

SUNSHINE

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

MONTREAL, NOVEMBER, 1898.



PLACE D'ARMES SQUARE, MONTREAL.

J. R. JOHNSTON, ESQ.

The Manager for the Sun Life of Canada, in the States of North and South Carolina, is another illustration of the schoolmaster abroad achieving success in a different sphere of work.

Born at Oxford, in the Province of Ontario, more than forty years ago, Mr. Johnston received a sound education at the Chesterville Public School, and the Metcalfe High School. In the year 1874 he entered the teaching profession. Three years later he took a full course at Queen's University, from which he graduated with honours in English and Mathematics. He soon obtained an appointment on the staff of the Carleton Place High School, of which he presently became Principal. After nine years in that position he resigned it to accept the Principalship of the Sydenam High School.

In 1895 he entered the service of this Company as Special Agent in Western Ontario, and the State of Michigan. In the following year he was appointed Manager for North and South Carolina.

How successful he has been in advancing the interests of the Company, in these states may be judged from the fact of the thirty-five Companies doing ordinary life business there in 1897, the Sun Life of Canada stood sixth in the list of business placed, and paid for, which is certainly a commendable showing.

THE PIONEER POLICY HOLDER.

The Rev. T. De Witt Talmage preached a sermon once upon the crime of not assuring, in the course of which he observed that Joseph was president of the first life assurance company the world ever saw. "Life assurance," declared the simile loving divine, "is as old as the corn-cribs of Egypt."

The late Sheppard Homans, one of the greatest actuaries the business of life assurance has yet produced, has told us that life assurance—the theory of probabilities, had its origin in a game of cards, while recently the Rev. Frank Albert Domer, of Youngstown,

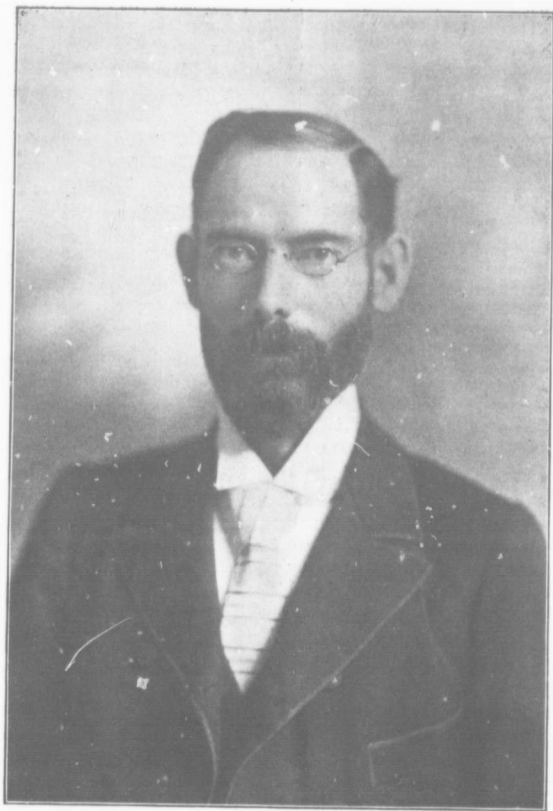
Ohio, preached an eloquent sermon to a local fraternal body in which he declared that God was at the head of the first life assurance association and Noah was the first policy-holder! "While the vast majority neglected to provide against approaching calamity, Noah made careful provision, and when other families were suffering, his household was safe. The benefits accrued only to the families of those who entered the ark."

Mr. Domer took for his text Hebrews 11, 7., and further declared that Noah made this provision for the safety of his family because he was "warned of God of things not seen as yet." "The flood," Mr. Domer assured his hearers, "was still a thing of the future. There was no sign or indication of any such occurrence. There was no cause for present alarm and yet by faith in God and moved by fear of the impending danger, of which he had been warned, Noah paid premiums for a hundred and twenty years that when death and destruction did come his household might be safe!"

Sermons such as these may do no great harm, accuracy not being a prime necessity in a theological discourse upon the origin of a great benefaction. But making all due allowance and margin, granting all poetic and other license to Mr. Domer, some of his figures of speech are far fetched. First: Noah was over five hundred years old before Shem, Ham and Japheth were born, and six hundred years old at the time of the flood, consequently he "paid premiums" less than a hundred years. Second: Noah was commanded to build the ark; he had no choice in the matter. Third: What would have been the use of the majority attempting to pay premiums. They were doomed. "All flesh wherein is the breath of life, from under heaven, and everything that is in the earth shall die." *Vide* Genesis 6, 17. It was a species of fraternal assurance for Noah, the patriarch keeping the reserve in his own pocket; but it was as unlike life assurance as the scheme of Joseph and his partner Pharaoh.

