

VIRGINIA VIEWS IN THIS NUMBER

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VIRGINIA VIEWS—CITY HALL, RICHMOND.

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA,
AT HEAD OFFICE, MONTREAL.

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS

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Sun.		Mon.	Tue.	Wed.	Thu.	Fri.	Sat.
Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
6	7	8	9	10	11	12	
13	14	15	16	17	18	19	
20	21	22	23	24	25	26	
27	28	29	30				

Reason It Out.

"Any fire insurance?"

"Yes."

"Any life insurance?"

"N—o."

"Well, listen one minute; you fully realize the importance of fire insurance, and you would not feel secure for even one night without the protection it affords. Yet your house may never burn. As a matter of fact comparatively few houses do. Yet we admit that it is most important to insure against fire, although loss from it is by no means inevitable.

But death *is* inevitable. Why, then, be so much more careful to insure against a possible loss than against one that is as certain as fate?

Again: should your house be destroyed by fire, you may be able to rebuild and still provide for those dear to you. Your income has not been affected and your earning power has not been impaired. And should you neglect fire insurance you have carried the risk, and you live to minimize the consequence.

But if you neglect life insurance, who carries the risk? The answer is plain—your wife and children.

Once more: You have a friend who has carried a fire policy for thirty long years. He has had no fire and has nothing to show for his investment. Does he reprove himself for the expense? Not at all. He rather commends his prudence, and rightly.

How much more satisfied the man will

be who has carried a life policy as long, and, in addition to the protection he has enjoyed, has now substantial funds accumulated against the needs of old age or—in case of death—a fund for his heirs.

It is clear then that every argument in favor of fire insurance is at the same time a stronger argument in favor of life assurance. Do you not realize the importance of seeing to it that while protecting your property you also secure protection against the event of your death for those you love?

"Right you are, friend. Your argument is convincing. I will give you an application to-day."



"The Case of Mr. ———."

He is a young man whose careful habits and moderate participation in healthful sport, coupled with a good family and personal history, made him a desirable risk from a life assurance standpoint. Consequently he was canvassed by one of the Company's representatives to apply for a 20 payment life contract. The policy appealed to him, but when pressed to conclude the matter he said, "If you will call on such a date, which is my birthday, I will give you the application." The agent was on deck at the set time, but the prospective applicant had to inform him that "while the spirit was willing the flesh was weak," to use a scriptural phrase. The explanation was that, during the interval, an undetected weakness had developed, which caused a loss in weight of 17 lbs., and a consequent debilitated condition of his entire system. Therefore, instead of seeking the service of our medical examiner to certify to his good health, he was compelled to go to his family doctor, who has ordered him to a sanitarium for three months. This case suggests the words of Walt Mason, "To-morrow is the fatal rock on which

a million ships are wrecked," and the further remark that procrastination is not only the thief of time but of those comforts and blessings that life assurance confers.



Someone has blundered. Read the "want ads" in any newspaper and you will find them coming principally from widows and orphans whose husbands and fathers by their failure to protect them by life assurance have forced them to seek employment. Every line of work in which women can engage is crowded with such people—women who ought to be independent and comfortable, but are now wearing out body and soul in this miserable grind for a living. *See to it that there are no additions to this vast army from your home.*



According to the United States census one-third of all the widows, even in that prosperous country, are compelled to earn their own living. What does this mean? It means that in a vast number of cases the husband had failed to do his duty in respect of life assurance. It means that death not only robbed the wife of her husband, but, not content, thrust her and the children from a comfortable home into a cold and unsympathetic world. Stick to your policy then—yellow perhaps and musty with age—it has the power in the night of bereavement to ward off the attendant horror of threatened poverty.



"I'll give you a position as clerk to start with," said the merchant, "and pay you what you are worth. Is that satisfactory?"

"Oh, perfectly," replied the college graduate. "But—er—do you think the firm can afford it?"—Lippincott's Magazine.

Virginia: Yesterday and To-day.

