load of seals.

The superstitions on the land are no less interesting than those of the sea, and the more one ponders over them the more piquant is the silent enquiry, where did they have their origin and universality?

It is unlucky to pick birch for brooms in May, for tradition says:

"If you pick your brooms in May  
You'll surely sweep your friends away."

In Bonavista Bay, if a party of men going into the country, deer or partridge shooting, happen to burn their kettlestick when cooking their first outdoor meal, they will expect ill luck and no game; in fact, without more ado, they often turn back and give up the expedition.

Putting away warts, and charming the toothache are practices too common to dwell upon. In the case of the former, as many small stones as the number of warts to be got rid of must be tied up in a parcel and thrown on the road. The person who picks it up and opens it, will have the excrescences transmitted to him.

On the French Shore the way to prevent the house from being burnt down during the ensuing year, is to throw a live brand, taken from the Christmas fire, over the roof at midnight.

If you wear the middle of the sole of the boot most, you will have riches. To strike a weasel is very unlucky, for it is believed that the little animal will come at night and cut the throat of its assailant. To hear the cock crowing at midnight is a sign of death in the family. To sneeze suddenly is followed by the remark "he (or she) is wishing for you." Your stocking hanging down means the same thing.

Most people are inclined to laugh at the folly of folk-lore, but apart altogether from the superstitious side of the subject there is a deep mine of philosophy in its consideration, and the best of it is that even the very wisest amongst us involuntarily believe in this folk-lore or superstition; else why, for instance, do we put a horse shoe over our door, wear charms on our watch-guards, or religiously provide the bottle of wine to break on the prow of the newly christened ship. Scores of such instances may be recounted to show that we all are more or less the votaries of folk-lore.

—P. K. DEVINE, in Christmas Bells.

Halifax, N. S., August 28th, 1900.

MESSRS. TRUDELLÉ & DION,  
Managers  
SUN LIFE ASSURANCE COMPANY OF CANADA,  
Quebec.

Dear Sirs,—I choose the second division of the bonus declared, thus reducing the premium on policy No. 49469 to \$77.70 per year for five years.

Please find herewith my cheque, certified, for the above amount. Am pleased to find your Company makes so good a showing.

Believe me

Yours very truly,

JAMES T. THOMPSON.

Annual premium	\$99.95
Profits	22.25
<hr/>	
Profits reduce premium for next five years to	\$77.70

### To the Loser.

So you've lost your race, lad?  
Ran it clean and fast?  
Beaten at the tape, lad?  
Rough? Yes, but 'tis past.  
Never mind the losing—  
Think of how you ran;  
Smile, and shut your teeth, lad—  
Take it like a man!

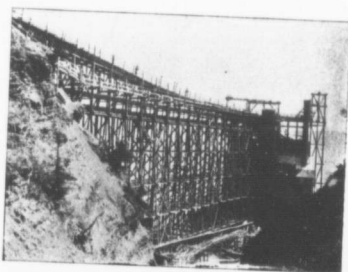
Not the winning counts, lad,  
But the winning fair;  
Not the losing shames, lad,  
But the weak despair;  
So, when failure stuns you,  
Don't forget your plan—  
Smile, and shut your teeth, lad—  
Take it like a man!

Diamonds turned to paste, lad?  
Night instead of morn?  
Where you'd pluck a rose, lad?  
Oft you grasp a thorn?  
Time will heal the bleeding—  
Life is but a span;  
Smile, and shut your teeth, lad—  
Take it like a man!

Then, when sunset comes, lad,  
When your fighting's through,  
And the Silent Guest, lad,  
Fills his cup for you,  
Shrink not—clasp it coolly—  
End as you began;  
Smile, and close your eyes, lad—  
And take it like a man.

C. F. LESTER, In Success.

Read the record of 1900 on  
the last page.



Shipping Pier of the Famous Bell Isle Iron Mine,  
Newfoundland.  
Photo. by James Vey.



A FAMILIAR SCENE AROUND NEWFOUNDLAND.

"It is calculated that the volume of an iceberg below the water is about nine times that of the protruding part."

—CHAMBERS' ENCYCLOPEDIA.

**Just Among Ourselves.**

(In this column will be noted such personal matters relating to the staff of the Sun Life of Canada as shall come under our notice.

