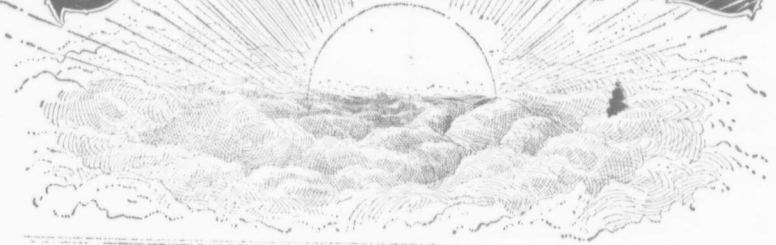
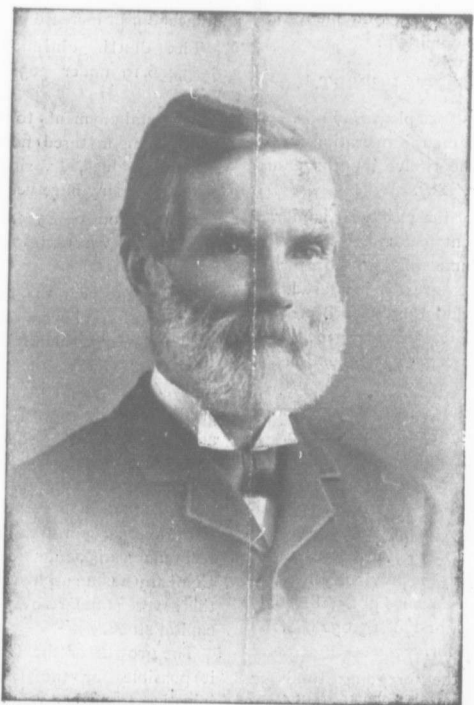


SUNSHINE

Rev. Jos. Camille Roy,
Seminare de
Quebec.



MONTREAL, MAY, 1898.



ROBERTSON MACAULAY, ESQ.

ANNUAL MEETING
OF
THE SUN

Life Assurance Co. of Canada.

The Annual Meeting of the Sun Life Assurance Company of Canada was held at the Head Office of the Company, Montreal, on the fourth day of April, at 2 p.m. In the absence of the President, Mr. Robertson Macaulay, the Honorable A. W. Ogilvie, Vice-President, occupied the Chair. In addition to the Directors, there was the usual attendance of Shareholders, and Officers of the Company. The following Report, Statements and Accounts were submitted :

DIRECTORS' REPORT.

The Directors take pleasure in presenting their report on the operations of the Company for the twelve months ending 31st December, 1897.

The record for the past year is marked by two prominent features. On the one hand the volume of the Company's transactions has greatly increased, and on the other hand there has been equal success in still further strengthening its position and laying the foundations for yet greater prosperity.

The applications for new assurances numbered 25,987 for \$16,292,754.92. Of these, 24,134 for \$14,418,101.10 were accepted and policies issued therefor. The new assurances reported as actually paid for in cash before the close of the books numbered 15,136, for \$10,561,269.73. As compared with the previous year, these figures show an advance of \$5,182,462.73 in the proposals, and of \$3,092,988.16 in assurances paid for.

Included in the foregoing totals are 17,778 applications for Thrift policies of \$2,074,124.06. This department brings

the benefits of life assurance within the reach of all. It is yet in its infancy, and for practical purposes the past year may almost be said to have been its first.

The total number of policies in force at the end of the year was 39,158 assuring \$44,983,796.79, being an increase of \$6,786,905.87.

The premium income, after deducting reassurances, amounted to \$1,851,422.41 against \$1,650,268.36 in 1896. This large increase is specially gratifying in view of the fact that the receipts for annuities included therein are but \$62,015.58 as against the abnormal amount of \$120,644.02 in the preceding year. The total income for the year was \$2,149,159.35, being an advance of \$262,901.35, besides \$90,000 received on account of increase of Capital Stock.

The death claims amounted to \$423,496.19 under 305 policies on 266 lives.

The total payments to policyholders for death claims, matured endowments, profits, surrender values, etc., since the foundation of the Company have been \$4,380,972.75.

An addition of \$934,226.78 has been made to the assets, bringing them up to \$7,322,371.44.

During the year the quinquennial distribution of surplus was made, in accordance with the Company's regulations, to all policies entitled thereto issued before the year 1888 and in 1892. The cash profits so divided among the policyholders amounted to \$200,386.45. In view of the large amount thus distributed, and of the further sum of \$374,051.85 appropriated to strengthen the reserve by the adoption of the four per cent. standard, the Directors feel much satisfaction in the fact that the Company has a surplus of \$209,220.13 by this severe standard over all liabilities and capital stock.