It was no blind chance that brought the founders of the little colony of Jamestown to the hospitable shores of Virginia. History compels us to say, rather, that the hand of Providence directed the helmsmen who steered those quaint little vessels up the placid waters of the James river on that sunny day in April, 1607. To the men of brain and brawn that composed the crews and passengers of these vessels, and those that followed after, are due the achievements that their descendants have wrought in making Virginia what she is to-day—one of the brightest stars in our galaxy of States. Step by step these sturdy Anglo-Saxons fought their way through the trackless wilderness, and planted year by year the banner of civilization a little farther westward, until the whole broad domain was colonized and settled. This metamorphosis from a frowning wilderness into a smiling panorama of fertile plantations was not accomplished, though, until hideous war had scarred and seamed her valleys, plains and mountain-sides, but out of the travail was born the Virginia of to-day.

It would be difficult to find anywhere a people living a life of greater luxury and ease than was enjoyed by the Virginian planters in antebellum days, and it is, moreover, highly probable that not again in the centuries to come will that life be reproduced, because the conditions that distinguished that period can never in all likelihood obtain again. Left stunned and bleeding after those four long years of the War of Secession, marvellous in the telling is the way in which the Old Dominion rallied from what threatened to be her death wound, and to-day she stands in the front rank of the onward march of progress.

No country over which the blue heavens bend is more favored geographically, than that enclosed within the boundaries of the State. Build if you will a Chinese wall around her, so diversified are her resources that she could yet live within herself and suffer little from her isolation. "Within her borders are the immaculate shores of the Atlantic, an extended tide-water section, and then a rolling Piedmont that gradually undulates from green hillocks to blue hills, that in turn give way to mountains of no mean altitude, verdure-crowned to their summits, and holding within their recesses hidden mines of untold wealth, in minerals and ores of every description." So genial is her climate that the extremes of heat and cold never affect her; all the year round out-door work goes on unhinder-

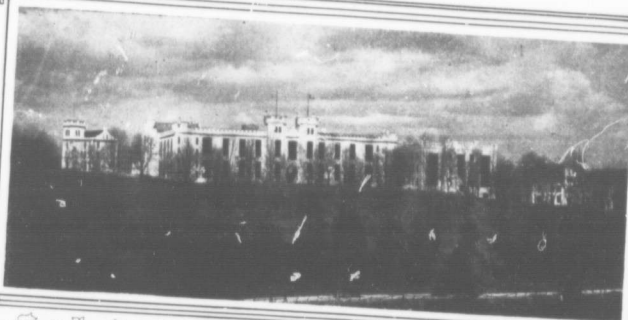
ed; and whether it be the farmer in his fields, the fisherman in his boat, or the carpenter on his building, he can count upon it that there will be no protracted delay from extremes of weather.

There is not an agricultural product of the temperate zone that can not be profitably raised in Virginia. The one crop—tobacco—that used to be counted on as the staple crop for ready money, while still grown in all its perfection, has given place to other and diversified crops. In Southside Virginia one sees great, white fields of cotton, as luxuriant as anything ever grown on Mississippi bottom lands, while in the broad valley lying between the Blue Ridge and the Alleghany Mountains, waving fields of wheat, barley, oats, rye, corn and hay, remind one in their bountiful yield, of the fertile plains of the middle West.

The trucking lands of Tide-water Virginia yield annually their millions of dollars for the nearby markets of New York, Philadelphia, Baltimore and Washington, while the bluegrass hills of the southwestern section pasture herds of the finest export cattle for the foreign markets. Commercial orchards in various parts of the State yield some of the choicest apples grown in the world, the famous Albemarle Pippin, grown in Piedmont, Virginia, having for years found its way to the royal tables of Great Britain. In this one industry alone, almost unknown a few years back, Virginia takes the lead of all other States. Statistics make dry reading, but only figures can give an idea of what Virginia of to-day is agriculturally. The Commissioners' report for 1909 puts her corn crop at \$35,000,000; her trucking crop at \$15,000,000, while the sum total of all branches of agriculture amounted to \$209,000,000.

But great as are her resources agriculturally, they are small as compared with her minerals. There is scarcely a useful mineral known to modern civilization that Virginia is not to-day producing profitably. Zinc, copper, iron and coal, and even gold and silver, are mined within her borders.

Great Britain's naval, manufacturing and commercial supremacy were built upon her coal it is said, but "Already within the southwestern part of the State have been disclosed as many miles of coal as that upon which Great Britain built her supremacy," while the products of her iron furnaces, contiguous to coal and limestone deposits, make it possible for her to compete successfully with other States, and distribute her products in every part of the globe. The Ches-



VIRGINIA VIEWS.