The fundamental principal of life assurance is the fulfillment of the sacred obligations of husband, parent or protector, securing to the objects of his affection benefits in which he himself will not share. It is a sacrifice for the benefit of others. Noah made no sacrifice (until he went forth from the ark, Genesis 8, 20).

The identity of the pioneer policy-holder, like the author of "Beautiful Snow," will keep the prophets guessing a while yet.—*Selected.*



J. R. JOHNSTON, ESQ.

LITTLE MARJORIE.... J. H. Riley.

"Where is little Marjorie?"
There's the robin in the tree,
With its gallant call once more
From the boughs above the door!
There's the bluebird's note, and there
Are spring-voices everywhere,
Calling, calling ceaselessly—
"Where is little Marjorie?"

And her old playmate, the rain,
Calling at the window-pane
In soft syllables that win
Not her answer from within—
"Where is little Marjorie?"
Or is it the rain, ah me!
Or wild gusts of tears that were
Calling us—not calling her!

"Where is little Marjorie?"
Oh, in high security
She is hidden from the reach
Of all voices that beseech;
She is where no troubled word,
Sob or sigh is ever heard,
Since God whispered tenderly—
"Where is little Marjorie?"

THE SUN LIFE OF CANADA IN PARIS.

A genuine London busdriver is reputed to spend a day's holiday—when he takes one—on the box seat of another driver's vehicle, for even on holidays he is not quite happy beyond the familiar sound of "Elefant and Corsal" and "Benk." Let not the thoughtless or irreverent smile at this, for it is not an unloveable weakness that binds the London busdriver to the scenes of his daily toil. Most of us, indeed, are, after all, but creatures of custom, much as was the Prisoner of Chillon, in Byron's pathetic verse—

And thus when they appeared at last,
And all my bonds aside were cast,
These heavy walls to me had grown
A hermitage—and all my own.

In quiet we had learned to dwell—
My very chains and I grew friends,
So much a long communion tends
To make us what we are—even I
Regained my freedom with a sigh.

But pray do not suppose this exordium to be my apology for the foible that change of scene sent me last year to flutter around the Sun of Canada's beautiful office in Brussels, and this year to hover about the Company's still more beautiful office in Paris. They were interesting and instructive visits even if one did not escape from the atmosphere of prospectuses and proposal forms. Wendell Holmes used to say that when good Americans die they go to Paris, and if Paris be a paradise then the Sun of Canada's office in the Avenue de l'Opera is truly the centre of Olympus. Within a few paces from the office, in the Rue Molière, was born in the year 1620 one of the world's greatest dramatists—Jean Baptiste Poquelin Molière. A handsome bronze statue, close at hand, commemorates the immortal satirist who died, even in sunny France, of chest complaint. Chest complaint! Fifty-two years of age! These words awaken the assurance man within us. Had the office of the Sun of Canada been then, as now, at the corner of the Rue Molière would the great dramatist have applied for a policy, one wonders. And if so, what then? Molière "declined!" Sapristi! But if there is a handsome statue outside the office in the Avenue de l'Opera, there is one also inside—a living one, in the stately person of Mr. Georges Pauwels, the Continental manager of the Sun of Canada, who, standing well over six feet in height, and proportionately built, is certainly one of the handsomest assurance men in Europe, and after meeting this veritable son of the Anakim one is apt to furtively review, with the criticism of the inward eye, one's own humble tenement of clay. But if that be so, pay a visit, I beseech you, to the Hotel des Invalides, the Chelsea Hospital of Paris, and there meditate for a while and receive consolation at the glass case containing three small coats once part of the wardrobe of the first Napoleon, that mightiest

of captains and men of action. How diminutive they are, to be sure, yet did they not enclose within their narrow compass the most dynamic human energy that ever startled mankind. Take courage, then, all ye whose inches are few, for a small coat may still contain a master spirit. From the front windows of the Paris office, looking down the Rue de L'Echelle, one may catch a glimpse of the Rivoli, and the bypasser in the Rivoli may have his curiosity piqued by the gold letters of Canada's most enterprising assurance Company glinting in the sunshine. Fire a pistol, if you like, from any one of the office windows and you will scarcely fail to strike some place of architectural grandeur and historic interest—the Opera, the Palais Royal, the Louvre, the Comedie Francaise, the Tuileries, all these and more, which go to make up the glory of Paris, are within a stone's throw. And what a place is the Avenue de l'Opera, what symmetry, what taste! Ah me! as I write these lines in the gloom of a great toiling English city what a contrast is evoked. And yet how I love that gloom—