The members of the staff are requested to furnish us from time to time with personal items of general interest. Should any personal news be overlooked it will, of course, be understood that it is unintentional on our part.—EDITOR.)

Mr. J. C. Stanton, Jr., has recently been appointed manager for Western Pennsylvania with offices at Pittsburg. Mr. Stanton has a long and honorable career in assurance circles, having had prominent positions with two of the "big three." We welcome him into the family of Canada's "Prosperous and Progressive" Company.

Mr. Harry B. Higinbotham, late inspector of agencies for Pennsylvania, left on the 30th for an important position in the foreign field. Previous to his departure from Philadelphia, his brother W. A. and other friends tendered him a banquet at the Hotel Lafayette. From the report of one who was there we learn that they had a fine old time. Harry deserved it.

Mr. R. J. Stuart, who has made a unique record as a business producer, has gone to Nova Scotia, where he has been appointed manager. His office is at Halifax.

Mr. W. N. King has gone to the West Indies for the Company.

Mr. Archibald Wright left a few days ago on his regular trip to his territory. His destination is the Bahamas this trip.

Messrs. Foster & Bartow, of Baltimore, believing in expansion, have annexed the State of Virginia to Maryland, and now operate both. Mr. Bartow is giving special attention to Virginia, and, if thor-

ough organization means anything, we may expect large results.

Mr. Charles H. Begg has been appointed district manager for Central and Southern Michigan, with headquarters at Lansing. His name is a misnomer, however, for he asks for business in a business-like fashion—and gets it.

Mr. Ward B. Falk, manager of the Grand Rapids district, has a mania for gold and in consequence has been appointed district manager for the Kootenay Districts in British Columbia. Mr. Falk is succeeded in Grand Rapids by Mr. J. J. Ludwick.

Head Office has been favored recently by visits from the following members of the staff: Messrs. John A. Tory, Detroit; Holland A. White, Hamilton; J. C. Stanton Jr., Pittsburg; J. R. Reid, Ottawa; C. S. V. Branch, Vancouver; C. C. Knight, Sherbrooke; W. H. Hill, Peterboro'; A. S. Macgregor, London, Ont.; R. J. Stuart and H. B. Higinbotham.



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Windsor, Ont., October 20th, 1900.

THE SUN LIFE ASSURANCE  
COMPANY OF CANADA.

Dear Sirs,—Will you please convey to your Company my appreciation of its prompt and satisfactory settlement in full of my claim on the life of my late wife Mary Matilda Rudolph.

The claim papers were completed on the 18th inst., and I have this day received the Company's cheque for the full amount.

With best wishes for the success of the Sun Life of Canada, I am yours truly,

(Signed) JOHN RUDOLPH.



A PARTIAL VIEW OF ST. JOHN'S, NEWFOUNDLAND.

### He Saw the Son.

The following has humor enough in it for anybody, and also points a moral for the assurance solicitor:

"I wish that people wouldn't try to be too funny with me!" snapped the life assurance agent. "Life is a serious business. That is why I spend so much of my time trying to impress upon people that life assurance is necessary for their happiness. Here I have lost a whole day and been put to considerable expense when I might have used both to better advantage, and all because some people enjoy practical jokes.

"The other day I chanced to step into a hotel to see what was going on, and while there I struck up an acquaintance with a man who looked to be about sixty years of age. It wasn't long before I discovered that he carried no assurance, and as he looked like a splendid risk I lost no time in telling him all I knew about assurance. He looked a little bored before I was half through, but I didn't let that bother me, as I had him in a corner where he couldn't escape. Finally, through an oversight on my part, he managed to get in a word.

"Look here," said he, "I have heart disease and couldn't get my life assured if I wanted to. But I have a son who is as sound as a bell. Why not talk to him?"

"Where is he?" said I.

"He is out at my home about thirty miles from here. It will be worth your while to see him."

"I'll see him at once," I answered.

"Well I got the address and took the first train out there. I found the house all right and rang the bell. A woman answered, and I asked if Mr. Blank's son was at home.

"He is," she answered, looking at me rather queerly.

"May I see him?" I asked.

"You may," she answered, and led the way inside. She disappeared for a moment and then reappeared upon the scene with a six months' old baby in her arms, and I collapsed."