VIRGINIA MILITARY INSTITUTE.

COLLEGE OF WILLIAM AND MARY, WILLIAMSBURG, CHARTERED BY THE KING AND QUEEN OF ENGLAND IN 1693.

WASHINGTON AND LEE UNIVERSITY, LEXINGTON.

peake Bay, which laves her eastern shore, is within itself a mine of wealth to the State. Its waters teem with fish, oysters, crabs, and wild fowl, and employment is furnished to thousands of fishermen, oystermen and packers.

Nowhere on the continent can be found another section so rich in navigable streams. The James, York, Potomac and Rappahannock rivers, all navigable for large vessels, rise and fall with the tides from Chesapeake Bay, giving cheap transportation for the products of the eastern half of the State. Innumerable smaller rivers and streams have their rise in the western mountainous sections, which in former years were esteemed only for their trout and bass fishing. To-day, however, they form an invaluable commercial asset of the nation, for, on account of their rapid fall, they make a water-power second only to that produced by the mountain streams of New England, and Virginia in the last twenty years has awakened to the opportunity thus afforded, and now upon the banks of these streams is heard the busy hum of machinery. Cotton mills, flour mills, paper mills, tanneries and ore-washers are all vying with each other in their race for pre-eminence in the commercial world.

Few States excel the Old Dominion in railroad facilities. The great system of the Norfolk and Western and Chesapeake and Ohio traverses it from West to East. Over rivers, through tunnels, across the plains, they stretch their steel rails from mountain to sea-shore, while from North to South, with innumerable side lines, their tracks pierce the State in every direction. Paralleling these roads, the Virginian railroad within the past year has completed its enormous undertaking, and to-day is hurrying its thousands of tons of coal for four hundred miles, from the mountains to tide-water, while the Southern, the Atlantic Coast Line, Seaboard Air Line, the Richmond, Fredericksburg and Potomac and other lines ramify into every section of the State, increasing her prosperity and wealth.

To-day more people are coming to Virginia buying land than ever before in its history. The population in the last five years has increased over 5 per cent., a greater increase than any southern State save one, and to-day she has a population of 2,000,000.

Time fails to tell of her picturesque scenery, her noble streams, her fertile valleys, or her sun-bathed mountains. Of the efficiency of her colleges and universities, the men who have gone out from their classic halls and who have occu-

pled positions of the highest distinction are sufficient evidence. The graduates of these colleges have been eminent as orators, warriors and statesmen. Their names are written large on the pages of history, on marble and bronze, and, grander still, upon the grateful hearts of their countrymen.

Such is Virginia of to-day. Keeping step with the world's onward march, what would it be for her people, dwelling proudly upon the achievements of the past, peer with hopeful, eager eyes into the future. And of that future we believe that the achievements of the past are only an intimation. The organist has played the prelude, what the great theme itself will be, we cannot imagine, but if Virginians are but worthy it will be grand beyond their dreams.



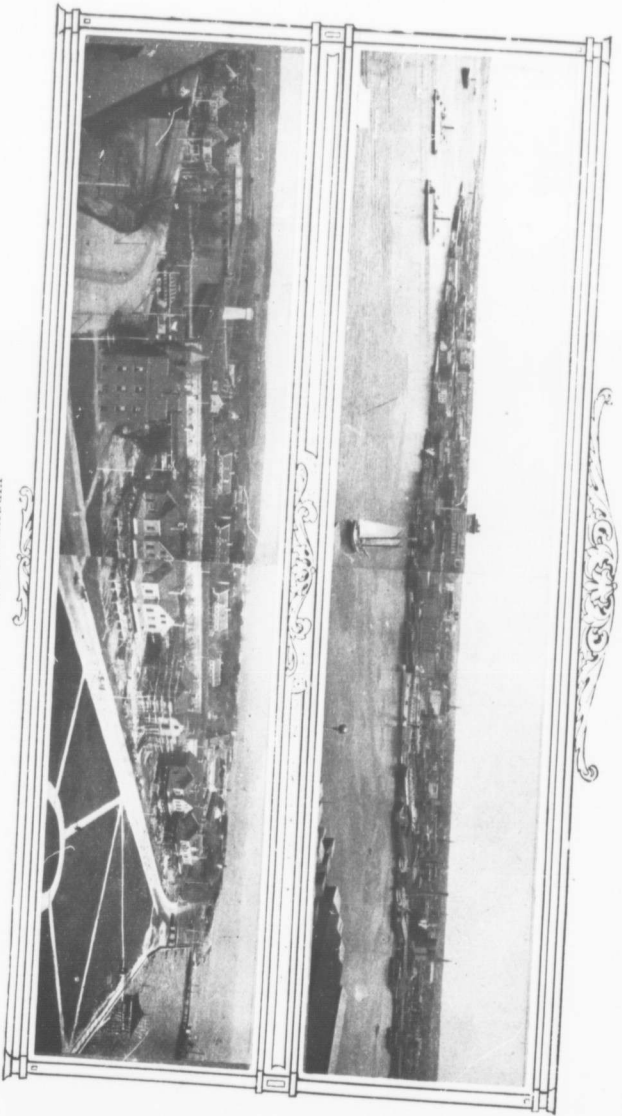
Honor to Whom Honor is Due.

