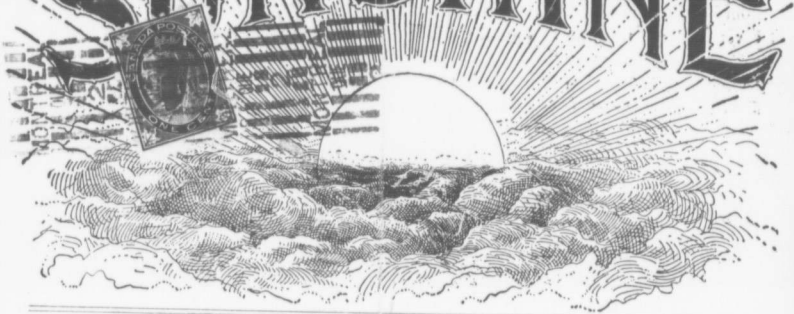


Rev. Jos. Camille Roy,
Ministr. de
Quebec.

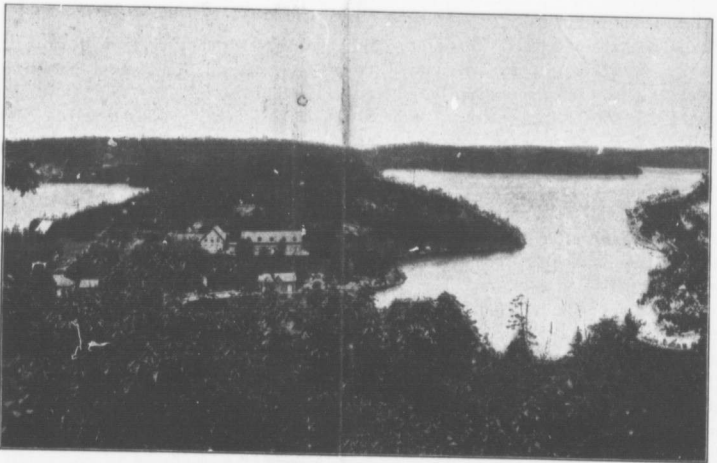
SUNSHINE



VOL. IV.

MONTREAL, SEPTEMBER, 1899.

No. 9.



PORT SANDFIELD—SHOWING LAKES ROUSSEAU AND JOSEPH.

MUSKOKA LAKES.

A region of unsurpassed natural beauty is Muskoka, a land where health and pleasure go hand in hand, where freedom abounds, and where the hand of man is not greatly in evidence, but Nature's untouched beauty is beheld on every side, a picturesque wilderness of ever-changing loveliness, among the

"Highlands of Ontario." To one fond of the woods, the rippling brooks, the rivers and lakes—and who is not?—the Muskoka Lakes take precedence over all other resorts.

This vast region, known as the Muskoka Lakes District, lies in the northern part of Ontario, east of the Georgian Bay and north

of Lake Ontario, and the point of embarkation for the trip on the Lakes is situated 112 miles from Toronto. The total area of the district covers a large tract of that portion of the country, and some idea of its extent may be had, when it is known that some 800 lakes and rivers are embedded within its boundaries.

This incomparable range of waters, studded over a vast area, like crystalline gems set with emeralds, in one of those gorgeous pictures of nature which defy the power of creative genius to depict, and baffles the skill of brightest imitation, is without doubt the tourist's Mecca *par excellence*.

The region is replete with historical interest, as being the home of the ill-fated Hurons. Now all is forgotten, the scene is changed, and it is only now and then, in a reflective mind, that the name of a village or lake will awaken the memory of some Indian legend, "dark with phantoms and shapes of wild enormity." The waters of this region which stand out in more prominence than the others are the Muskoka Lakes, composed of three bodies of beautiful, translucent water, their names being "Lake Muskoka," "Lake Rosseau" and "Lake Joseph," all three being connected, and giving a continuous steambot route of more than fifty miles. The bosoms of these sylvan gems are covered with innumerable islands, on which have been built cosy and comfortable cottages, and on the larger islands may be seen handsome and costly residences, the homes of the wealthy. To those in search of purely scenic beauty, there is no other spot in the universe to rival it, while those in search of health will find the purity of the air and the general surroundings most beneficial. Being at an altitude of 1,000 feet above the sea-level and 500 feet above the city of Toronto, it is the very spot to invigorate exhausted physical nature.

The shores of these lakes are thickly wooded with a variety of timber, principally balsam and pine, which is one of the accountable reasons for the benefits to be derived by those suffering from any pulmonary disease, catarrh, etc. You see all about you,

from the deck of the steamer, woods and forests that resemble bandlets of shrubbery, and from some height the landscape presents a beautiful vista, the waters encircling the numerous islands, appearing like ribbons of silver entwining in and out through various narrow spaces. You notice around you climbing heights and rock-bound islets, in a the sullenness of undisturbed nature, rich with every tree that grows, and echoing the shrill sounds of myriads of wild birds. Interesting to the tourist and lover of the beauties of nature, it is doubly so to the sportsman and disciple of rod and gun, as the whole country is nature's rich preserve for game, and the waters of the lakes and the many rivers and streams that empty into them teem with the gamiest of the finny kingdom.