### Killed in the Philippines.

MR. J. O. PECK, Windsor, Ont.  
General Agent,  
SUN LIFE ASSURANCE CO. OF CANADA.

Dear Sir,

Kindly convey to the Company my sincere thanks for cheque in full settlement of assurance under policy No. 65588, on the life of my lamented son, who was killed in the Philippines while serving in the U. S. navy, having only been assured about two years. The only proofs of death obtainable were from the war office, and although only complete on the 9th, the cheque was handed me on the 15th. I will always feel it my duty to speak in the highest terms of the liberal and prompt dealings of the Sun Life Assurance Co. of Canada.

ISABELLA DAVEY.

No. 18 Chatham St. E.

# SUNSHINE

PUBLISHED BY THE  
SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKAY, *Editor.*

## Our Dead Queen.

We have lost a mother! Victoria's motherly interest in all her subjects bound them to her with ties of affection—the snapping of which is hard to bear. She ruled under the direction of the King of Kings, and at His command uncrowned to receive a Crown of Glory. Although death claims her physical life, her blessed memory shall never die. We shall miss her, but humbly bow to Heaven's decree.

With loyalty strengthened by sorrow we earnestly pray

GOD SAVE THE KING!

## The Queen's Descent.

The Queen was descended from William the Conqueror, who claimed connection with the previous régime, and included Alfred the Great among his ancestors. Here is the family line, traced backward:

Victoria,  
Daughter of Edward, Duke of Kent,  
Third son of George III.,  
Son of Frederick Lewis, Prince of Wales,  
Son of George II.,  
Son of George I.,

Son of Princess Sophia, who married the Elector of Hanover,  
Daughter of James I.,  
Son of Mary, Queen of Scots,  
Daughter of James V., of Scotland,  
Son of Princess Margaret,  
Daughter of Henry VII.,  
Son of Margaret, wife of Edmond Tudor, Earl of Richmond,  
Daughter of John de Beaufort, Marquis of Somerset and Dorset,  
Son of John of Gaunt, Duke of Lancaster and King of Castile and Leon,  
Son of Edward III.,  
Son of Edward II.,  
Son of Edward I.,  
Son of Henry III.,  
Son of John,  
Son of Henry II.,  
Son of Matilda, wife of Geoffery Plantagenet,  
Daughter of Henry I.,  
Son of William the Conqueror.

The Queen, through the Georges, was a Guelph. This family was founded in 489 by Anulphus, Hunulphus or Guelph, the first of the northern Kings of Italy. He subsequently obtained possession of Bavaria, and the Guelphs ruled there for many centuries, and afterwards held sway in Saxony. One of the Guelphs, William, founder of the House of Lunenburg, had seven sons and eight daughters. The sons agreed among themselves not to divide the dukedom. One, to be selected by lot, was to marry, and he and his children after him were to rule. The unusual arrangement was observed to the letter, and George, the sixth brother, won the matrimonial prize. His youngest son, Ernest Augustus, succeeded him, marrying the Electress Sophia, daughter of the King of Bohemia, whose wife was the daughter of James I. The Electress Sophia, granddaughter of James I., would have succeeded to the British Crown on the death of Queen



### THE DIRECTORS' TRIBUTE.

The weekly meeting of the Board of Directors of the Sun Life Assurance Company of Canada was held almost at the very moment of the death of our beloved Sovereign. The Directors immediately forwarded the following cablegram, expressive of their sorrow and sympathy:

"The Directors of the Sun Life Assurance Company of Canada, having met immediately upon the hour of the Empire's bereavement, desire to convey to their King their humble homage, and to express their share in the all-prevailing grief over the loss of the Sovereign they have so long loved."

Anne, but she died seven weeks before that monarch, and her son, George I., ascended the throne.—Gazette.