At the recent annual convention of the National Association of Life Underwriters, held at Detroit, Mr. N. D. Sills was elected Secretary. Mr. Sills is the Manager of the Sun Life Assurance Company of Canada for the State of Virginia, and has filled the position in the most efficient manner since his appointment in 1902.

It is a distinguishing feature of able men that they always have time to spare. This is true of Mr. Sills who, although devoted to his business, finds time to discharge the duties of President of the Business Men's Club of Richmond and, in addition to this, has interested himself in a number of philanthropic enterprises.

Mr. Sills is exceptionally gifted as a speaker, even for the State Manager of an insurance company, and is equally at home on the public platform or among his friends of the agency force. To this talent, which has won him the title of "the silver-tongued," add the characteristic smile, and there you are!

We take sincere pleasure in congratulating Mr. Sills on his success, and in wishing him for the days to come—
"Long continued and increasing hourly joys."



VIRGINIA VIEWS.

VIEW OF NORFOLK, SHOWING HARBOR.
FORTRESS MONROE, WHERE PRESIDENT DAVIS WAS KEPT PRISONER AFTER THE WAR OF 1861-65.

There is no better advertisement for a company than pleased policyholders.
Sun Life of Canada is keeping

RICHMOND, Va., April 5, 1913.

Mr. W. GRAY WATTSON, District Manager,
Sun Life Assurance Company of Canada,
Richmond, Va.

My Dear Sir,—The two policies which you sold me some time ago, amounting to \$15,000.00, are entirely satisfactory in every particular.

L. NEALE.

AMHERST, Va., March 10, 1910.

Mr. W. D. COX, Agent,
Amherst, Va.

Dear Sir,—I am to-day in receipt of the first dividend certificate on my policy in your Company. It is certainly very gratifying to receive a reduction of 16 per cent. of my premium, for that amount is more than you led me to expect when writing my application.

J. J. CAMDEN.

ROANOKE, Va., March 19, 1910.

C. E. KREGLOE, Esq.,
Manager of Sun Life,
Southwestern Virginia.

Dear Sir,—I wish to say that I am well pleased with the policy in the Sun Life purchased through you two years ago. It seems to me that, both in values and policy contract, the Company treats its policyholders with most generous consideration.

G. H. P. COLE.

ROANOKE, Va., March 18, 1910.

Mr. C. E. KREGLOE,
Manager S.W. Va., Sun Life of Canada,
City.

Dear Sir,—I hold policies in several assurance companies, and am much pleased with the one I have in the Sun Life, as a dividend of 20 per cent. at end of three years looks good to me, while the guaranteed surrender values are the largest of any company I know of.

JAMES B. BOTTS.

RICHMOND, Va., Dec. 10, 1908.

Mr. N. D. SILLS, Manager,
Sun Life Assurance Company of Canada,
Richmond, Va.

My Dear Sir,—I beg to acknowledge receipt of and to thank you for the promptness with which you handled claim against your Company on policy carried by Mr. Joseph Bryan. The face of the policy was \$20,000, and the accrued bonus amounted to \$1,050 more. Your prompt settlement within ten days of the time the claim was presented has been exceedingly satisfactory, and I wish to express my appreciation.

JONATHAN BRYAN,
Executor Estate of Joseph Bryan.

LYNCHBURG, Va., Feb. 23, 1910.