There is nothing anywhere else quite like Muskoka. It stands alone in its particular individuality and beauty, and there is no other spot to be compared to it in loveliness. The old axiom of "See Rome and die" does not apply to Muskoka; a more appropriate saying might be suggested, "See Muskoka before you die," and the visit will probably prolong your life.

The Muskoka Lakes contain between four hundred and five hundred islands of every shape and size, ranging from one of over 1,100 acres, in Lake Rosseau, to those containing but a single tree, or a rock rising sheer from the water's edge. The most numerous, however, are densely covered with pine, balsam, cedar, birch, maple, oak and other varieties of tree life.

Many of the islands, on which have been erected handsome dwellings, are the private property of wealthy Americans and Canadians, but there are hundreds of choice little spots on which any party is at liberty to take up their abode for the season.

The radiant and ceaseless loveliness of Nature's everchanging panorama is seldom more appreciated than in the midst of these lakes,

'Countercharged
with diamond plots of dark and bright.'

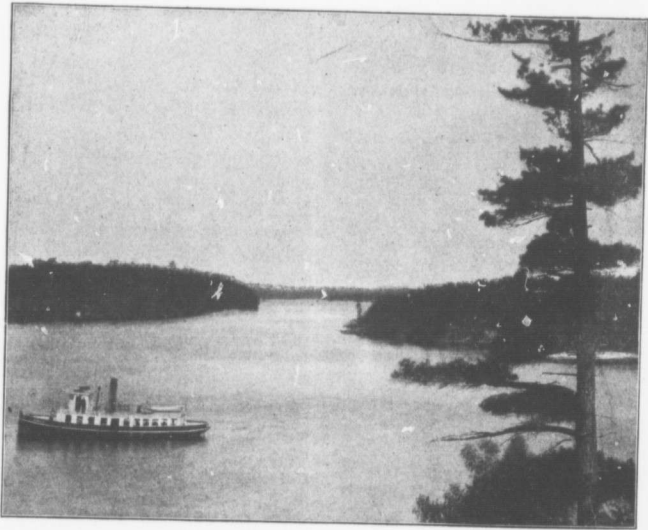
Is there anyone who, after a long refreshing slumber in this pure atmosphere, could gaze unmoved upon the glories of the heavens as mirrored in these lakes? The sunbeams have driven far from the field aerial cloud-flocks—likened to the flocks of Admetus under Apollo's keeping—leaving the heavens iridescent with the morning's light.

Again in the evening, removed, as it were from the bustle and strife of life, and surrounded by a feeling of deep and tender isolation, the powers of contemplation are awakened, when presently from some dark

better understanding between the officials and field representatives.

This year the Muskoka Lakes were selected for the Outing, which was held Aug. 22-25, the headquarters being at Prospect House, Port Sandfield. A most instructive series of meetings was held, and fishing and other recreations were indulged in by those in attendance.

An Irishman recently paid a visit to a menagerie, and upon seeing the elephant, an animal he had never seen in his life before,



MELFORD BAY, LAKE MUSKOKA

cloud the moon will burst forth in all its glory, shedding its silvery halo over island and camp, over lake and river, as a glorious mantle of peace.

For the past three years representatives of the Head Office staff and a number of the Managers and leading agents of the Sun Life Assurance Company of Canada, have held very successful outings in various parts of Canada. These meetings have been conducive to much good, as is evidenced by the increased business and

was very much perplexed, and after regarding it for a few minutes he offered it a biscuit. The elephant stretched out his trunk to take it, but Pat not being sure of the animal's intentions drew back out of its reach, whereupon the disappointed animal raised his trunk and deluged poor Pat with water. The dismayed Hibernian, after regarding the animal for a moment, savagely shook his fist at it and exclaimed, "Bad scan to ye, ye-^{to} lubber, if I only knew which was the right end of ye, I'd punch yer head, be me sowl I would."

TRITE MAXIMS.

To-morrow is never here. This is the day for you to listen to the appeal of the assurance agent.

There is no place like home—if you protect it. There can be no worse place than an unprotected one.

"Charity begins at home." Do not wait until your deathbed shows you that others must begin it at yours.

Do not be the architect of your family's misfortune by neglecting to work out the problem of life assurance upon your trustee board.

The undertaker is not a popular party. Patronize the life underwriter and the man with the hearse will not appear so forbidding.