My very chains and I grew friends,
So much a long communion tends
To make us what we are—

There has been a fierce sun in Paris this year, and the white shutters—made to let in the light and keep out the sun—are carefully closed over each of the office windows, and the big outside gold sign of the Sun of Canada looks almost incandescent in the midday heat. Inside the office the white walls, the ceiling covered with landscapes—the work of a former tenant of artistic tastes—the subdued light, the lowered temperature, the rhythmic click of the typewriter—this is indeed a harbour of refuge to the sun weary pedestrian. At his desk sits the worthy cashier, Mr. George Cherrier, and near him a photograph of the President's private office at Montreal, the President also at his desk, grave, tranquil, alert—the photograph, I suppose, to remind Mr.

Cherrier of his far away home across the rolling Atlantic. A French Canadian in Paris has immense advantage over men of foreign origin. He is both a Frenchman and a Briton at one and the same time. Some years ago at one of the open air variety theatres in the Champs Elysées, I remember that a character was put on the stage dressed as a sailor in the front and as a soldier at the back, and when he made a few pirouettes, as the theme of his song changed from land to sea, one became bewildered about his identity. A twist of the heel turned the sailor into the soldier, another twist turned the soldier into the sailor, and this is the happy position of the French Canadian. There is, however, some small difference. The characters of soldier and sailor were equally balanced. But a French Canadian is not quite equal in this respect—he is a good Frenchman but a better Briton. I asked Mr. Cherrier—he being a French Canadian—how they reckoned him up in Paris.

"They think I am a Frenchman," he replied, "but they know I am not a Parisian."

"Ah! that is just what I complain of," I sighed, "they never take me for a Parisian."

The Sun of Canada, I must not forget, has now taken possession of the river Seine. On each of the small landing stages used by the Seine ferry boats, one may see an attractive and prominent signboard bearing the legend—

LE SUN OF CANADA,
COMPAGNIE D'ASSURANCES
SUR LA VIE.

Everyone who uses the ferry boats must read the signboards. When M. Hanotaux descends from the Ministry of Foreign Affairs and strolls on the Quai D'Orsay, the signboards of the Sun of Canada will confront him and disturb his meditations. When the members of the Corps Legislatif cross the Pont de la Concorde the

signboards of the Sun of Canada will intrude on their vision. When the great Exposition is in full flood a couple of years hence, all the world will steam up and down the Seine, and all the world will read the signboards of the Sun of Canada—from east and west, from north and south, the Tartar, the Turk, the Persian, the Russian, German and Dane will spell the mystic words: "Le Sun of Canada," words that are an oriflamme, borne by the willing hands of the Company's officials over mountain and sea and through many strange lands, the harbinger of international confidence and friendship and of good-will among all the sons of men.

L. W. Z.

MANCHESTER, ENGLAND.

AUTOMATIC NON-FORFEITURE

STORY No. 2.

In 1886 G. T. F. took out policy No. 1320 in the Sun Life of Canada. In the year 1894 when the Automatic Non-Forfeiture privilege was extended to the old policyholders, Mr. F. was one of the first to take advantage of it, stating that he did so "merely as a protection in case something might prevent me paying my premiums promptly when due, and they should be overlooked."

Not long after, as the result of a serious fall, his mind became affected, and he was unable to attend to his business. Among other things neglected was the payment of his premium, and when some months later he died this was overdue and unpaid.

Thanks, however, to the admirable Non-Forfeiture provision, his policy did not lapse but was kept in force, and the full amount paid to his legal representatives less only the advance made by the Company.