Mr. J. B. WOOD, District Manager,
Sun Life Assurance Company of Canada,
City.

Dear Sir,—It gives me great pleasure to endorse your Company. I hold policies in two other companies, and, if for any reason I should be forced to drop any of my assurance, I should hold on to the policy of your Company to the last, as I believe it to be clean and conservatively managed.

D. H. KIZER.

LYNCHBURG, Va., March 8, 1910.

Mr. J. B. WOOD,
Lynchburg, Va.

Dear Sir,—I take great pleasure in saying that I have carried a policy in your Company for the last ten years, and in this time have fully investigated the plans of the Company, and I believe the Company to be fair and upright in its dealings providing the safest assurance that any man can take, so much so that I am making application for increased assurance with the same Company.

H. SILVERTHORN.

ROANOKE, Va., March 23, 1910.

Mr. C. E. KREGLOE,
Sun Life Assurance Company of Canada,
Roanoke, Va.

Dear Sir,—As you know, I carry insurance in several companies, but wish to say that in the \$10,000 policy I hold in the Sun Life, that both in the contract itself and in all values under it, I believe that I have more for my money than in any other company in which I am assured.

The best proof that I am well pleased with the \$10,000 contract that I hold with the Sun Life is the fact that I have just taken out another policy of like amount in the same company.

H. C. ELLIOTT
Of the firm of Cassell & Elliott.

NORFOLK, Va., Jan. 31, 1910.

Messrs. WILLIS & CARTWRIGHT,
District Managers, Sun Life of Canada,
Norfolk, Va.

Gentlemen,—I wish to acknowledge herewith receipt of your dividend certificate for the amount of \$25.75, being the first annual dividend on my \$5,000.00 policy with your Company. I wish to congratulate you on this excellent result.

During the past twelve years I have been assured with various companies, and I am convinced from an investment standpoint, combined with protection, your Company's results cannot be equalled by any local concern.

CHARLES W. DOUGHTIE.

WHAT TELLS

policyholders. The following letters bear testimony to the fact that the company's promises in regard to profits:

RICHMOND, Va., April 8, 1910.

Mr. W. GRAY WATTSON,
District Manager,
Sun Life Assurance Company of Canada,
Richmond, Va.

Dear Sir,—The ten thousand dollar policy taken in your Company several years ago fulfils in every respect the representations made by you, and I consider it equal, if not superior, to any policy carried by me.

HIRAM T. GATES.

RICHMOND, Va., April 5, 1910.

Mr. W. GRAY WATTSON, District Manager,
Sun Life Assurance Company of Canada,
Richmond, Va.

Dear Sir,—The ten-payment life policy for \$20,000 which you sold me two years ago, annual premium \$1.375, is entirely satisfactory, and I take great pleasure in recommending the Sun Life to any of my friends looking for the best in life assurance.

MANN S. VALENTINE, JR.

AMHERST, Va., March 26, 1910.

Mr. W. D. COX,
Agent Sun Life of Canada,
Amherst, Va.

Dear Sir,—The dividend which I have this year received on my policy in your Company is entirely satisfactory. I have already recommended the Sun to my friends, some of whom have since taken assurance with you. I appreciate the courteous manner in which the Company transacts business, and shall always have a good word for it.

J. L. TURNER.

LYNCHBURG, Va., Feb. 23, 1910.

Mr. J. B. WOOD, District Manager,
Sun Life Assurance Company of Canada,

Dear Sir,—It gives me great pleasure to say to you as a representative of your company that I hold two policies with you, and have been very much pleased with same. One policy expires this year, being a Ten-year Endowment policy, and the other is a 15-year Endowment, taken out five years ago. I heartily recommend the Sun Life as an assurance Company of the highest type, and believe that it is second to none.

H. A. ROBINSON.

ROANOKE, Va., March 18, 1910.

C. E. KREGLOE, Esq.,
Sun Life Assurance Company of Canada.

Dear Sir,—I wish to express to you my appreciation of the policy which I carry in the Sun Life, and to say that the values given in it in the way of cash surrender values, paid-up as-

urance and extended assurance, are the largest of any company I know of. The policy contract is of so liberal a character that it must appeal to all wishing assurance.

HARRIS HART,
Superintendent City Schools.

LYNCHBURG, Va., Feb. 28, 1910.