#### An American Tribute.

The Insurance Observer, published in New York, pays the following eloquent tribute of praise to Britain's dead and universally respected Queen:

"Victoria, sixth English sovereign of the House of Hanover, died at 6.30 p.m. on January 22, 1901. Of all the fifty-four rulers who have possessed the English throne during the 1,073 years since Egbert became the sovereign of a consolidated England, Victoria stands forth as the one to whom England, the world and all civilization owe the largest debt of gratitude. Her reign of nearly sixty-four years, from June 20, 1837, to Janu-

ary 22, 1901, exceeded in duration that of every one of her predecessors. Her grandfather, George III., was sixty years King, and Henry III. 56 years; no other reign approximates them. Victoria's long reign has been a revelation to the world of power that a good and capable woman can wield. History has furnished more than one example of the terrible resources of a bad woman. Yet all the evil that has followed the acts of unworthy queens, or kings either, has been outweighed by the good that Britain's noblest queen has done.

"Victoria sleeps, and throughout the civilized world eyes are wet, hearts are stricken and national colors droop. The Queen, the Wife, the Mother, the Woman—each is mourned by all who honor virtue. Columbia at the bier of the world's greatest and purest queen would pay a tribute to her who was more than woman and yet more than queen."



A Typical Fishing Village of Newfoundland.  
(Photo. by James Vey.)

### The Record of 1900.

We take pleasure in giving a few figures from the record of 1900 on the last page of this issue. The figures speak eloquently of the success of the Company the past year. Take a few moments and glance over them, and you will surely say with us that the Sun Life of Canada is "Prosperous and Progressive."



### Are You a Protectionist?

Do you believe in protection? We are not concerned whether you believe in a protective tariff or are an out-and-out free-trader; but we desire to know if you believe in protecting yourself and your family by life assurance?

If you never thought about this kind of protection, don't you think it is about time you did?



### Harsh, But True.

If a friend should tell you that you are a very careless, even neglectful, man you would probably take umbrage at the statement. If you are a family man and carry no assurance on your life you are just what your friend designates. More—you are not a friend to your family.

—Insurance Press.

### Honesty the Best Qualification.

In common honesty there is no compromise. A man who is partly honest is wholly dishonest. It is the real common honesty that the world needs, not only in its business but in its social life, its religion and its politics—honesty that will do what is right and will bravely face every duty. The man who has this virtue need have no fear of success in the world, for his reward in material gains as well as in the higher honors of life is just as sure as anything can be in this world. There never was a time when the man of common honesty was so much in demand, and there never was a time when common honesty was so profitable. The trickster and the shyster have their day and their hour, but they are sure to be caught in the end. But common honesty is for a lifetime and for the good name that endures long after life is over. —Saturday Evening Post.



### From the South.

Richmond, Va., June 11th, 1900.

SUN LIFE ASSURANCE CO. OF CANADA,  
Richmond, Va.,

Dear Sirs,

Your local agent here has to-day handed me the Company's cheque in settlement of claim, for which I wish to tender thanks. Mr. Daugherty, your agent here, gave me every assistance in having all the papers prepared and completed in making a claim on the Company, and I had no trouble whatever in securing the amount of the claim against your Company.

I wish your Company every success, as it certainly pays promptly, and without any hesitation or trouble.

Yours faithfully,

J. H. FAISON.

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

**Good Intentions.**

Good intentions unfulfilled are of no value. If they were there would be fewer women worrying themselves almost to death over the problem of providing for themselves and their families because the husband who died was unassured. When he died the salary ceased and nothing was forthcoming to replace it. "I intend assuring, call again," was said so often to the assurance solicitor that the saying of it became a habit.

burgh, for "Reminiscences" in connection with its jubilee, was recently held and it yielded some capital stories. One of the best was concerning the late Dr. Lankester and a Gorilla lecture. It was at the time when Darwin's "Origin of Species" was causing panic in the religious world. Dr. Lankester, as an opponent of Darwin's theories of human origin, proposed to deliver a lecture on the Gorilla, and for the purpose, as the story ran, brought with him to the college three stuffed specimens as illus-



ST. JOHN'S HARBOR, SHOWING PART OF THE BRITISH NORTH AMERICAN SQUADRON IN PORT.

(Photo. by James Vey.)

Death presented its claim which was "at sight," then a record of distress and want for the family followed. A man who has others dependent upon his earning power, and is not prepared for the time when his earning power stops, is acting very unwisely. We have repeated this same truth very often, but it is so important that it will stand constant repetition.

