

SUNSHINE

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MONTREAL

AUGUST,
1901.

The Mystery of English.

A Frenchman, thirsting for linguistic superiority, recently began a course of English lessons with a teacher of languages. After toiling conscientiously through a good many exercises, the following dialogue between the pupil and his master was overheard:

"I find the English very difficult," complained the Frenchman. "How do you pronounce t-o-u-g-h?"

"It is pronounced 'tuff.'" "

"Eh, bien, 'tuff'; 'snuff,' then, is spelt s-n-o-u-g-h, is it not?"

"Oh, no; 'snuff' is spelt s-n-u-ff. As a matter of fact, words ending in o-u-g-h are somewhat irregular."

"I see. T-o-u-g-h is 'tuff,' and c-o-u-g-h is 'cuff.' I have a very bad 'cuff.'"

"No, it is 'coff,' not 'cuff.'"

"Very well; cuff, tuff and coff. And d-o-u-g-h is 'duff,' eh?"

"No, not 'duff.'"

"'Doff,' then?"

"No; 'doh.'"

"Well, then, what about h-o-u-g-h?"

"That is pronounced 'hock.'"

"'Hock!' Then I suppose the thing the farmer uses, the p-l-o-u-g-h, is 'pluff,' or is it 'phlock,' or 'plo'?"

"No, no; it is pronounced 'plow.'"

"I shall soon master English, I'm sure. Here we go. 'Plow,' 'coff,' 'cuff,' 'hock,' and now here is another—r-o-u-g-h; that is 'row,' I suppose."

"Oh, no, my friend; that's 'ruff' again."

"And b-o-u-g-h is 'buff'?"

"No; that happens to be 'bow.'"

"Yes, and I have just e-n-o-u-g-h of it; that's 'enou,' is it not?"

"No; 'enuff.'"

"Au revoir."



Almost Criminal.

Life assurance is now so reliable that its neglect seems almost criminal.

—Troy (N. Y.) Times.



HON. S. M. DAMON,
Former Minister of Finance of the Republic
of Hawaii and head of the firm of Bishop & Co.,
Bankers and Assurance Agents.



Mr. J. HOWARD PORTEOUS,
Manager of the Sun Life of Canada,
Territory of Hawaii, U. S. A.

Mr. J. Howard Porteous, Manager of the Hawaiian Islands, entered the service of the Sun Life of Canada in 1889. His first field was Montreal, where he spent nearly four years. He was then sent to the West Indian Islands and Central America as special agent. In 1897 he went to Honolulu as special agent, and, as in the other fields, was very successful. Last January he was appointed Manager for the Hawaiian Islands, with headquarters at Honolulu. Some months ago Mr. Porteous decided that it was not well to go through life single-handed, so he entered into a life-partnership, and now Honolulu has even greater attractions than ever for him. At this late date Sunshine offers congratulations.

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

The Territory of Hawaii, U. S. A.

EIGHT ISLES.

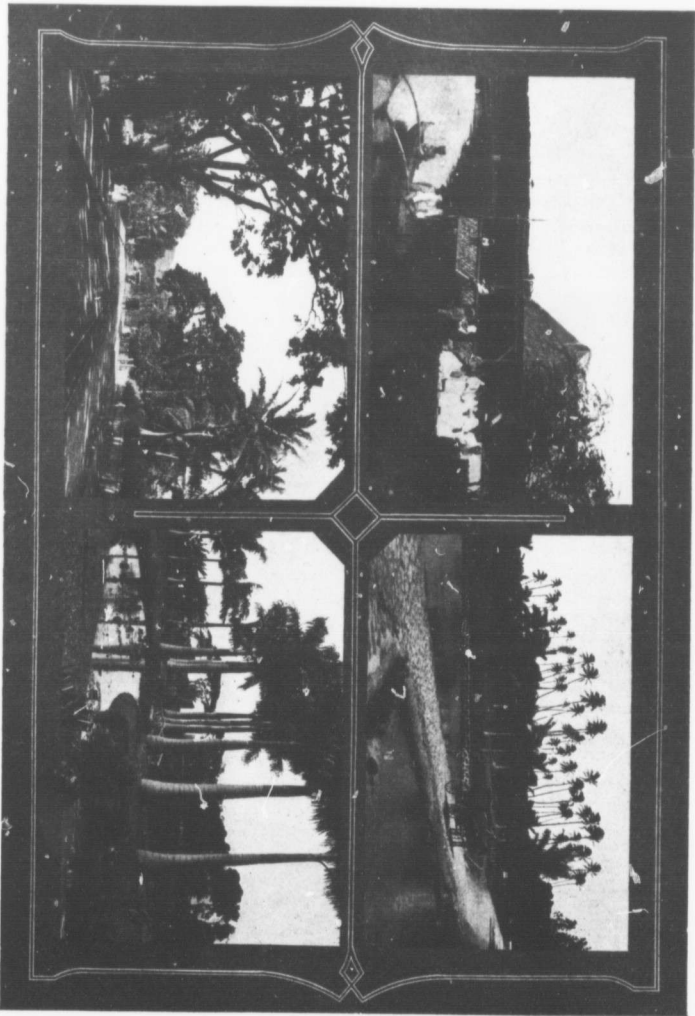
There are eight habitable islands in the Hawaiian group. In order of size they are here named: Hawaii, Maui, Oahu, Kauai, Molokai, Lanai, Niihau and Kahoolawe. The eight islands extend irregularly from northwest to southeast, Kauai being the northernmost and Hawaii the southernmost. As for the location, the group lies between 18 and 23 degrees north latitude, and 154 and 161 degrees west longitude—in the North Pacific Ocean, not the "South Seas" as is often stated.