Mr. J. B. WOOD, District Agent,
Sun Life Assurance Company,
City.

My Dear Sir,—Some time ago it was my good fortune to secure a policy in your Company. After investigating the subject more fully, comparing its provisions with the provisions of other policies coming under my observation, I was led to a greater appreciation of its worth as an assurance investment, being actuated to double my line with you.

C. H. MORRISSETT.

JOHNSON CITY, Tenn., Jan. 1, 1910.

Mr. C. E. KREGLOE,
Manager for S. W. Va.

Sun Life Assurance Company of Canada.

My Dear Sir,—I am in receipt of your kind and sympathetic letter enclosing draft in payment of my husband's assurance. Mr. Guthrie told me himself about two months before his death that I would not get anything from the Sun Life Company, as he said the policy had lapsed for non-payment of the premium, he having paid no premium for a year and a half. He had lost sight of the valuable nonforfeiture feature of the contract, which kept the assurance in force.

Your Company paid the claim promptly, and this \$2,500 will prove a great blessing to me. No one thought I would get one cent, as they all thought the policy had lapsed.

AGNES GUTHRIE.

RICHMOND, Va., March 30, 1910.

Mr. W. GRAY WATTSON, District Manager,
Sun Life Assurance Company of Canada,
Richmond, Va.

Dear Sir,—I beg to enclose cheque for \$847.00 in payment of premium due April 1st, 1910, on my \$20,000 policy with your Company, and also to express my satisfaction at the excellent showing of the Sun Life, as evidenced by the good dividend allowed me.

I have over \$100,000 life assurance in various old line companies, and consider my policy with the Sun Life the best of all.

HENRY LEE VALENTINE,
Managing-Director and Secretary,
Valentine Meat Juice Co.



VIRGINIA VIEWS.
AMERICAN NATIONAL BANK, HOME OF THE
BUSINESS MEN'S CLUB, RICHMOND, VA.

The Protection Idea.

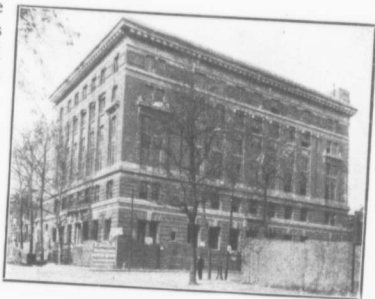
Right minded men and women realize that all is not for self, that others have claims upon them, and that such claims should be met in the most satisfying and satisfactory manner. It has long since been established that this can best be done through life assurance. If a man wants to protect his wife and children against loss by his own death he can do it at a small annual outlay, which will hardly be missed. If he wants to protect his business, his home against mortgage and his funds generally against accumulated liabilities that would be embarrassing in

case of his death he can do so by a small annual outlay, which should be considered as a legitimate part of his expenses. If he is interested in church or any altruistic work and wants to help it along but cannot spare the money in a lump sum to make a suitable contribution he can assure his life, so that at his death a contribution worth while can be made. To do this will only slightly increase his current outlay.

Viewed from any standpoint, there is nothing that will take the place of life assurance in securing independence, self-reliance and thrift. The tendency to make such provision engenders thrift and corresponding happiness. The man who fosters and practices the protection idea can afford without sacrifice to himself or dependents to use more of his income to secure the comforts of life than the man who is without such protection and therefore under the necessity of hoarding his money.—Fidelity Mutual Bulletin.