**When Gorillas Were Counted As Men.**

A meeting of the New College, Edin-

trations. Shortly before the time of the lecture a commotion was heard outside the college gate. It proved to be a quarrel between the doctor and a cabby who was insisting on charging him and his gorillas as four fares? "It was not," said the irate lecturer afterwards, "that I objected to pay, but it was the impudence of the fellow in insisting that these gorillas, which I had brought for the express purpose of proving that they were no relatives of ours, were, after all, to be treated on the footing of 'paying guests' in his cab."



Cabot Memorial, on Signal Hill.  
(Photo. by James Vey.)

### The Cabot Memorial.

One of the most interesting structures in St. Johns, Newfoundland, is the Cabot Memorial on Signal Hill, which was erected in 1897. It not only commemorated the four hundredth anniversary of the discovery of the island by the daring John Cabot, but also marked the sixtieth anniversary or Diamond Jubilee of Her Majesty's reign. In Christmas Bells a writer gives the following interesting account of the laying of the corner stone:

"For loyalty and enthusiasm the ceremony of laying the corner stone of this handsome building will live as long as memory shall last, and mark one of the grandest pages in our colonial history. On that memorable June morning (1897) the citizens of this old town turned out *en masse* to take part in this important function, and also to unite their voices in the "pæan of praise" which all over the Empire, on that day, greeted the

completion of the twelfth lustre—"the longest reign of the noblest queen who has ever sat on England's throne." It was fitting that the occasion should be marked by some distinct tribute of honor and respect, and what more beautiful and lasting expression of our loyalty and devotion to queen and country could be handed on to future generations as a testimonial of our patriotism and nationality than this pre-eminent work of mercy. From its elevated position it will be a beacon of safety—a guiding star, which will save many a life from the cold embrace of a watery grave. The following inscription was placed in the capsule under the foundation stone:

In order  
to transmit to future generations the memory  
of two great events:

That  
Our Noble Queen VICTORIA  
Has this day completed the twelfth lustre  
of her glorious reign  
Thus surpassing the years of any one of her  
predecessors; and has shown herself a most  
wise and prudent ruler of the State, and model  
of all womanly virtues, and

That  
Four hundred years ago the Illustrious Navigator,  
JOHN CABOT,  
Ploughing the treacherous deep in a small bark,  
and after many long and doubtful wanderings  
over unknown seas  
First struck these shores and gave Britain  
a NEW WORLD,  
The source of the future greatness and  
wealth of the Empire,

WE,  
Inhabitants of the Island of Newfoundland,  
have erected this Monument, which shall at  
one and the same time declare both our love of  
country and our well-known loyalty towards  
our Queen. It shall also be

For all time to come  
A beacon of protection and safety to our hardy  
fishermen buffeted by the waves  
of the ocean.  
A great crowd of citizens, our civic societies, and  
the principal persons in authority have  
attended rejoicing in this ceremony.  
This foundation has been solidly and firmly laid  
by the  
Right Rev. Michael Francis Howley,  
Bishop of St. John's, and born citizen of New-  
foundland, on  
This XXII, day of June, in the year of salvation,  
MDCCCXCVII.

GOD SAVE THE QUEEN.

Ottawa, Ont., October 17th, 1900.

JOHN R. & W. L. REID,  
Managers Eastern Ontario,  
SUN LIFE ASSURANCE CO. OF CANADA,  
Ottawa, Ont.

Dear Sirs :

In October, 1890, I took out a policy at age 27 on the 10 year Optional plan, paying thereon a yearly premium of \$40.80.

At that time I was given to understand that the profits earned during the term might be sufficient to enable me to reinsure at the end of same for premium of a like amount. Of course, this was only a possibility, and thereon, having regard for the fact that the interest rate of the country has been gradually lowering during recent years, I was preparing to face the prospect of having to reinsure at an increased premium. Consequently, it goes without saying that I am agreeably surprised to find that the profits earned on the policy are sufficient to enable me to reinsure for the next ten years for exactly the same premium.

I consider that the Company is dealing very fairly with me in this matter, and think that the result of my policy speaks well for the ability of the Sun Life of Canada to earn profits.