There are those who think they are long headed, when they are only narrow hearted. And of such is the kingdom of the un-assured.

You will "get assured some time," you say. But someone else will have something to say about that, and you may not get assured at all.

Brigham Young was the only man we wot of who owned an "Endowment House," but every healthy man can own an Endowment policy.

"The Man Without a Country" had a hard enough time, but the family of a man without a life assurance policy will have a worse one after he is gone.

Young man! To live correctly in "the now," take out a good Endowment policy, and when it's "the then," you can and will compliment your own good sense.

A dead family man who was not assured is a silent and, should be, a painful rebuke to the live one who is following his example of neglect, and may soon be as silent a rebuke himself to others.

"Friendship is the crutch of sorrow," remarks a preacher. But, nowadays, with assurance to the right of him and assurance to the left of him, the breadwinner

who passes over the Great Divide with no assurance policies among his assets, leaves his family only the weak crutches of sorrow which friendship affords. The widow's best friend is a good life policy.

HINTS TO AGENTS.

Successful agents may talk a good deal, but they always say something.

All properly assured men are optimists. The pessimist is a man who will not.

Dreamers make poets, good and bad, but they never make good assurance agents.

If you do not attend to your business you may, before long, have none to attend to. Neglect rejects.

You may fail now and then to make a good day's record. Bear it in mind, and bear it the next day.

The underwriter who overestimates himself underestimates the power and judgment of those who are over him.

Every zealous agent is a hunter and fisher—of men. His net gain depends upon his skill, for there is plenty of game.

A wise agent is always a successful one and, in some respects, resembles a good rifle, having both long range and correct aim.

Take care to get good business, and take good care of the business you get. Good business will help you to care for it, as it is, of itself, a caretaker. Bad business only, like bad business always, is careless of its own interests.

The good minister earnestly preaches salvation. The good life assurance agent as earnestly preaches protection, which includes the salvation of widows and orphans from the pangs of poverty and want. Both are missionaries.

"Why, grandpa, you used to say that you killed six Indians with one shot; then you cut it down to five; now you say it was four." "Well, well, my child. I suppose that's because my memory's failin' a little every year."

**ALL WELL
SATISFIED.**

KAMLOOPS, 26th July, 1899.

C. S. V. BRANCH, ESQ.,
Mgr. B. C. Dist. Sun Life Ass. Co. of Canada,
Vancouver, B.C.

DEAR SIR,

I beg to acknowledge with thanks receipt of cheque for \$900 in payment of policy No. 64678 in your Company on life of my late husband, Francis Winters, and I wish to convey to you my satisfaction at the prompt manner in which this claim has been attended to and settled.

Yours truly,

JANE WINTERS.

CORNWALL, ONT., July 29th, 1899.

The Sun Life Assurance Co. of Canada,
Montreal.

re Claim 81444 Shaver.

DEAR SIR,

Please accept our best thanks for the prompt and businesslike way in which you have adjusted all matters in connection with the settlement of the policy of assurance on the life of the late Geo. S. Shaver.

Yours very truly,

THE TORONTO GENERAL TRUSTS CORPORATION.

A. D. LANGWORTH,
Asst. Manager.

MANGALORE, 23rd June, 1899.

TO

MESSRS. G. M. LALKASAN & Co.,
Chief Agents for India,
Sun Life Ass. Co. of Canada,
Bombay.

DEAR SIR,

Mr. P. Kalinga Rao, your general agent for N. & S. Canara Coorg, Mysore and Malabar, etc., has this day paid the amount of assurance due upon policy No. 57423, which my late brother, Mookood Ganapayya, held in the Sun Life of Canada. I supposed I would have to go through a lot of formalities, but, instead of that, I find that upon the simple and plain proofs of death, the Sun Life of Canada has paid the claim most promptly. I will recommend the Company to all who may intend assuring their lives as a liberal and honorable Company.

Again thanking you,

Yours faithfully,

M. RAMA RAO,
Brother of late Mookood Ganapayya.

THE FLIGHT OF THE ARROW.

The life of a man
Is an arrow's flight,
Out of darkness
Into light,
And out of the light
Into darkness again;
Perhaps to pleasure,
Perhaps to pain!

There must be Something,
Above, or below;
Somewhere unseen
A mighty Bow,
A Hand that tires not,
A sleepless Eye
That sees the arrows
Fly, and fly;
One who knows
Why we live—and die.

R. H. Stoddard.

Not long ago a Pittsburg life assurance agent persuaded a Chinaman to take out a policy of \$5,000. The latter had no clear idea of the transaction, but understood on paying the premiums promptly he would be entitled to \$5,000 some time. He began bothering the agent for the money after a couple of weeks had passed, and the agent tried to explain to him that he would have to die before he could get it. Shortly after, the Chinaman fell down a cellarway on Grand Street and was badly hurt. His friends tried to attend to him without calling in a doctor. When they did call one in, two days later, the doctor was angry.