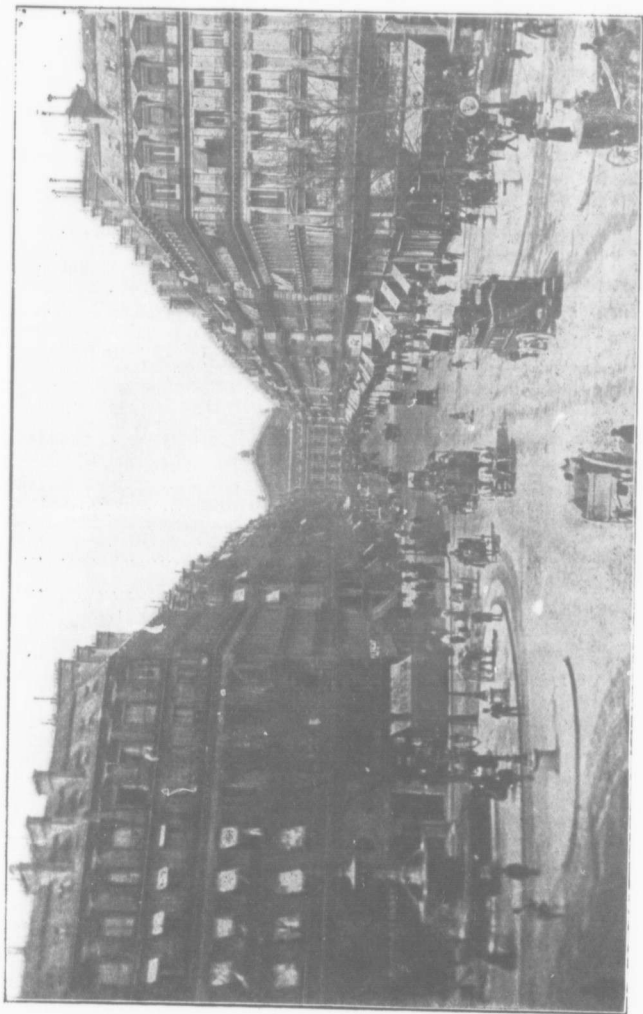
An Absentee.—Having missed one of his students from the kirk school for several Sundays, a Scotch minister said to one of her relatives: "I haena seen yeer cousin Bell at the class for a long while. Ye ken it's her duty tae attend the schule. Whaur has she gaen?" "I canna very weel tell ye that, meenister," was the cautious reply, "but she's deed."

ST. MARTIN'S SUMMER.....Edith Jones

After the summer's fierce and thirsty glare,
After the falling leaves and falling rain,
When harsh winds beat the field of
ripened grain
And autumn's pennons from the branches
flare.
There comes a stilly season, soft and fair,
When clouds are lifted, winds are hushed
again,—
A phantom summer hovering without
pain
In the veiled radiance of the quiet air;
When, folding down the line of level sea,
A silver mist at noonday faintly broods,
And like becalmed ships the yellow trees
Stand islanded in windless solitudes,
Each leaf unstirred and parching for the
breeze
That hides and lingers northward in the
woods.

SOME CLAIMS PAID IN AUGUST
AND SEPTEMBER, 1898.

66570	Wright	\$1,000.00
8769	Ince	1,000.00
16330	Scott	1,000.00
6479	Ryan	1,177.00
714	Bentley	4,000.00
30086	Despars	1,058.00
35504	Bradley	1,000.00
7358	O'Keefe	2,000.00
23837	Hirachand	3000 Rs.
55081	Kasidas	2000 Rs.
23539	Choonilal	3000 Rs.
23548	Hathereni	1000 Rs.
62717	Wylie	\$ 1,000.00
61179	Ibbotson	1,000.00
47976	Montfort	1,000.00
71048	Baekasan	1000 Rs.
54822	Nathubhal	3000 Rs.
53811	Madhowjee	3000 Rs.
71728	Bishop	\$ 500.00
6529	Taylor	1,254.00
49824	Burnaby	1,600.00
29964	Taylor	3,000.00
34729	Taylor	3,000.00
71156	Soto	9,000.00
55544	Caldwell	5,000.00
11748	Bourdeau	1,000.00
41578	Desmond	666.66
36045	Lapierre	500.00
70714	Kneas	1,000.00
52328	Chun Chan Tu	1,834.50
53962	Hartung	2,433.33
50915	St. John	4,380.00
50916	St. John	4,380.00
21404	Daniel	1,000.00
20454	Clerk	2,700.00
22954	Clerk	2,776.00
54774	King	1,216.66
55064	King	1,460.00



AVENUE DE L'OPÉRA—PARIS
THE SUN LIFE OF CANADA'S OFFICE IS THE SECOND BLOCK ON THE RIGHT HAND SIDE.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, NOVEMBER, 1898.

J. MACDONALD ONLEY, *Editor.*

THE INVESTMENT SIDE OF LIFE ASSURANCE.

While primarily designed to afford protection from poverty to dependent persons, a purpose which it fulfils as no other product of human wisdom can do, life Assurance also offers an attractive and safe method of investment for prudent folk who want their savings well cared for, and the Endowment Policy in its various forms offers many advantages in this regard not possessed by other modes of investment.

It is often said that one had better put their money into the Savings Bank than pay it out in premiums, but this is very fallacious reasoning. In the first place very few people have sufficient control of themselves to be able to lay by regularly, year after year, whereas if they have a premium to pay they will take good care that it is not neglected. Again while the Savings Bank in event of the death of the depositor will return only what he has put in, plus a small amount of interest; the Life Assurance Company will pay over a sum far in excess of the total premiums received by it. In the third place the premiums paid to the Company cannot be re-called until the maturity of the policy, while the deposit in the Savings Bank may be withdrawn at pleasure, and hence is liable to be taken out and devoted to some other purpose.