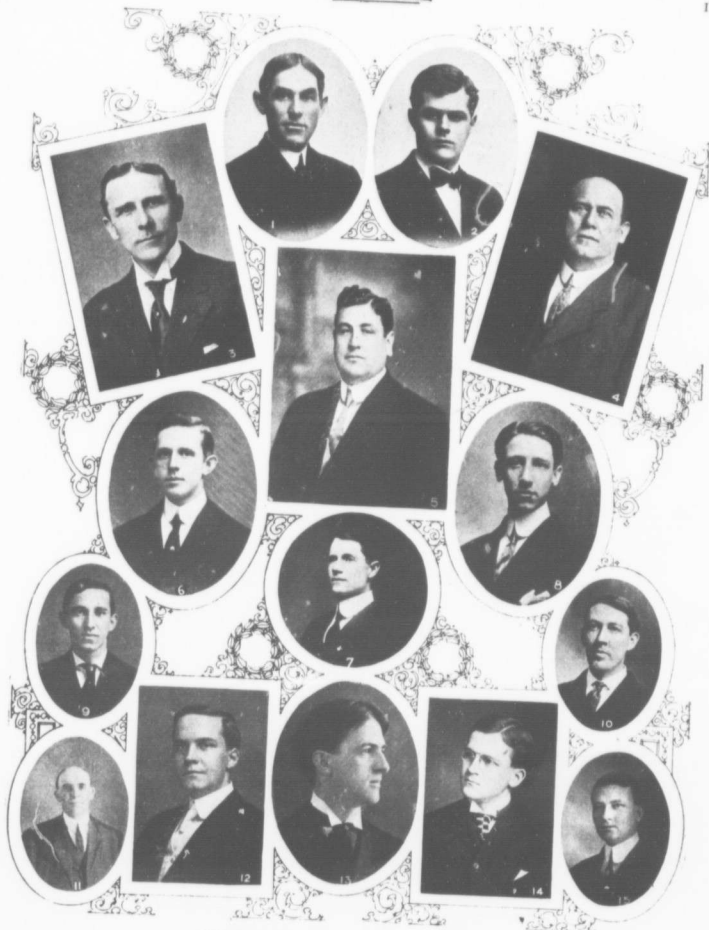


A farmer's ambitious boy entered an insurance office to grow up in the business. After a couple of weeks he returned to the farm, and being asked how he liked the business, replied, "It ain't what it's cracked up to be, and I am sorry I learnt it."



VIRGINIA VIEWS.
Y. M. C. A. BUILDING, RICHMOND.

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8. C.



VIRGINIA VIEWS—STATE AGENCY STAFF.

1. JNO. CARTWRIGHT, Jr., of Willis & Cartwright, District Managers, Norfolk, Va.
2. J. N. WILLIS, Jr., of Willis & Cartwright, District Managers, Norfolk, Va.
3. W. GRAY WATTSON, Dist. Mgr., Richmond, Va.
4. CHAS. E. KREGLOR, Dist. Mgr., Roanoke, Va.
5. NEIL D. SILLS, State Manager, Richmond, Va.
6. O. W. GILMAN, Cashier, Richmond, Va.
7. J. M. NEWTON, Agent, Pocahontas, Va.
8. CHAS. P. HILL, Stenographer, Richmond, Va.
9. KARL L. KREGLOR, Special Representative, Roanoke, Va.
10. W. D. COX, Special Representative, Amherst, Va.
11. L. D. WARREN, Special Representative, Richmond, Va.
12. J. B. WOOD, District Manager, Lynchburg, Va.
13. C. H. MAITZ, Agent, Harrisonburg, Va.
14. C. G. PRICE, Agent, Harrisonburg, Va.
15. JNO. S. EDWARDS, Special Representative, Norfolk, Va.



VIRGINIA VIEWS.
NEGROES PICKING COTTON IN OLD VIRGINIA

Hail to the Chief.

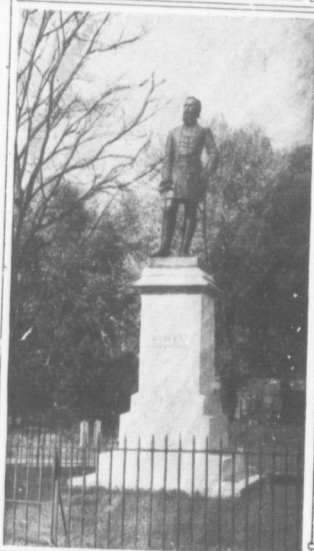
George Wilkins, Esq., M.D., M.R.C. S. Eng., has been for thirty years the chief medical adviser of the Sun Life Assurance Company of Canada. During this long term of service he has won the regard and esteem of all the members of the Head Office staff. It is with great pleasure, therefore, that we announce the election of so popular an official to the presidency of The American Association of Life Insurance Examiners. It is a tribute not only to his own genial personality and distinguished abilities, but in a minor way an honor to the Company he serves. SUNSHINE heartily congratulates "The Doctor" on the public recognition of talents so long recognized at home.

Death Versus the Law.

"If you left your wife while alive the law would put you in jail. Death relieves you of the law, but not of the responsibility."—Cleveland Press.