"Why didn't you call me sooner?" he asked. "This man is half dead now."

Next day the injured man's brother was at the assurance office with a claim for \$2,500.

"You are not entitled to anything on this," said the assurance agent, "until the man is dead."

"Doctel say him half dead," answered the brother. "Why he no glet lat half?"

Mrs. Youngwife—Mary, don't you put acid in the water when you wash the clothes? Mary—Oh, yes'm; but don't worry—me hands is used to it.

THE BEST WORK PAYS.

A well-known judge wanted a fence mended, and hired a young carpenter to do the job, saying; "I want this fence mended. I will only pay a dollar and a-half, so use those unplanned boards, and do not take the time to make a neat job."

Later the judge found that the carpenter had carefully planed and numbered each board, and, supposing that he was trying to make a costly job, interrupted him with the angry remark:—

"Why didn't you nail those boards on as they were. I don't care how the fence looks."

"I do," returned the carpenter, and went on measuring. When the work was done no other part of the fence was as thoroughly finished.

"What do you expect to charge?" asked the judge, sarcastically.

"A dollar and a-half." The judge stared.

"Why did you spend all that labor on the fence, if not for the money. No one would have seen the poor work."

"For the job, sir. I should have known that the poor work was there."

He refused anything more than the dollar and a-half, and went away. Ten years afterward the judge had a contract to give for the erection of several magnificent buildings. Among the many applicants the face of one caught his eye. Said the judge, later:—

"It was my man of the fence. I knew he would have only good genuine work done. I gave him the contract, and it made a rich man of him."—*Exchange.*

**We
Pay
Post-
age.** All you have guessed about life assurance may be wrong. If you wish to know the truth, send for the prospectus of the Sun Life of Canada.

Assurance Agent: "I called to see if I couldn't assure your husband's life?"

Mrs. O'Flannigan: "Shure, it wuddent be wort' th' while; he wurruks in a powder mill, an' is liable t' be blowed up at anny minut!"—*Judge.*

IT TOOK HIS BREATH AWAY.

Recently a noted man died. Soon after one of his executors called at the assurance office where his life had been assured. "I have come," said he, "to ask for the necessary blanks, and will be obliged if you will tell me what steps are necessary to prove the death and arrange for the collection of our claim against your company. This assurance money is really needed by the family, and if it can be obtained soon it will be of great advantage."

"Can you sit down for a moment?" asked the officer upon whom the executor had called.

"Certainly," was the reply.

The officer excused himself, went away, and returned in a very few moments with a *cheque for the full amount of the assurance in his hand.*

The executor could hardly believe his eyes.

"No red tape," explained the officer, "is necessary in such a case. The policy has been in force for a number of years and has long been incontestable. No further testimony would render more certain the fact, known to all the world, that the death has occurred. The widow's endorsement on the cheque will furnish an adequate receipt for the money. We know you well enough to trust to you to have these blanks and additional receipts duly filled out and returned to us to make our records complete.

LOOKS WELL BUT WON'T SUIT.

Paint and putty judiciously applied will make a cheap wagon look as well as a good one, but at the moment when strength and endurance are of vital importance the wretched sham falls to pieces, and perhaps a life is sacrificed to false economy. Glittering promises and alluring prospectuses may induce the members of a so-called mutual benefit association to imagine they are assured until the crisis comes, and then the organization tumbles to pieces like the cheap wagon.

"Anthony Hope has said that economy is going without something you do want in case you should some day want something which you probably won't want. It

other man. These men think the other men are the men who should assure. You are one of the other men, for surely you do not expect to escape dying."



LAKE OF BAYS.

won't pay, however, in any case to do without life assurance if you can get it. Perhaps it is too late. Better look it up."

—*Exchange*.

"There are men who talk and act as if they had a sure thing on outliving every

"Riches are fleeting. Prosperity is not noted for longevity. You may be both rich and prosperous now. To-morrow may begin to give you a turn at something else. Now is the day of assurance salvation."—*Exchange*.



NEAR "STANLEY HOUSE," LAKE JOSEPH.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, SEPT., 1899.

We are indebted to "Highlands of Ontario," a circular issued by the Grand Trunk Railway System for the description of the Muskoka Lake region and for the three photo-engravings, "Milford Bay," "Port Sandfield" and "Near Stanley House," which appear in this number of *SUNSHINE*.

Arguments for carrying life assurance are inexhaustible, and only needs to be touched upon to show it is merited. It has so much of the latter that its prominence is conspicuous when the very wealthiest people in the country buy in large amounts, if \$30,000, \$50,000, \$100,000 may be called large; but \$1,000,000 is every now and then written.