The growth of the Company rendered it possible for the Directors, without injustice, to further reduce the proportion accruing to the shareholders from the

periodical divisions of surplus. In the early days of the Company, this proportion was twenty per cent. of the profits of the participating branch, but this was gradually reduced to six and two-thirds per cent. And it has now been further cut down to five per cent. Participating policyholders now receive ninety-five per cent. of the profits earned by policies of their own class and in addition ninety-five per cent. of the profits earned by the ordinary non-participating policies.

From the balance standing at the credit of the shareholders' account, a stock dividend was declared of twelve thousand five hundred dollars, making the total amount paid up on each share fifteen dollars.

The Directors also considered it desirable to make use of the power granted by the charter to increase the capital stock. Two thousand new shares were accordingly issued, the existing shareholders being given the preference in the allotment, proportionate to their holdings. The new shares are exactly equivalent to the old, each being of \$100 subscribed value and \$15 paid. The issue price was \$45, or 300 per cent. The avidity with which the new stock was taken up was very gratifying. As a result of this issue, the subscribed capital now stands at \$700,000.00, on which \$105,000 has been paid. The premium of \$60,000 realized on the stock has been put into the general surplus, so that ninety-five per cent. of it will go to the policyholders.

The Company is to be congratulated in having secured the consent of the Most Hon. the Marquis of Dufferin and Ava, the Right Hon. the Earl of Albemarle, and Sir Charles Dalrymple, Bart., M.P., to act as Trustees in connection with the British branch. Canadian municipal securities to the amount of Fifty Thousand Pounds, Sterling, have been deposited with the Bank of Scotland in the names of these Trustees, for the protection of policyholders in Great Britain.

The Directors record with deep regret the death of their much esteemed colleague, Mr. William J. Withall, who had occupied a seat on the Board since 1884 and had always taken a deep interest in the Company's affairs. The vacancy thus caused has been filled by the election of Mr. John Redpath Dougall. The Directors who retire in rotation are Mr. R. Macaulay, Mr. S. H. Ewing, and Mr. J. R. Dougall.

R. MACAULAY,
President.

T. B. MACAULAY,
Secretary.

A. W. OGLIVIE,
Vice-President.

STATEMENT OF ACCOUNTS FOR 1897.

INCOME.

Premiums—	
Life (New).....\$	42,858 13
Renewals.....	1,319,451 81
	\$1,747,679 06
Annuities.....	62,015 58
Accident.....	264 61
Premium Income (Thrift Dept.).....	42,545 38
	\$1,852,505 53
Less paid for Re-assurances.....	1,083 12
	\$1,851,422 41
Interest.....	286,059 75
Rents, less Taxes and Repairs.....	11,677 19
Increased Capital.....	30,000 00
Premium on Capital Stock issued.....	60,000 00
TOTAL INCOME.....	\$2,239,159 35

DISBURSEMENTS.

Death Claims, including Bonuses.....	\$360,701 43
Matured Endowments " ".....	102,972 94
Annuity Payments.....	14,400 46
Cash Profits paid Policyholders.....	190,096 35
Bonuses, surrendered.....	1,706 06
Surrender Values.....	\$1,566 71
Accident Claims.....	130 00
	\$754,473 95
Dividends on Capital, paid Jan. & July, '97.....	10,312 50
Expense Account.....	\$231,812 43
Commissions.....	262,406 82
Medical Fees.....	33,231 77
Special Expense on establishing Thrift Dept.....	60,526 54
	\$87,997 50
Total Disbursements.....	\$1,354,784 01
Surplus over Disbursements.....	886,375 34
	\$2,239,159 35

ASSETS.

Debtures—Market value:	
Provincial Bonds.....	\$ 14,847 50
City Debtures.....	473,959 92
Town ".....	335,891 08
Township ".....	79,728 95
Village ".....	81,397 95
Other Municipality Debtures.....	612,143 34
United States Bonds.....	38,625 00
	<hr/>
Stock—Montreal Loan & Mortgage Co., market value.....	\$1,639,278 69
Loans on Real Estate, first Mortgages.....	7,553 50
Real Estate, including Company's Building...	3,917,513 74
Ground Rents.....	514,419 04
Loans on Co.'s Policies (reserves on same, over \$1,000,000).....	38,640 00
Premiums advanced under Nonforfeiture Agreements.....	480,722 35
Cash in Banks and on hand.....	68,140 09
Outstanding Premiums, less cost of collection.....	54,597 73
Deferred Premiums, less cost of coll.	\$28,599 42
	118,597 44
	<hr/>
(These items are secured by Reserves included in Liabilities, of over \$1,025,000.)	
Interest due.....	371,026 85
Interest accrued.....	71,750 89
Rents due and accrued.....	109,597 97
Other Assets.....	5,948 69
	1,420 40
	<hr/>
NET ASSETS.....	\$7,322,371 44
	<hr/>
[Including uncalled Capital, the Total Assets are \$7,917,371 44.]	