Yours very truly,

R. URQUHART.

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

#### Asking the Way.

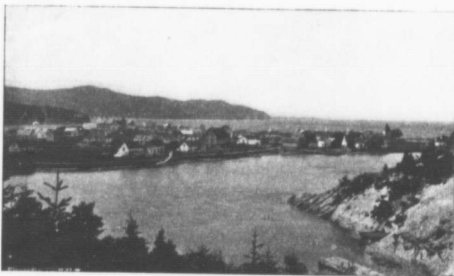
A few weeks ago a rather stout passenger stepped from a train at a small station in Scotland. He was a stranger to the village, and the only passenger to alight there. After walking the whole length of the poorly-lighted platform he failed to discover the way out. Not even a porter could be found, and the gentleman was almost in despair, when he noticed a ragged little urchin peeping through the railings, evidently vastly

interested in the stranger's appearance. "I can't get out of this confounded station of yours," said the traveller. "Can you show me the proper way?" The lad critically surveyed his questioner, moved away a yard or two, and asked, with a grin: "Have you tried sideways?"

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#### Breaking it Gently.

A ship returning from abroad, some years ago, had among the passengers a lady who had a pet parrot, which she had placed under the care of a sailor. On going to attend to Polly one morning he was surprised to find the bird dead, and knowing how very much upset the old lady would be to hear of the death of her favorite and not feeling equal to imparting the sad intelligence himself, he employed a brother tar, who was famous for his gentleness in matters of that nature. Going up to the old lady with a very sad face, and touching his cap, he said: "I don't think that 'ere parrot of yourn will live long, marm." "Oh, dear!" said the old lady; "why not?" "Cos he's dead!" was the comforting reply.



Placentia, at one time the Capital City of Newfoundland.

### Napping in Church.

It is told of an Englishman, who was being commended by the vicar for his regular attendance at church, that he replied: "Well, to tell you the truth, sir, it is the only place I can get a comfortable nap without being bothered by the flies." Sleeping in church has long been a besetting sin, and many stories are told of the devices of irritated ministers to shame the delinquents.

The favorite plan of Scotland has been publicly to denounce the offenders. When the Rev. Walter Dunlop, minister of the U. P. Church at Dumfries, saw a number of his flock nodding while he was preaching, he suddenly stopped in his sermon, and observed: "I doot some o' ye hae taen ower mony whey parridge the day; sit up! or I'll name you oot"—a threat which was probably effective, at any rate during the remainder of that sermon. Another Scottish preacher, on like provocation, cried out: "Hold up your heads my friends, and mind that neither saints nor sinners are sleeping in the next world." And then, finding that the general exhortation was insufficient to deter a certain well-known member of the church from obviously getting his night's rest forward, the reverend gentleman turned towards the offender and said impressively. "James Stewart, this is the second time I have stopped to waken you. If I need to stop a third time I'll expose you by name to the whole congregation."

South of the Border this failing is generally dealt with in a more indirect fashion, though sometimes it has been done quite as effectively. An Oxford preacher, who was greatly annoyed by seeing the Vice-Chancellor habitually compose himself for sleep during sermon time, deter-

mined to read him a lesson. Choosing for his text the words "What! cannot ye watch for one hour?" he managed to bring this in so many times during the delivery of the sermon, and each time accompanied it with such a resounding thump on the pulpit, that not only was the Vice-Chancellor repeatedly aroused from his slumbers, but the whole congregation was made fully aware of the object of the sermon. The daring preacher was soon after this appointed to a living in another town, but he could not leave the Oxford dons without a parting shot at their somnolent head, and preached a farewell sermon from the significant text, "Sleep on now, and take your rest."—Scottish American.

### The Benefits of Assurance.

Red Bank, N. J., August 25th, 1900.  
 THOMAS R. RAITT, ESQ.,  
 Manager for New Jersey,  
 THE SUN LIFE ASSURANCE COMPANY  
 OF CANADA, Trenton, N. J.

Gentleman,—I desire to convey to you my sincere thanks for cheque handed me by your district manager, Mr. John R. Houlihan, in settlement of claim under my late sister's policy No. 79602 for \$1,000. The death only occurred on the 12th inst., and notwithstanding the fact that a mistake was made by my sister in stating her age, I am in receipt of the cheque inside of two weeks. I also beg to thank your Mr. Houlihan for the assistance rendered me in the completion of the proofs of death. I might add that the case of my sister is a striking example of the benefits of life assurance, for but one year's premium had been paid by her. Believe me when I say that it shall be a pleasure for me to recommend the Sun Life of Canada to all who contemplate placing a policy of assurance on their lives.