To people so well off in this world's goods life assurance is of much less consequence than to those whose means are limited. They are the people best served by the system. It admits them on even terms, one with another, to the good it stores in its policies for those thoughtful enough to make use of the opportunity. Provision against the day of need for those nearest and dearest after the power to do has failed, or the grave has levied on life, is a comforting thought if the privilege has been made use of; if not, then indeed, the old life destroyer makes his approach before there is full readiness, and disturbing thoughts fill the mind with anxiety and concern for the condition in which matters would be left when soul and body are separated. It is not necessary to dwell upon this feature of the subject, and wiser by far to waste no time in securing life assurance for as large an amount as means will permit. The very

thought of possibilities should stimulate action, and neglect emphasizes the danger of delay. The best time to make use of the opportunity is now, to-day. There is no time like the present. It waits for you and beckons you to come, but it can only wait while the hands on the clock point to the passing hours of a day never to return.—*Exchange*.

LIFE ASSURANCE FOR YOUNG MEN.

Life assurance for a young man is something that makes him a capitalist. With an assurance policy on his life, whatever character he has, becomes a marketable piece of merchandise. How many young men there are whom I have known within the last twenty years, who have been enabled to go into business because of a policy on which money was loaned to them. Our country is full to-day of men who, with no other surety than their life assurance and their characters, have been able to win for themselves education, and for whom it was the only way in which they could secure a college course. Side by side with me through four years of college life studied and toiled one of the bravest spirits I ever knew, and he was only able, by his wisdom in securing for himself a life assurance policy before he entered college, to take that course. But, like Garfield, and like a multitude more in this country of ours, he saw his way to harness his career to the one great disaster in every life and to transform it into something that would drag their chariot. They have succeeded in making a dynamo out of death. Then, looking at things from the moral side, it seems to me that if a young man could be persuaded when he is very young to undertake life assurance, it would be one of the surest methods of elevating and consolidating his character. Life assurance for a young man keeps him out of frivolity; it gives him a sense of responsibility; it compels him to take life seriously, not to look at his life merely from the point of view of the horizon of the passing day, but to be able to take a bird's-eye view of it, and to look at his life

in a way to enable him to see its true proportions and its true values.

Life assurance would then come to a young man at the time in his years when all external touches mean most to him. The assured young man, too, is able to solve the problem of love and to start his family in those early years when God ordained that the family ought to start. Life assurance also comes pretty near to solving the social and labor problems of the coming century. What if the great mass of young men during what remains of this century, the men who are going to come into fortunes and also the men who are going to be the limited wage-earners, could all be induced to take out assurance policies between the ages of 20 and 25. What an influence of conservatism would come into the political conceptions of our people, and, on the other hand, what a realizing sense would come to all these young men that they were brothers one to another, that when the West suffered financially the East suffered also, and that in the prosperity of one section we are to find and hope for the prosperity of all sections—*Francis Belamy*, quoted in the *Indicator*.

WHAT LIFE ASSURANCE DOES.

- IT helps to rid the community of pauperism.
- IT helps to rid the community of crime incident to poverty.
- IT brings relief to the sorrows of bereavement.
- IT gives the permanence of an estate to those depending upon their daily toil.
- IT benefits the assured by promoting industry and economy.
- IT brings ready money in a minute, and just at the very time when it is usually most welcome.
- IT affords all the conveniences and returns of the best savings banks in the country.
- IT prolongs life by relieving it from anxiety.

AND

It is the surest way of preventing the household loaf from being buried with the household head.

ATLANTA CANADIANS FORM AN ASSOCIATION.

It will be of interest to our Canadian readers to know that the Canadians of Atlanta, Ga., have organized an association.

The first meeting was held in the local offices of the Sun Life Assurance Company of Canada, when about sixty gentlemen were present.

The officers were elected as follows :

President, D. Morrison ; first vice-president, A. W. Farlinger ; second vice-president, John S. Cameron ; secretary, J. W. Hill ; treasurer, Edward Porter.

The purpose of the organization is twofold. The prime object is to enable the Canadian residents of Atlanta to get acquainted with each other and to furnish means for social intercourse. For this purpose the association will hold social meetings once a month. It is originally a social club, and its principal object is to furnish pleasure to its members.

It will also be a sort of information bureau, furnishing particulars as to climate, etc., to Canadians wishing to visit Atlanta and the State of Alabama.

\$1,000

for your heirs can be had so easily that you never notice the expenditure. Five cents a day does it all. The Sun Life of Canada provides safe, sound life assurance. This means that for

ONE CIGAR A DAY

you can protect those dependent on you from the grasp of poverty. Some day death will render you forever powerless to help your loved ones, but your life assurance lives on, a silent but indisputable evidence of your care and love.

Worth Five cents a day, isn't it ?

Perhaps you don't smoke. Then you can afford to spend ten cents a day and take \$2000.00 assurance. Ask any policyholder if he is not proud of his investment.