LIABILITIES.

Reserve on Life Policies, according to the Dominion Government Standard (Hm. 4 1/2 p.c.).....	\$6,291,099 33
Reserves on Annuities.....	192,693 67
	<hr/>
	\$6,483,793 00
Less Reserves on Policies re-assured.....	4,721 82
Total Reserves by Government Standard.....	\$6,484,791 13
Additional Amount reserved to change Standard to Hm. 4 p.c.....	374,051 85
Total Reserve per Hm. 4 p.c. table.....	\$6,858,752 98
Death Claims reported but not proved or awaiting discharge.....	105,867 95
Matured Endowments awaiting discharge....	4,261 41
Present Value of Death Claims, payable by instalments, not yet due.....	2,480 91
Unearned Accident Premiums.....	158 26
Dividends to Policyholders unpaid.....	44,675 33
Sinking Fund deposited for maturing Debent's Dividend due Shareholders 3rd Jan., 1898.....	1,985 89
Sundry Liabilities.....	7,875 00
	6,084 38
Total Liabilities.....	\$7,038,151 31
Cash Surplus to Policyholders by Hm. 4 p.c. Standard.....	314,220 13
Capital paid up.....	\$105,000 00
Net Surplus over all Liabilities and Capital Stock.....	209,220 13
	<hr/>
	\$ 314,220 13
	<hr/>
The Net Surplus according to the Government Standard is.....	\$ 583,271 98
The Surplus to Policyholders, including subscribed but uncalled capital, according to Government Standard, is.....	\$1,178,271 98
	<hr/>
	\$7,322,371 44

THE CHAIRMAN, in moving the adoption of the report, expressed the regret, which all present shared, at the absence of their esteemed President, who was still abroad on his tour of inspection of the Company's agencies in Great Britain, India, China and other countries, consulting with the local managers as to the promotion of the Company's business; and he (Mr. Ogilvie) was glad to be able to inform them that a cablegram recently received from the President gave them the pleasing information that in the course of a month or more he might be expected in his own place again. Among the important matters brought to a successful issue by the President had been the appointment of a Board of British Trustees, and the settlement of some legal proceedings in Belgium, which had been decided in favor of the Company in every respect. The visit to the agencies in the Orient he (Mr. Ogilvie) had himself suggested, and he was perfectly satisfied that in making it the President had effected more good for the Company even than if he had remained at home. He would return better posted with regard to the character and needs of the work, and the personnel of the agents; while they, on their part, could not fail to form a higher idea of the Company they served through meeting and consulting with its chief officer.

With regard to the report itself, he would only say that the splendid increases in business and resources could not fail to afford every one interested in the Company the highest gratification. The Sun Life of Canada was now one of the leading institutions of the country, and the prospects for the future were no less brilliant than had been the achievements of the past.

MR. S. H. EWING, in seconding the adoption of the report, made especial reference to the admirable character of the investments, some of which he particularized, such as the municipal debentures of the highest class, the first mortgages on real estate of unquestioned value, and the loans on the Company's own policies that afforded the best kind of security. There was no part of the business of the Company in which the Directors took a deeper interest or as to the supervision of which they exercised more zeal and care.

THE SECRETARY AND ACTUARY, Mr. T. B. Macaulay, referring to the much-regretted absence of the President, said that he knew he was with them in spirit, and that his thoughts were no doubt fixed upon them at this very minute. Addressing himself now briefly to the annual report, he would state what might be considered the three striking characteristics of an ideal life assurance company, and then, with the report in hand, would see how the Sun Life of Canada

answered to the description. These three characteristics were:—

First and foremost, Solidity.

Second, Progressiveness.

Third, Profitableness to policyholders.

First; as regards solidity. Mr. Ewing had already spoken so fully with regard to our investments that there was no need for him to say anything further on that point, but he would refer to the fact that not only were the Company's assets sound and good, but that the liabilities also were calculated upon a much more severe basis than the Government required; and that even then, after paying out over \$200,000 in cash profits last year, there remained a net surplus by this four per cent. standard of \$209,000, or by the Government standard of over \$583,271, beyond all liabilities and capital stock, proving the Company to be, as it ought to be, a tower of strength. The former President, the late Mr. Thomas Workman, used to say that we were not building this Company for the present generation, but for the generation to come, for children and widows who in the future would look to us to replace the support of which they had been deprived by the death of the husband and father, and he (Mr. Macaulay) thought that, without fear of question or criticism, it might be claimed for the Company that this noble purpose was being faithfully carried out.

Second; as to Progressiveness. Life assurance being in its true essence, when rightly conducted, business philanthropy, it was to a certain extent the duty of every life company to see that the benefits of the system were extended as widely as possible, and he would draw attention to some of the increases which showed how this object was being accomplished by the Sun Life of Canada.