If, then, the Endowment policy yields a satisfactory return it is something that every man who can afford the premium for one should not fail to possess. In proof of such satisfactory return we now have pleasure in presenting the actual results upon policies which have recently matured in the SUN LIFE OF CANADA.

1st—Policy No. 35188, for \$1,000.
Results of Quinquennial Distribution of Profits.

- | | |
|---|--------|
| 1. Bonus addition to amount assured..... | \$134. |
| 2. Reduction of Premium for next 5 years..... | 23. |
| 3. Single Cash Payment..... | 94. |

The results upon the Second policy are no less satisfactory.

Actual Results on a Ten Payment Twenty Year Endowment, Reserve Dividend Period, Ten Years—

No. of Policy, 19791, Plan 10, E. 20, R. D. 10.
Amount \$1000. Age at Entry, 40. Yearly Premium, \$73.25.

OPTIONAL METHODS OF SETTLEMENT.

First Choice.

Withdraw in Cash the full reserve, as guaranteed in Policy.....	\$669.78
Together with the full accumulated profits accrued under the Reserve Dividend Plan.....	153.60
Total Cash.....	\$823.38

Second Choice.

Withdraw in Cash the full accumulated profits.....	\$153.60
and continue Policy without further payment of premiums, for the original amount.....	1000.00
payable at death or at the end of 10 years. The Policy will still participate in profits.	

Third Choice.

Convert the entire value of the policy into a paid-up policy, payable at death or at the end of 10 years for.....	\$1220.00
The paid-up policy will participate in profits.	

Fourth Choice.

Convert the entire value of the policy into an annuity for life.....	\$ 65.70
Total Premiums paid in 10 years..	732.50

The foregoing figures need no enlarging upon. They speak for themselves, and furnishing convincing evidence of the wisdom of taking out an Endowment policy in the Sun Life Assurance Company of Canada.

NOVEMBER.....Lloyd Mifflin.

A stately figure walking through the wood;
Her features faded; in her eye a tear;
Her face the grave of beauty, sad, severe;
A queen dethroned and in her solitude.
Her crimson robes that long the winds
withstood,
Now trailing torn and dark throughout
the year.

In her pale hands the pendant ivy, sere;
Strip of her coronal; in widowhood;
Yet still remembering her magnificence,
She walks superbly through the leafless
glades;
She feels the splendor of her opulence
Has faded from her as the leaf that fades;
A queen indeed! in royal impotence
She sweeps—how proudly down into
the shades.

FRIENDS IN NEED.

A double house was recently moved from Powell street, San Francisco, concerning which an old settler tells an interesting story. He says that two young men from New York State, who had been to school together, arrived in San Francisco early in the "fifties." Black went to the mines, and Gray remained in the city, and, with a small sum, fitted out a little store. He prospered, married, had children. Then came a big reverse. He found himself in a tight place from which nothing but \$15,000 would extricate him. He went among his friends to raise the money, but they had none to give him. And then, as he turned a street corner sharply, he ran into Black's arms. He told him his trouble, and gave him all his history during the ten years they had been separated.

"I have the money," said Black, "but \$15,000 just sizes my pile. I am tired of mining, and hoped to settle down and get into some business, but you can have it, my dear fellow, and I'll take a whack at pick and rocker again."

Gray took the money, and Black returned to the mountain. In the course of that year the merchant made a lucky turn and sent the miner his money with ample interest. Then they ceased to correspond, and the last the merchant heard of his friend was that he was about to marry and move into a new mining district.

Five years afterward the miner and his family returned to San Francisco. Black was dead broke. Everything had gone wrong with him. His mining speculations

had failed, the mines he had discovered petered out, the men he had trusted deceived him, and he had about \$50 remaining of a once ample fortune. He hunted up his friend Gray, who was, of course, delighted to see him. "And I don't see anything for me to do, old man," said the despondent miner, "except to get a job shovelling sand, if you can help me to one."

"I have just moved into a handsome house on Powell street," said Gray, "and I want you to come and dine with me to-morrow evening. It is a double house, finished about a week ago."

The miner was on time, with his shabbily dressed wife and little ones.

"You did well sticking to the town," he remarked to his old school-fellow. "Here you are way up as a merchant, living in a fine house, all your own, with a bank account as long as my arm, I suppose."