ALL SHOULD BE ASSURED.

A well-known citizen died suddenly a few days ago, on whose life an assurance policy of \$5,000 had lapsed less than two months before death took place.

This is but a specimen case of a kind which occurs far too often. Every man should carry a policy on his life, and he should see that the premiums are kept up with unflinching regularity. With the great majority of heads of families the only provision that can be made for the future of those dependent on them is by means of life assurance, and all of such heads should see that this provision is made. The man who fails to provide for his own is, we are told on the highest authority, worse than an infidel.—*Toronto Paper.*

If the above had been one of The Sun of Canada's nonforfeitable policies it would not have lapsed, but would have been kept in force by the Government reserve.

ONE CONDITION only is required by the policies of the Sun Life of Canada—the payment of the premiums as they come due. You pay your premium and the Company will pay the assurance.

That's the agreement.

A Slight Mistake.—A pious old lady of Marblehead had a husband who was a seaman. He was about to start on a protracted voyage, and as his wife was anxious as to her husband's welfare, she sent the following notice to the village preacher: "Mr. Blank, who is going to sea, his wife desires the prayers of the congregation."

As the old lady was quite illiterate, the minister read the following to the congregation from the slip handed him:

"Mr. Blank, who is going to see his wife, desires the prayers of the congregation."

LOVERS STILL.

His hair as wintry snow is white;
Her trembling steps are slow;
His cheeks have lost their merry light;
Her cheeks their rosy glow;
Her hair has not its tints of gold,
His voice no joyous thrill,
And yet, though feeble, gray and old,
They're faithful lovers still.

Since they were wed, on lawn and lea,
Oft did the daisies blow,
And oft across the trackless sea
Did swallows come and go.
Oft were the forest branches bare,
And oft in gold arrayed;
Oft did the lillies scent the air,
The roses bloom and fade.

They've had their share of hopes and fears,
Their share of bliss and bale,
Since first he whispered in her ears
A lover's tender tale.
Full many a thorn amid the flowers
Has lain upon their way;
They've had their dull November hours
As well as days of May.

But firm and true through weal and woe,
Through change of time and scene,
Through winter's gloom, through summer's glow,
Their faith and love have been.
Together hand in hand they pass
Serenely down life's hill,
In hope one grave in churchyard grass
May hold them lovers still.

Chambers Journal.

Stranger (at the door)—I am trying to find a lady whose married name I have forgotten, but I know she lives in this neighborhood. She is a woman easily described, and perhaps you know her—a singularly beautiful creature, with pink and white complexion, sea-shell ears, lovely eyes and hair such as a goddess might envy. Servant—Really, sir, I don't know.—Voice (from head of stairs)—Jane, tell the gentleman I'll be down in a minute.

MONTREAL FROM MOUNT ROYAL.



A REMARKABLE DINNER.

To have eaten apples that ripened more than 1,800 years ago, bread made from wheat grown before the children of Israel passed through the Red Sea, spread with butter that was made when Elizabeth was Queen of England, and washed down with wine that was old when Columbus was playing barefoot with the boys of Genoa, is surely something to be proud of, and yet this remarkable "spread" was given by an antiquary named Gorbel, in the city of Brussels, in 1871. The apples were from a jar taken from the ruins of Pompeii, that buried city to whose people we owe our knowledge of canning fruit. The wheat was taken from a chamber in one of the smaller pyramids, the butter from a stone shelf in an old well in Scotland, where it had lain in an earthenware crock in icy water, and the wine came from an old vault in the city of Corinth. There were six guests at the table, and each had a mouthful of the bread and a teaspoonful of the wine, but was permitted to help himself liberally to the butter, there being several pounds of it. The apple jar held about two thirds of a gallon, and the fruit was as sweet and the flavor as fine as though put up yesterday.

Longfellow sang in the "Tales of a Wayside Inn," "All things come round to him who will but wait." Not so as regards a life assurance policy. But it is true as to death. That is worth a few minutes' reflection to be immediately followed by action.—*Exchange*.

"The life assurance companies of the present day are something more than merely what that name implies to the careless thinker. They are powerful engines for good. The pittance of the poor they care for with as much integrity as they stand back of the strength and solidity of vast accumulations."—*Exchange*.

Ethel—You say he was wounded before Santiago? Jack—Yes; two months before. The President refused him a commission as major-general, you know.

THINK AND ACT.

Give me the young man who does solid thinking upon the problem of life and its many relations, until it becomes a part of his nature to turn over in his mind any question presented to him, and I will show you a man who will at once appreciate and grasp the true significance and benign influences upon society at large of modern legitimate life assurance, and which is so ably set forth in the various plans, issued by the Sun Life of Canada.