During the last year there was an increase in the premium income of \$201,154.05, and in total income of \$262,901.35, or, including the new capital issued, of \$352,901.35. The assets had increased \$934,226.78, the new applications \$5,182,462.00, and the assurances in force \$6,786,905.00.

Glancing over the totals for each year in the history of the Company, it was noticeable that the Sun Life of Canada had just about doubled in size every four years, and if anything approaching this rate of progress were maintained—which there was no reason to doubt could be done—it did not need much arithmetic to show that before very long the Company would become, not only one of the leading financial institutions of Canada, but of the world.

Third; as to Profitableness to Policyholders. It was important to note that the rapid progress of the Company had not been made at the expense

of profitableness to its members. In confirmation of this, it might be sufficient to refer to the profits which the Company actually returns to its members, but he would also point out that there were several important respects in which the growth of the Company had been a very decided advantage to its policyholders. For example, but for the increase in the size of the Company, the Directors would not have felt justified in increasing the proportion of profits allotted to the policyholders from 80% to 95% as mentioned in the report. And when it became necessary to increase the paid-up capital to not less than \$100,000, in order to comply with the requirements of some of the American States, the Directors would not have been able to do this by issuing new stock at 300% of its par value, thus contributing a handsome amount to the general surplus, since 95% of the premium on this stock went to increase the profits of the policyholders. We had often heard of policyholders having their profits reduced in order to provide dividends for shareholders, but by the manner in which our new stock had been issued, it would be seen that the Sun Life of Canada made its stockholders contribute to the profits of the policyholders, as well as afford them extra security. In view of the foregoing facts, he thought it might be safely claimed that this was emphatically a policyholders' company.

In conclusion, he wished to refer very briefly to the recently established Thrift Department. As in all new enterprises, a certain amount of experimenting was unavoidable, and knowledge of the best methods of working could only be gained by experience, especially when there was no predecessor in that particular line whose example could be followed. They had, however, now purchased their experience, and the outlook for the future was excellent, and he fully believed that ere long this new branch would become an important and profitable part of the business.

MR. CHARLES ALEXANDER then moved the following resolution:—

"That the hearty thanks of this meeting are due and are hereby tendered to the President, Vice-president and Directors for the highly successful manner in which they have managed the affairs of the Company during the past year."

He said he had the utmost pleasure in moving this resolution. He could remember when the Sun Life of Canada was by no means so large and prosperous an institution as it was to day, and as he looked back he was astonished at the wonderful success that had been vouchsafed to this Company. The highest praise was due to the Officers and Directors for the enterprise and fidelity shown by them in the extension and

management of this vast business, and he hoped that they might all long be spared to carry on their good work.

MR. DAVID McFARLANE had much pleasure in seconding the resolution. He could remember when the Company was established. He believed he was one of the earliest shareholders, and he confessed that it was with some trepidation that he had ventured to take stock in it, but all uncertainty as to the results were soon dispelled, and he would express the hope that the future might be found even more successful than had been the past.

MR. JAMES TASKER was pleased to respond on behalf of the Directors. They had used their best efforts to make the Company a success in every way, and they were proud of the results, as they had a good right to be. The selection of the investments was their special duty, and he would assure those who heard him that they fully realized their great responsibility in the matter. So far as possible no loans on real estate were made without the personal inspection of members of the Board.

MR. J. P. CLEGHORN moved the following resolution:—

"That the thanks of the shareholders be extended to the Officers of the Company, including Secretary, Chief Medical Officer, Superintendent of Agencies, Solicitor, Notary, Branch Managers, Clerks, Agents and the Medical Examiners for their careful attention to the interests of the Company during the past year."

He thought he could speak for the Directors in general, that, in their opinion, the Company was fortunate in possessing a staff of officers, representatives and clerks not surpassed for fidelity and integrity by those of any other institution in the country.

MR. J. R. DOUGALL, in seconding the motion, said that his acquaintance with the internal affairs of the Company had not been of long duration, but he felt sure that all included in the motion richly deserved the commendation it contained. He would like to take the opportunity of thanking the shareholders for having conferred upon him the honor of electing him to the position of Director. When the request came he had at first to consider whether he could accept the position in view of an opinion he had held that life assurance should be afforded by the Government, and also because of the common reputation that corporations were soulless affairs. But a very slight consideration served to show him that so long as life assurance was not furnished by the Government, it could not be better done than by the Sun Life of Canada, and that the personality of the President, Directors

and Secretary of this Company rendered impossible any suspicion of the institution being conducted in a way to justify the charge of its being soulless. Reverting to the officers of the Company, he would say in the words of another, *Si monumentum requiris circumspice*. This wonderful institution, in its world-wide sweep, was the best proof of how faithfully they had fulfilled the trust reposed in them.