Before dinner they visited the adjoining house, which was furnished in precisely the same style as the merchant's dwelling. Then they sat down, chatted over old times until the lateness of the hour warned the miner and his wife that it was time to return to their lodging house.

"All right, my boy," said Gray, but "just step next door; there is something I wish to show you which I neglected on our first visit." When they entered the hall Black halted. "Here," he said, "that looks like my trunk."

"Nonsense," said Gray, "come up stairs to this bedroom."

"Why," said the miner, looking about him, "confound you, you have moved all my traps up here from that lodging house."

"Aye, have I, my friend?" shouted the other, slapping him on the shoulder. "Where should a man keep his things but in his own house, and what part of the house better than in his own bedroom?" Black was bewildered and began to have doubts of his friend's sanity, but when his friend thrust a deed of this very house into his hand, and followed with a deed of co-partnership in his business, he broke down and cried like a child.

"And now we are moving away this old house, sir, to another quarter," said the narrator of this remarkable tale of gratitude and friendship, "but I would not take a hundred thousand dollars for it." It was Black himself who told the story, now a most successful merchant.—*Sacramento Bee.*

SUNSHINE.

THE GRATEFUL VOICE OF EXPERIENCE.

JOHN R. REID, ESQ.,

Sun Life Assurance Company of Canada,
Ottawa, Ont.

MY DEAR SIR,

I have not the slightest objection to Dr. Rogers or any other reputable agent having copies of recent policies issued to me by your Company. On the contrary I am only too glad to have my fellow citizens assure in an up to date, live, progressive Company like the Sun of Canada.

Faithfully yours,

W. B. CARROLL,

Mayor of Gananoque.

LANSDOWNE, ONT., Sept. 9th, 1898.

JOHN R. REID, ESQ.,

Ottawa, Ont.

DEAR SIR,

Permit me to express to your Company, through you their representative, my sincere thanks for cheque for \$1000 handed me to-day as beneficiary under my late son's policy No. 47976. At the time of his death he had only paid four premiums of \$22.60 each, in all \$90.40. His case is a very striking example of the value of life assurance. I have not experienced the least difficulty in securing the money due me and am consequently in a position to give an unqualified testimonial regarding their courteous and businesslike treatment of their clients.

Yours truly

MARTHA MONFORT.

23 Mentone Place,
Little Woodhouse St.

LEEDS, ENG., 14th Sept., 1898.

MR. T. TOWNSEND,

DEAR SIR,

I would like to say that I am very well pleased with the satisfactory way the Sun Life Assurance Company of Canada has settled the claim under my policy with a handsome bonus and prompt payment and have much pleasure in recommending the Company to any of my friends intending to insure.

I am,

Yours truly,

HERMANN SOHNS.

OTTAWA, August 29th, 1898.

JOHN R. REID, ESQ.,

Re policies 8753, 8769, INCE.

DEAR SIR,

Allow me as Administrator of the estates of the late Col. Ince, and his wife, the late Mrs. Ince, to express my gratification at the

August, 27th, 1898.

very satisfactory manner in which your Company has handled the settlement of claim under their policies. While the matter has been somewhat delayed, still, the fault does not lie with the Company, they having done everything possible to facilitate matters. You will kindly accept my sincere thanks and convey same to the Company.

I have no hesitation in recommending the Sun Life of Canada to any person desiring life assurance and shall always be ready to speak a good word in its behalf.

Yours very truly,

JOHN HODGINS.

MILTON, QUEEN'S CO., N.S.,

September 10th, 1898.

T. B. MACAULAY,

Secretary Sun Life Assurance Co. of Canada,
Montreal.

DEAR SIR,

Mr. D. C. Mulhall, local agent at Liverpool, Nova Scotia, has handed me the Company's cheque for payment in full of claim under policy No. 49824, carried in your Company by my son, the late Edward F. Burnaby. I desire to convey to the Company my appreciation of the promptness and very satisfactory manner of settlement.

Yours truly,

ROBERT D. BURNABY,

Administrator of the estate of the late Edward F. Burnaby

MESSRS. G. M. LALKASAN & Co.,

Chief Agents for India,

Sun Life Assurance Company of Canada,
Bombay.

GENTLEMEN,

As trustee for the daughters of the late Bai Ichhabai, I desire to thank through you the Sun Life Assurance Company of Canada for the promptness with which the amount of assurance Rs. 5000/- was paid, and also for the courtesy received. The ready manner in which the claim was paid speaks very highly for the Company.

Yours faithfully,

JASKARAN JIVRAJ MEHTA.

MESSRS. G. M. LALKASAN & Co.,

Bombay.