The young man who wisely determines to set aside at least a portion of his spending money, by assuring his life and providing for a contingency that may be much nearer than he dreams of, is acting in his best interests, for, should he live out his allotted period, the solid gratification of having provided for his old age is beyond the question of mere figures.

He may by all means indulge in a reasonable amount of out-door sports and other pleasures of life, whether as participant or spectator, but rather as a means to an end. He should, however, draw the line at the foolish expenditure of every spare dollar in the mere gratification of self. In common with most young men, the writer has "been there," and now, from a much wider and longer experience, would urge upon young men the wisdom of investing in a certainty that will give sure and satisfying results. Such a course followed out will invariably touch up the most sombre with a good deal of life's sunshine.

—J.M.

She—Do you think there is any such thing as retributive justice upon this earth? He—Oh, yes, I'm sure of it. A man who once endeavored to kick me out of his office for asking him to let me have his daughter, struck the door casing, broke his knee cap, and has been a cripple ever since. What's more, his daughter is getting to be an old maid.

ADVICE TO POLICYHOLDERS.

Many persons allow their life assurance policies to lapse because they are told they can do better in some other company.

If you hold a policy in the Sun Life Assurance Company of Canada, and an agent of another company comes to you and urges you to drop it, stigmatizing the Sun of Canada as unworthy of your confidence, and offers to assure you in the company he represents and in which, he says, you will receive greater benefits, don't listen to him for one moment; set him down as an assurance vampire. The possession of your policy in this Company gives you great comfort by day and sweet sleep by night. You had confidence in it when you bought it; you believe in it now; but this agent wants to make some money; he is itching to twist that policy into his company.

But if you are compelled to hear him through, write to the Head Office of the Sun Life of Canada, or its general manager for your district, and inquire as to the truth of the statements which have been made to you. Hear both sides and do not allow yourself to be transferred to another company without giving the matter a thorough investigation. In this matter it is best to let well enough alone. If he asks you to take additional assurance in his company, that is another matter; but if the burden of his talk is to

induce you to shift from one company to another, make up your mind that no respectable company would knowingly employ such an unscrupulous agent. He is seeking his own interest through the injury of yours.

The Deutsche Verb—Mark Twain, in his account of the German language, tells how “the intelligent German plunges into a sea of verbiage and comes up on the other side, like a dog, with his verb in his mouth.” The same idea is illustrated in a story, told in the *Century*, of a lady who once listened, through the aid of an interpreter, to a speech made by Bismarck. All went well for a time, as the low voice of the painstaking translator rendered with some adequacy the thought of Bismarck. Then there were short pauses, followed by rapid little summaries of what had been said. As these grew more and more frequent, the lady became irritated. Finally there was an entire cessation on the part of the interpreter, and yet Bismarck was going right on with ever-increasing vehemence. There were constant calls from the lady of “What's he saying? What's he saying?” and an increase of impatience proportionate to the growing violence of the speaker. Finally the wretched interpreter could endure the strain no longer, and, turning with a gesture of fierce resentment to his excited employer, he hissed: “Madam, I am waiting for the verb.”

The Progress of
The Sun Life Assurance Company of Canada,

1873 - 1898.

YEAR.	INCOME.	ASSETS.	ASSURANCES IN FORCE.
1873 .. \$	51,574 26 .. \$	129,959 97 .. \$	1,514,300 00
1878 ..	126,635 63 ..	349,525 60 ..	3,369,683 43
1883 ..	274,865 50 ..	735,940 10 ..	6,779,565 74
1888 ..	525,273 58 ..	1,536,816 21 ..	11,931,316 21
1893 ..	1,240,483 12 ..	4,001,776 90 ..	27,799,756 51
1898 ..	2,327,913 60 ..	8,231,911 81 ..	49,693,405 65

BROKEN STOWAGE.

Papa—See the spider, my boy, spinning his web. Is it not wonderful? Do you reflect, try as he may, no man could spin that web? Johnny—What of it? See me spin this top! Do you reflect that, try as he may, no spider could spin this top?

Lady (to servant)—Well, Mary, is your sister married yet? Mary—No, mum. Lady—How's that? I thought she was to have been married last week. Mary—Yes, mum, so she was; but her young man, instead of buying the furniture, bought a bicycle.

Visitor (in jail, to prisoner)—What are you here for? Prisoner—For stealing. Visitor—What did you steal? Prisoner—I stole a girl's affections. Visitor—Well, that is no refraction of the law. Prisoner—H—m, I carried 'em off with her father's horse and cart.

"Speaking of women with saving dispositions," said Dixmyth, "my wife's in a class all by herself." "How so?" queried his friend Hojax. "Last week I bought an upright piano," replied Dixmyth, "and my wife made a beautiful green plush cover for it, so the polish would'n't get scratched. Yesterday she made another cover of linen to go over the plush to prevent that from getting soiled. Next week I suppose she'll make a calico cover to protect the linen. Oh, I tell you, women have great big fertile minds."