THE SECRETARY replied briefly on behalf of the staff, expressing his thanks for the motion, and saying that the Company had indeed a good staff, of which statement there was no better proof than the fact that if any of the men who had been trained in the Company for any reason left its services, other companies were always eager to get hold of them. As Mr. Tory, the Superintendent of Agencies was present, he would call upon him to respond. Mr. Tory was one of their best and most valued officers and a worthy representative of the entire staff.

MR. J. C. TORY said he would thank the Secretary for his kind reference to him. He was proud to be associated with the Sun Life of Canada. No man could ask for a better class of men to work with than the Company had. Looking back over the record of the Company, it led him to ask the question:—"To what causes were due the pre-eminent success attained by it?" The Sun Life of Canada now stood in the foremost rank of Canadian assurance institutions. It yielded first place to none. To what was this due? He believed it was due, in the first place, to the high character of the President, Secretary, Directors, and the whole staff. The Company was based upon right dealing between man and man, and everything was done honestly and honorably. Whatever was promised was always carried out, and when the management was of this character, those in subordinate positions partook of it, and did likewise. The second element in the success of the Company was that of originality. In order to meet the keen competition of the present day, new plans and policies had to be devised, and the Sun Life of Canada was pre-eminently fortunate in the person whom it had as its Actuary. The best proof of success in this direction was that other companies had been glad to take advantage of his labors and to follow where this Company led. This was true in the case of the lien system, of the nonforfeiture provision, and of other plans which might be mentioned.

The third element of success was *push*. Energy, enterprise and enthusiasm were abundantly illustrated in the record of the Company. There was now a vast system of agencies that belted the globe and secured an ever increasing and profitable business. As Superintendent of Agencies, he had three duties to perform: To reduce the expense ratio, to maintain the volume of new business, to strengthen the agency staff, and to these duties he would devote himself according to the best of his ability.

The retiring Directors were unanimously re-elected.

MR. ALEX. MACPHERSON having moved a vote of thanks to Senator Ogilvie for the admirable manner in which he had filled the chair on the occasion, the meeting adjourned.



THE LITTLE MOTHER

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, MAY, 1898.

J. MACDONALD ONLEY, *Editor.*

THE RETURN OF THE PRESIDENT.

By the time this issue of *Sunshine* is in the hands of the majority of its readers our esteemed President will have returned from his circumnavigation of the globe in the interests of the Company, and on behalf of all who regard the SUN LIFE ASSURANCE OF CANADA with favour, and repose on it their confidence we extend to Mr. Robertson Macaulay a most cordial welcome home.

It is not given to many men to see such splendid results accruing from their own efforts. When Mr. Macaulay took charge of this Company a single hired room sufficed for an office, and one clerk for the staff of employees. That was scarce a quarter of a century ago, and now the Company owns an entire block in the best business section of Montreal, and requires the greater portion of it to accommodate the scores of clerks needed to keep pace with the ever-growing volume of work.

Throughout this whole period of growth there has been no relaxing of Mr. Macaulay's devotion to the interests of the Company. His hand has ever been upon the helm, and no detail of the work has been unknown to him.

Not only the extension and consolidation of the business, but the care of the rapidly accumulating investments have been the subjects of his solicitude, and the present tour of the agencies was undertaken in order that the Head Office might have a better understanding of the conditions prevailing at the branches, and that the District Managers by coming into personal relations with the chief officer of the Company might be brought into closer touch with the institution they served.

That great and lasting benefit will accrue from these conferences is a matter of course. No one could meet the President without being impressed by his gracious dignity and sterling integrity, or fail to form a higher opinion of the Company over which he presides, and thus the way will be opened for a clearer mutual understanding, and more cordial relations even than have already been maintained.

It is also a matter for sincere congratulation that Mr. Macaulay's health has been improved by this extended travel, and that he looks forward to many years yet of active service.

IS JOHNNY'S POCKET....*Indianapolis Journal*

An old shoestring and a sixpenny nail,
Somegrocer's twine and the shell of a snail,
Two hickory nuts and an old brass pin,
A lump of gum and a bit of tin,
Two marbles, a top and a fishhook or two,
A dozen "B" shot and his father's
corkscrew,
A button, a knife and a leather sling,
An empty spool and some more string,
Tobacco tags, of kinds galore,
A penny whistle and an apple core,
A piece of rubber and a stale fishworm
(Which I knew by the odor had lost its
squirm),
Four carpet tacks, and a discarded locket
I found to-night in my sweet boy's pocket I



COMING INTO PORT.

AN INDIAN LOON-HUNT.

Early in the summer, when ice was moving out of the Nepigon River, which flows into Lake Superior at Red Rock, several hundred Chippewa Indians were gathered about the Hudson Bay post near that place.

One day when a loon, or great northern diver, was seen in the lake opposite the post, word quickly passed among the listless loungers, and the village was instantly on the move. Birch bark canoes were slid into the water, and a few of the braves took their squaws with them, while others went alone. By one impulse they shot out into the lake to chase the sharp-eyed loon.