DEAR SIRS,

I wish to express my appreciation of the Sun Life Assurance Coy. of Canada for their promptness in paying the assurance on No. 23988, Menabai. Permit me to thank you for the very prompt and satisfactory settlement you have made of this claim and for the uniform courtesy I have met with in all my dealings with your Company.

Yours faithfully,

JASKARAN JIVRAJ MEHTA.



A COUNTRY COQUETTE.

MESSRS. G. M. LALKASAN & Co.,
Bombay.

GENTLEMEN,

I desire to thank you and the Sun Life Assurance Co. of Canada for the prompt settlement of claim under Policy No. 23999 on the life of my late aunt, Bai Chandanibai. I would strongly commend your Company to any person intending to take life assurance.

Yours faithfully,

JEEVA MANECKCHAND.

BUSINESS AND POPULARITY LOGIC.

The store that does the largest business in a year is the most popular store. That's logic.

The Life Assurance Company that does the largest business in a year is the most popular Company. That's logic too.

The Sun Life of Canada according to the Dominion Government report did *over double the business of any other Company in Canada last year.*

Our business last year.....	\$10,561,270
The next to us.....	4,942,081

The Sun is this much better.. \$5,619,189

The people of Canada know what they are doing.

"Straws tell which way the wind blows."

INSURE IN THE SUN LIFE OF CANADA.

THE FRUIT CURE.

In the tenth century, an investigator has discovered, many medical authorities became enthusiastic in their writings over the remarkable curative virtues of grapes; while a certain Van Sweeten, of a more modern date, is said to have recommended in special cases the eating of twenty pounds of strawberries a day. The same gentleman also reports a case of phthisis healed by strawberries, and cites cases in which maniacs have gained their reason by the exclusive use of cherries. These instances savor rather of the ridiculous, but there is no doubt that the so-called grape cure for the indigestion and other evils is a form of treatment which is quite the rage in continental Europe now with persons suffering from real or imaginary maladies, and is carried on in many places on the continent, people betaking themselves to Meran, Vevay, Bingen, or to Italy and the south of France, with the intention of devoting six weeks to the cure, during which time

they are expected to have gradually accomplished the feat of consuming from three to eight pounds of grapes daily. Grapes are said to exercise a salutary action on the nervous system and to favor the formation of fat—that is to say, when fruit of good quality is employed; if the grapes are not sufficiently ripe and are watery and sour, the patient may lose rather than gain weight. The valuable results obtained by a fruit diet in cases of dyspepsia are due to the fact that the noxious germs habitually present in the alimentary canal do not thrive in fruit juices.
—*New York Times.*

LAND ON YOUR FEET.....*Son Walter Foss.*

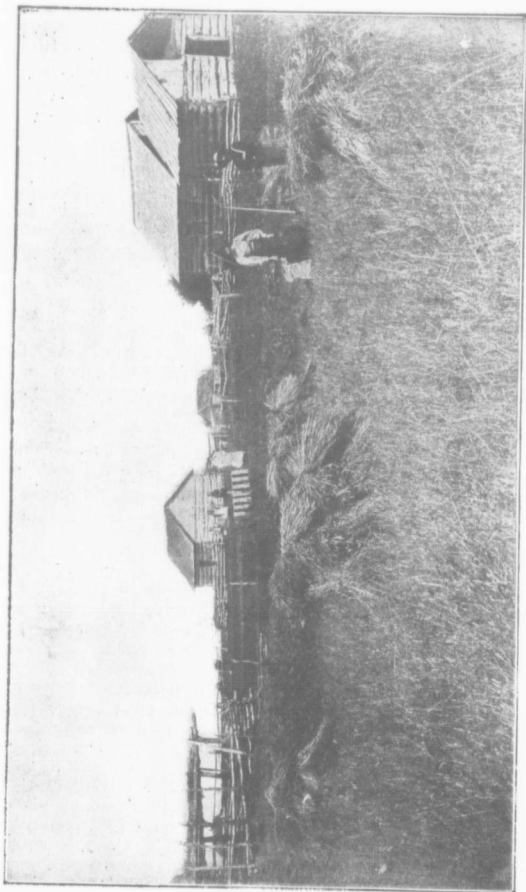
You take a cat up by the tail,
And whirl him round and round,
And hurl him out into the air,
Out into space profound,
He through the yielding atmosphere
Will many a whirl complete;
But when he strikes upon the ground
He'll land upon his feet.

Fate takes a man, just like a cat,
And, with more force than grace,
It whirls him wriggling round and round,
And hurls him into space;
And those that fall upon the back,
Or land upon the head,
Fate lets them lie there where they fall—
They're just as good as dead.