Can you beat that for strength and brevity? There you have the greatest life assurance argument of them all condensed into two sentences. Not only that, but it has a finality about it which leaves no room for discussion. It is just plain, unadorned truth. It gives a solar plexus blow to the man who does not believe in life assurance, if there is one left.

Are there any men in your neighborhood who cannot leave their families long enough to take a vacation and who have made no provision for that same family if they should be called away forever?



VIRGINIA VIEWS.

VALENTINE'S RECUMBENT STATUE OF ROBERT E. LEE, CHAPEL OF THE WASHINGTON AND LEE UNIVERSITY, LEXINGTON.

HOUDON'S STATUE OF GEORGE WASHINGTON, LEXINGTON.

MONUMENT TO "STONEWALL" JACKSON, WHERE HE WAS BURIED, LEXINGTON.



VIRGINIA VIEWS.
MONUMENT AVENUE, RICHMOND, SHOWING EQUESTRIAN STATUE OF ROBERT E. LEE.

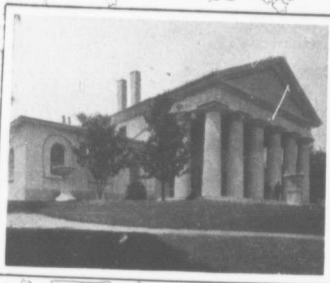
Don't you know a lot of sane men who are easing their consciences with a policy for a paltry thousand or two which would not pay for their debts and take care of their families until the flowers had a fair chance to grow on their graves? No one of them would go away from his family for a year without leaving them enough to get along on. Yet they are taking their chances of leaving them forever with no adequate provision arranged for when it is easily within their reach.

Do you know any men whose business is so involved they cannot leave it more than a few hours at a time, whose indifference to life assurance proclaims to the world their willingness to shoulder that kind of a business situation on their families and leave them to their fate?

The strangest thing of all about the

life assurance business is the fact that life assurance does not sell itself, but that men must be urged and argued into buying it. When patent medicine is sold over the counter and mining stock by mail it would seem as though a necessity like life assurance would need no solicitors.—Robert T. Furman.

“Opporchnunity knocks at ivery man's dure wanst. On some men's dures it hammers till it breaks down th' dure an' thin it goes in an' wakes him up if he's asleep, an' afterwards it wurks f'r him as a night watchman. On other men's dures it knocks and runs away, an' on th' dures iv some men it knocks an' whin they come out it hits thim over th' head with an axe. But iviry wan has an opporchnunity.”—Mr. Dooley.



VIRGINIA VIEWS.

MONTICELLO, HOME OF THOMAS JEFFERSON,
NEAR CHARLOTTESVILLE.

VAN LEW MANSION.

THE STATE CAPITOL AT RICHMOND.

THE COUNTRY HOME OF ROBERT E. LEE, ARLINGTON.

LIBBY PRISON, RICHMOND.



VIRGINIA VIEWS.—MUTUAL BUILDING, RICHMOND.
THE COMPANY'S OFFICES ARE SITUATED IN THE
ABOVE BUILDING.

Wait a Bit.

Guest—"Look here, how long am I going to have to wait for that half portion of duck I ordered?"

Waiter—"Till somebody orders the other half. We can't go out and kill half a duck."



Nothing in a Name.

"Look here, waiter," said Mr. Grouch, scowling deeply over his plate. "I ordered turtle soup. There isn't even a morsel of turtle in this."

"Of course not," returned the waiter. "Shakespeare said there was nothing in a name. If you ordered cottage pudding would you expect a cottage in it? Any tea, sir?"



The Natural Way.

A philanthropic person heard of a negro family that was in destitute circumstances. The family consisted of the mother, a son nearing manhood's estate, and two young children.

The benevolent old gentleman called to investigate the matter, and, after listening to the mother's story, gave her eldest son one dollar to get a chicken for the Thanksgiving dinner, and took his departure.

No sooner was he gone than the negress said to her son:

"Sambo, you done gib me dat dollah, and go get dat chicken in de natchral way."



"What is an angel, Mother?" asked a six-year-old.

"Why, dear, it is a beautiful lady with wings, who flies. But why do you ask?"

"Because I heard Father call my governess an angel," replied the little boy.

"Oh!" said the mother. "Well, dear, you watch her, and you will see her fly to-morrow."

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