The bird seeing the approach of so many canoes, dove out of sight. That was the signal for a spurt on the part of the canoeists; and they scattered widely, according to each paddler's guess of where the loon would come up.

Having made a long swim under water, he rose far to the south of where most of the fifty canoes had run, but an old man and his old squaw were not far from the beautiful black and white head that suddenly arose. The old man tried to get a shot at the loon with his bow and blunt wooden arrow,—the only weapons the Indians used in this chase,—but the loon was too quick for him and went down again.

All the canoes now rushed that way, the men yelling as they forced their light barks through the water. The old man and his shrivelled squaw were foremost; his muscular frame looking tense as he rapidly wielded his paddle.

Spreading out a little near where they deemed the loon would rise, a dozen of the Chippewas waited, with bows in hand and blunt arrows strung—waited with the alertness of a cat watching for a mouse. But the loon fooled them by coming up far west of where he was expected. The canoe nearest to him was that of a fourteen year-old boy, who, with two or three others, put in useless shots.

Again the noisy rush was made toward the place where the bird was expected to reappear every Indian yelling a deep, sharp "Wuh! Wuh!" The few squaws in the canoes aided their husbands in paddling, and propelled the canoes when their dusky lords dropped their paddles and seized their bows.

This time the loon, fully alive to the danger he was in, took a wonderfully long swim, coming up far from most of the canoes, and at such a distance from the nearest that he

had a moment or two of breathing before the next dip. This would have been his chance to fly had he possessed the power of rising quickly from the water on his wings, as the duck or goose. But loons, cannot ascend speedily from the surface, and so, when pursued, always try to escape by swimming and diving.

As if by common consent the canoes now spread out more widely to surround the strong and agile bird. He came to the surface within a few feet of two or three canoes, and a quick shot hit him in the neck, but it glanced off as from a twig, and down he went again, the scattered canoes dashing towards the spot once more and halting to scan the water for his next rise.

This time the dive was much shorter; the bird was losing wind; possibly the blunt arrow had hurt him. A half-dozen arrows "zipped" into the water about him, but not one hit him.

The chase was becoming more and more exciting. At each appearance of the gamy loon, a yell and a rush would occur; the canoes sped converging till it seemed that a half-dozen of them must collide, but always the adroit paddlers sheered aside from destruction. The spray from the frantic paddles covered the crews with water, but neither bucks nor squaws gave heed to that.

The loon would come up now in front, then back of them all; his dives became shorter and shorter; he was evidently in distress; some of the observers were touched with pity and wished the bird might escape, but the laughing, shouting Indians gave no evidence of any such feeling.

In all the chase the old man and his sinewy squaw handled their canoe admirably. Finally in a perfect crowd of the scrambling redskins, the nearly exhausted loon popped his head beside this canoe. By a quick clutch at his neck the old squaw caught him.

A wild shout of triumph arose from the old man, as his wife clung to the struggling, flopping captive. The whole crowd joined in his shout and we on the land swelled the chorus, while the brave appeared a bit crestfallen that a woman should capture the bird.

Once ashore, the lucky squaw, knowing that her feat would not secure her any deference from the disappointed brave, left the loon with her husband, and quietly, yet with a certain proud air of victory, sought her tepee.

The hunt was now the apparent theme of loud talking by all who had gone out, and by all Indians who had remained ashore. One



OPHELIA.

after another would lift up the great bird by the neck and utter a loud, exultant "Wuh!" At last the old man took it to his teepee, where it was skinned by one of the young women, and the pelt set drying to sell to the Hudson Bay Company. M. V. B. KNOX.

WHILE THE HEART BEATS YOUNG
James Whitcomb Riley

While the heart beats young!—Oh, the
splendor of the Spring,
With all her dewy jewels on is not so fair
a thing—
The fairest, rarest morning of the blossom-
time of May
Is not so sweet a season as the season of
to-day
While Youth's diviner climate folds and
holds us, close caressed,
As we feel our mothers with us, by the
touch of face and breast:—
Our bare feet in the meadows, and our
fancies up among
The airy clouds of morning—while the
heart beats young,
While the heart beats young and our
pulses leap and dance,
With every day a holiday and life a glad
romance,—
We hear the birds with wonder, and with
wonder watch their flight—
Standing still the more enchanted, both
of hearing and of sight,
When they have vanished wholly—for, in
fancy, wing to wing,
We fly to Heaven with them; and, re-
turning, still we sing
The praises of this lower Heaven with
tireless voice and tongue,
Ev'n as the Master sanctions—while the
heart beats young!
While the heart beats young!—While the
heart beats young!
O green and gold old Earth of ours, with
azure overhung
And looped with rainbows!—grant us yet
this grassy lap of thine—
We would be still thy children, through
the shower and the shine!
So pray we, lisping whispering, in childish
love and trust,
With our beseeching hands and faces
lifted from the dust
By fervor of the poem, all unwritten and
unsung,
Thou givest us in answer, while the heart
beats young.