But some there be that, like the cat,
Whirl round and round and round,
And go gyrating off through space,
Until they strike the ground;
But when at last the ground and they
Do really come to meet,
You'll always find them right side up—
They land upon their feet.

And such a man walks off erect,
Triumphant and elate,
And with a courage in his heart
He shakes his fist at fate;
Then fate with a benignant smile
Upon its face outspread,
Puts forth a soft, caressing hand
And pats him on the head.

And he's fate's darling from that day,
His triumph is complete;
Fate loves the man who whirls and whirls,
But lands upon his feet.
That man, what'er his ups and downs,
Is never wholly spurned,
Whose perpendicularity
Is never overturned



A HOME IN THE NORTH WEST.

BROKEN STOWAGE.

Where was the Squint?—An illustration of the ridiculous and annoying way in which a church choir will sometimes run together the words of a hymn is afforded by the remark of a small boy in one of the front pews of a large and fashionable church. The hymn beginning, "The consecrated cross I'd bear" had just been sung, and in the momentary quiet which followed the small boy turned to his father and asked in an earnest whisper: "I say, pa, where do they keep the consecrated cross-eyed bear?"

A Lesson in Patience.—When the eminent botanist, Professor Aitman, of Glasgow, was a small boy he had the present of a silver bit, whereupon his mother was so worried with questions as to what he should do with it that she exclaimed, "Really, you had better go to Thomas Elliot's (a well-known Pharmacist), and buy sixpence worth of patience."

Down the street marched the lad and demanded of the chemist: "Mr. Elliot, please give me sixpence worth of patience."

Mr. Elliot, taking in the situation at a glance, said: "Certainly, my boy, there's a chair. Just sit down and wait till you get it."

Professor Aitman's endeavor to purchase patience was a great success. It has never been forgotten by either himself or his friends.

Why he Quit.—A Swede, who was one of a gang of men employed in a large planing mill in a Northwestern town, went one day to the manager of the mill and remarked that he thought Johnson, the foreman, had quit.

"What!" said the manager, "Johnson quit? Why, man, he has been in our employ for twenty years."

"Well, I tank he quit," said the Swede.

"He has never complained," said the manager, "and besides he was the best paid man in the mill: Why should he quit? Has he a better job?"

"I tank he quit," repeated the Swede, doggedly: Then motioning to the manager to follow him, he led the way to a place in the boom from which the logs had been removed. The water was clear and deep, and on the bottom of the river lay the body of Johnson, the foreman.

"There," said the Swede, triumphantly, pointing to the drowned form. "You tank Johnson he quit?"

Value of a Sermon.—"The man who said, 'Tis the unexpected that always happens,' was a preacher, I'll guarantee," said a clerical member of the Lunch Club to a writer in the Chicago Interior. "At my time of life I ought not to be stunned by anything, but after a service a good woman of my flock did manage to take my breath away. I was preaching about the Father's tender wisdom in caring for us all," he said. "I illustrated by saying that the Father knows which of us grows best in sunlight and which of us must have shade. 'You know you plant roses in the sunshine,' I said, 'and heliotrope and geraniums; but if you want your fuchsias to grow they must be kept in a shady nook.' After the sermon, which I hoped would be a comforting one, a woman came up to me, her face glowing with pleasure that was evidently deep and true. 'Oh, Dr. _____, I am so grateful for that sermon,' she said, clasping my hand and shaking it warmly. My heart glowed for a moment, while I wondered what tender place in her heart and life I had touched. Only for a moment, though. 'Yes,' she went on, fervently, 'I never knew before what was the matter with my fuchsias.'"

Even with Her Cross-Examiner.—"Now," said the lawyer who was conducting the cross-examination, "will you please state how and where you first met this man?"

"I think," said the lady with the sharp nose "that it was——"

"Never mind what you think," interrupted the lawyer. "We want facts here. We don't care what you think, and we haven't any time to waste in listening to what you think. Now, please tell us where and when it was that you first met this man."

The witness made no reply.

"Come, come," urged the lawyer, "I demand an answer to my question."

Still no response from the witness.

"Your Honor," said the lawyer turning to the Court. "I think I am entitled to an answer to the question I have put."

"The witness will please answer the question," said the Court, in impressive tones.

"Can't," said the lady.

"Why not?"

"The Court doesn't care to hear what I think, does it?"

"No."

"Then there's no use questioning me any further. I am not a lawyer. I can't talk without thinking." So they called the next witness.

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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Superintendent of Agencies.

JAMES C. TORV.