Again thanking you,

I remain,

Very truly yours,

JOSEPHINE KEOUGH.

Read the last page.

### The Wrong Text.

"Very few good speeches are really impromptu," said a New Orleans lawyer, who has a reputation as a clever off-hand talker, "but it is generally easy to produce that effect by simply leading off with some strictly local allusion. Of course, that's a trick, but it's a trick employed by a good many eminent orators. I was broken of it myself by rather a peculiar incident. One day, some years ago, I happened to be in a town where a large commercial college is located, and was invited by the president to make a few remarks to the boys during the noon recess. I mentally framed a little talk on the subject of energy, and, as I was going into the main hall, I chanced to notice the word "Push" in big letters on the outside of the door. "Good!" I said to myself, "that's the very thing I need for localizing my opening sentence!" So, when I reached the platform, I launched out something like this: "My young friends, as I approached the entrance to this room a moment ago I observed a word on the panel of the door that impressed me as being an appropriate emblem for an institution of this eminently practical character. It expressed the one thing most useful to the average man when he steps into the arena of every day life. It was—" "Pull!" yelled a dozen of the boys on the back seats. There was a roar of laughter, and I was so horribly disconcerted that I was unable to take up the thread of my remarks. The miserable door had "Push" on one side and "Pull" on the other. I had taken my text from the wrong side."

—New Orleans Times-Democrat.



**On the Next Page  
is an Interesting Statement.**



## The Sun Life Assurance Co' of Canada.

HEAD OFFICE: MONTREAL.

### Directors:

**R. MACAULAY, Esq.,**

*President and Managing-Director.*

HON. A. W. OGILVIE, *Vice-President.*

S. H. EWING, Esq.

JAMES TASKER, Esq.

J. P. CLEGHORN, Esq.

MURDOCH MCKENZIE, Esq.

ALEX. MACPHERSON, Esq.

T. B. MACAULAY, Esq.

J. R. DOUGALL, Esq., M.A.

### Chief Medical Officer:

GEO. WILKINS, M.D., M.R.C.S. ENG.

### Secretary and Actuary:

T. B. MACAULAY, F.I.A.

### Assistant Actuary:

ARTHUR B. WOOD, A.I.A.

## THE RECORD OF 1900.

### A Few Items of Interest.

Assurances issued and paid for . . . . .	\$10,423,445.37
Increase over 1899 . . . . .	677,136.37
Income from Premiums and Interest . . . . .	2,789,226.52
Increase over 1899 . . . . .	193,019.25
Assets at 31st December, 1900 . . . . .	10,486,891.17
Increase over 1899 . . . . .	1,239,226.56
Undivided Surplus over all Liabilities except Capital, <small>(According to the Company's Standard the Hm. Table, with 4 <sup>0</sup>/<sub>10</sub> interest on policies issued before 31st December, 1899, and 3 <sup>1</sup>/<sub>2</sub> <sup>0</sup>/<sub>10</sub> on those issued since.)</small>	529,289.22
Increase over 1899 . . . . .	50,984.77
In addition to profits given during the year to policies entitled thereto . . . . .	59,843.96
Making a total paid or accrued during the year of	110,828.73
Death Claims, Matured Endowments, Profits and all other payments to policyholders during 1900 . . . . .	843,771.86
Death Claims, Matured Endowments, Profits and all other payments to policyholders to 31st Dec., 1900, . . . . .	6,774,364.86
Life Assurances in force 31st Dec., 1900 . . . . .	57,980,634.68

### PROGRESS.

	Income.	Net Assets, exclusive of uncalled Capital.	Life Assurances in force.
1890 . . . . .	\$ 889,078.87	\$2,473,514.19	\$16,759,355.92
1900 . . . . .	2,789,226.52	10,486,891.17	57,980,634.68
Increase . . . . .	\$1,900,147.65	\$8,013,376.98	\$41,221,278.76

THE SUN LIFE OF CANADA

.... IS ....

**"PROSPEROUS AND PROGRESSIVE."**