A SPRING DURT.....O. C. Auringer.

Sings a robin in the spring,
"Merrilee."
Sings a bluebird answering,
"Cherrilee."
I can see and hear them now
Perched with airy beck and bow,
On the budded apple tree—
"Merrilee!" "Cherrilee!"
Robin is a boisterous boy,
Merrilee.
Wild and noisy is his joy,
Merrilee.
How he makes the orchard thrill
With his stormy notes and shrill,
Boasting from his apple tree,
"Merrilee!" "Merrilee!"
Bluebird is a mimic rare,
Cherrilee,
Mocking robin's boastful air,
Cherrilee,
Echoing with dainty throat
His loud carol note for note,
Laughing still in fairy glee,
"Cherrilee!" "Cherrilee!"
Thus they do and so they sing,
Merrilee.
Till the orchard arches ring
Cherrilee,
Yestereve I heard them there,
Mery tantalizing pair,
With their jolly minstrelsy,
"Merrilee!" "Cherrilee!"
And all night within my brain,
Merrilee,
Rang the merciless refrain,
Cherrilee,
I could neither rest nor sleep,
I could only toss and peep,
Haunted by that melody,
"Merrilee!" "Cherrilee!"
Now 'tis morn, no rest I gain,
"Merrilee."
Echoes still within my brain,
"Cherrilee."
Oh, I'm taunted! I'm enchanted!
By this melody I'm haunted!
Break the spell and set me free
From "Merrilee!" "Cherrilee!"

AN EXAMPLE.—Mrs. Trivvet:—"Do you think the animals have a language?" Mr. Trivvet:—"Well, I have often heard of a deer stalking."—*Judge.*



SPRING

SUNSHINE.

FROM EAST TO WEST THE CHORUS SWELLS.

AGAS, 10th March, 1898.

To
The Sun Life Assurance Co. of Canada.

DEAR SIRS,

We beg to thank you through your Chief Agents for India, Messrs. G. M. Lalkasan & Co., for their courtesy in assisting us in preparing the claim papers and prompt settlement of claim on Policy No. 23278 on the life of our late father. Although the premiums due March and September '97 were not paid when due, the policy was kept alive under your valuable Non-forfeiture Agreement and claim paid less premium advanced by the Company. This liberal treatment speaks very favorably for the Company and we have pleasure in recommending all our native brethren to assure with this Company.

Yours faithfully,

CHHOTALAL GOPALDAS for self,
and
CHIMANLAL GOPALDAS,

Sons of the late Gopaldas Dayabhai.

G. M. LALKASAN & Co.,
Chief Agents,

The Sun Life Assurance Co. of Canada,
Bombay.

No. 23780 Dayabhai.

DEAR SIRS,

I desire to thank the Sun Life Assurance Co. of Canada for the promptness with which the amount of assurance on my husband's policy was paid, and also the courtesy received at the hands of the Local Agents. My husband's life was assured in a local Company as well but your payment was the first. The ready manner in which this loss was paid speaks volumes for this Company. I recommend all my countrymen to assure with this Office.

Wishing your Company every success,

Yours faithfully,

BAI MANI,
Widow of DAYABHAI MANGANLAL,
Late Secretary Ahmednagar Municipality.

WELLAND, ONT., 1898.

HOLLAND A. WHITE, ESQ.,
District Manager,

Hamilton, Ont.

DEAR SIR,

In acknowledging receipt of your Company's cheque for \$960.45, handed me this day by your local representative Mr. A. W. Vanalstine in settlement of claim under policy No. 66146, held by my late husband, I desire to put on record my deep appreciation of the benefits of life Assurance.

Mr. Robins had, at the time of his death, only paid one half-yearly premium, and for this the Company pay, after deducting the premium for second half year, the amount stated above. Everything in connection with the claim has been attended to cheerfully and promptly, and I am therefore prepared to recommend the Sun Life of Canada to all intending assurers.

Yours sincerely,

ANGELIQUE ROBINS,
Widow late J. W. Robins.

LONDON, ONT., 2nd March, 1898.

A. S. MACGREGOR,

District Manager,
Sun Life Assurance Co. of Canada.

London, Ont.

DEAR SIR,

I beg to acknowledge with many thanks receipt of a cheque for \$1,000.40, the proceeds of a policy held by my brother, who was killed in the lamentable accident at the City Hall in London.

As Letters of Administration had to be taken out before the cheque was issued, and as I was out of town for some time, the Company has discharged its obligations with remarkable promptitude. I was agreeably astonished to find the cheque was for an amount larger than the face of the policy. My brother having made a miscalculation as to his age, the Company returned the excess of the premiums paid.