Boy (hurriedly)—"Gimme a bottle of Dr. Quacker's cough syrup, Mr. Squills."

Squills—"A dollar and a quarter, please."

Boy (reproachfully)—"Say! This ain't for a customer; its for Mr. Menthol on the corner. I'm a boy in his drug-store."

Squills—"Oh, excuse me, I thought you were the public. Thirty-five cents, please."

"Don't talk about life assurance companies to me," said Mrs. Waggles, indignantly. "They aren't any good. Why, when my poor husband lay a-dyin', I sent word to the Profitable Assurance Company of Schohair to come up and assure his life right away, and do you know the heathen wouldn't do it."

LIFE ASSURANCE LENGTHENED HIS LIFE.

We met an old man the other day who said that the system of life assurance was, he believed, the means of lengthening his life. "I was persuaded," he remarked, "much against my will, to assure my life for a considerable sum. In course of a couple of years I engaged in an enterprise of considerable size which not only employed all my money, but forced me to borrow on the pledge of my real estate. When my affairs were in this condition I was taken seriously ill. While in a critical condition the thought that my life was assured for a sum large enough to pay all my obligations and to leave a handsome balance took away any anxiety which I had in regard to the financial protection of my family. I was easy on that question. A burden of unrest was taken away by the fact that I was assured. This I believe enabled me to rally more quickly than I otherwise would. As soon as I began to rally I had the policies brought in and placed before me. The taking them up and looking them over, knowing that they would certainly be paid at maturity was a great comfort to me. After this experience I cannot understand how any man can afford to do without the feeling of security the protection which life assurance affords to his family and to his business interest must give."
—*United States Review.*

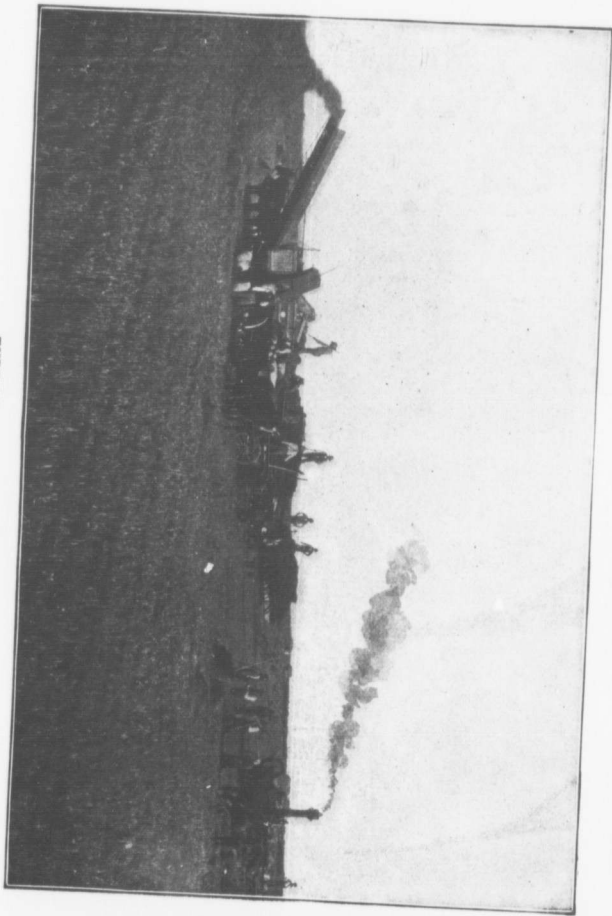
Here is a good quotation which we fully endorse:—"We would not care two pins for the esteem of a man who fails to provide for the future of wife and family on the absurd plea that his wife was opposed to it." On this occasion don't do as your wife desires.—*Exchange.*

Betwixt and Between.—Mrs. Casey and Mrs. Murphy met in a street car and were discussing family affairs.

"And how many children have you, Mrs. Murphy?"

"Foive, Two livin', two dead and wan in Philadelpy."

THRESHING IN MANTOHA.





The Sun Life Assurance Company of Canada.

HEAD OFFICE, - - MONTREAL.

Directors.

R. MACAULAY, Esq., President and Managing Director.

HON. A. W. OGILVIE, <i>Vice-President.</i>	MURDOCH MCKENZIE, ESQ.
S. H. EWING, ESQ.	ALEX. MACPHERSON, ESQ.
JAMES TASKER, ESQ.	T. B. MACAULAY, ESQ.
J. P. CLEGHORN, ESQ.	JOHN REDPATH DOUGALL, ESQ.

Chief Medical Officer.

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

Secretary and Actuary.

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

Superintendent of Agencies.

JAMES C. TORV.