With many thanks,

Believe me,

Yours very truly,

C. P. LUXTON.

WINDSOR, ONT., April 9th, 1898.

WM. RIDLEY,

Asst. Superintendent,

Sun Life Assurance Co. of Canada.

DEAR SIR,

I wish to thank you for your Company's cheque for \$194.40, being the amount of my husband's policy in the Sun Life of Canada.

I also wish to acknowledge the assistance that was readily given me by your agents in making out my claim, and especially the promptness which was shown by your Company in settling the matter.

Wishing the Company every success,

Believe me,

Very truly yours,

MAY M. KICKMAN.

WEIGHING THE BABY PEARSON'S WEEKLY

The story is of a young and devoted father. The baby was his first, and he wanted to weigh it.

"It's a bumper!" he exclaimed. "Where are the scales?"

The domestic hunted up an old fashioned pair, and the proud young father assumed charge of the operation.

"I'll try it at eight pounds," he said, sliding the weight along the beam at that figure.

"It won't do. She weighs ever so much more than that."

He slid the weight along several notches farther.

"By George!" he said "She weighs more 10 pounds—11—12—13—14! Is it possible?"

He set the baby and the scales down and rested himself a moment.

"Biggest baby I ever saw," he panted, resuming the weighing process. "Fifteen and a half—16! This thing won't weigh her. See, sixteen is the last notch, and she jerks it up like a feather! Go and get a big pair of scales at some neighbor's. I'll bet a tinner that she weighs over twenty pounds. Millie," he shouted, rushing into the next room, "she's the biggest baby in this country—weighs over sixteen pounds!"

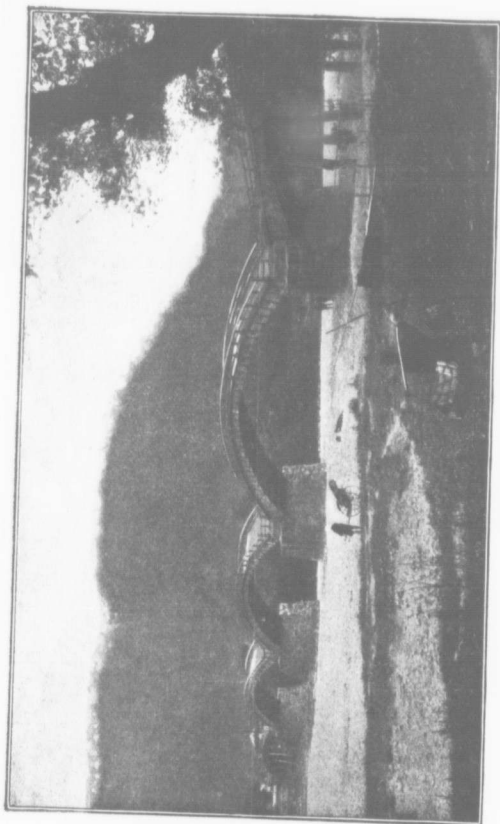
"What did you weigh her on?" inquired the young mother.

"On the old scales in the kitchen."

"The figures on those are only ounces," she replied quietly. "Bring me the baby, John."

CLAIMS PAID in JANUARY and FEBRUARY, 1898.

No. of Policy.	NAME.	Amount.	No. of Policy.	NAME.	Amount.
38074	Davidson	\$ 1,000.00	T 4090	St. Onge	6.34
41624	Hall	1,000.00	18510	Mason	1,000.00
11282	Burns	9,112.00	8732	Fraser	1,119.00
27829			T 23158	Johnson	500.00
38983			T 11608	Dubeau	37.50
5663	Scott	1,000.00	T 11569	Gauthier	25.34
274	Ewan	6,486.00	58881	Malone	1,000.00
37018	"	11,026.00	23278	Bayabhai	650.00
61344	Wells	1,000.00	52234	Müller	1,618.80
T 2971	Whyman	228.26	22722	Mohipp	1,004.49
48197	Mongeau	1,144.90	23016	Fraser	2,433.33
63911	Browne	1,000.00	21409	Gonsalvez	2,009.15
54787	Albright	1,000.00	T 23805	Sacrey	10.00
4450	Roach	238.25	T 23328	Nebe	82.00
15296	French	1,104.00	T 6459	Lowe	103.33
9880	Ryley	1,131.00	T 7722	Karn	60.00
25944	Fitch	1,000.00	T 18041	Taylor	103.34
47144	Healas	1,000.00	33407	Clarke	1,074.00
63179	Finch	1,000.00	62082	Luxton	1,000.40
31090	Gladu	335.00	59709	Christman	3,000.00
30940	Grover	4,181.00	55233	Oliveri	4,934.16
66146	Robins	1,000.00	7410	Bowrey	3,376.00
30859	Prevée	1,058.00			



A JAPANESE BRIDGE