HAWAII.

The island of Hawaii is 90 miles long and 74 miles broad, having an area of 4,210 square miles. Its physical features most noticeable, at long range, are vast mountains. Three mighty domes, striking the eye at once from the ocean, are named: Mauna Kea, height 13,805 feet; Mauna Loa, 13,675 feet; and Hualalai, 8,275 feet. The two higher ones often wear snowcaps, glistening like gems amidst the clouds. Mauna Loa holds in its lap, at an elevation of 4,000 feet, the great active volcano of Kilauea. In its crown is the crater of Mokuaweo, less frequently than Kilauea in violent eruption. At intervals of years unregulated, tremendous bursts of molten lava roll down one side or other of the mountain to the coast. There are great tablelands and slopes, either clothed with forest and pasture or cultivated in large expanses of sugar cane and coffee shrubs.

MAUI.

The island of Maui has an area of 760 square miles—length 48 miles, breadth 30 miles. It is composed of two mountain formations, looking on the map like a big head on a stout body. Its head-piece is a cluster of jagged ridges, the loftiest peak being 5,800 feet high. This valley is rich in eternal picturesqueness,



A GLIMPSE OF SOCIAL LIFE AT HONOLULU.
NUUANU STREET, HONOLULU.

THE ROAD TO MOANALUA.
CORNER OF A GARDEN AT MOANALUA.

and as well as in most thrilling tradition. As for the body part of our map, it is one vast volcanic dome. The name is Haleakala. It is 10,030 feet high, and contains in its summit the largest extinct crater on the globe. Fruits, grains and vegetables of the temperate zone are successfully cultivated on the mountain's slopes, while about its lower levels and base are clustered sugar cane plantations without end. Lahaina, the ancient capital of the group, is a calling place for the principal coasting steamers. It is the site of the first seminary for teaching English, started by the American missionaries, nearly eighty years ago, and now one of the best of the Hawaiian government free schools.

OAHU.

Oahu has the distinction of holding Honolulu, the capital city. It is about 600 square miles in area, and has a length of 46 and a breadth of 25 miles. Though third in size, it is the first in commerce and manufactures. Proportionately to its area, Oahu is also the greatest in agricultural production. It has seven of the largest sugar plantations, besides several small ones, and many extensive rice plantations. Oahu is as mountainous as the other islands. The Koolau range, passing in rear and easy distance and sight of Honolulu, stretches a length of about 35 miles, and has innumerable transverse ridges. Some of the Koolau peaks are more than 3,000 feet in height, and some of the Waianae peaks a thousand feet higher. Honolulu harbor can accommodate in dock or anchorage the largest steamships plying in the Pacific. Pearl and

Koolau harbors are capable of being made to do the same, and give more room for shipping inside than Honolulu. Kalihi harbor can easily, whenever it is needed, be joined to Honolulu harbor by an artificial channel.

KAUAI.

Kauai is called the "garden isle" for its richness of vegetation. It is 25 miles long and 22 miles broad, the area being 590 square miles. Waialeale is a large mountain mass, filling up the middle topography and sloping gently toward the sea. The northwestern side is an array of precipitous cliffs. Sugar cane and rice plantations are everywhere. Kauai is better endowed with living streams than the other islands, and upon them, in forest depths, are beautiful cascades.

NIHAU.

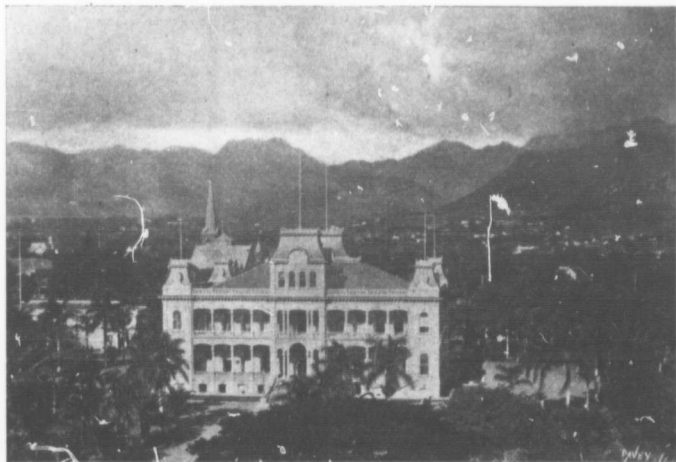
Niihau is a little sisterly neighbor of Kauai, containing about 70,000 acres. It all belongs to one firm of sheep raisers. The isle is very picturesque, being like the others in miniature. No better health and pleasure resort than Niihau could be selected, if only it could be obtained for the purpose.

MOLOKAI.

Molokai is the first land sighted by steamers from San Francisco for Hono-



NATIVE GRASS HUT, HONOLULU.



TOLANI PALACE, THE PRESENT SEAT OF GOVERNMENT, HONOLULU.

lulu. Forty miles long and seven broad, it is a beautiful and fertile island. A small peninsula in the north side, fenced out from the rest of the island with a lofty and almost vertical precipice, is the leper settlement. Hitherto, until very lately, most of Molokai's land has been devoted to pasturage. Now an immense sugar plantation is in operation, giving all the land outside of it a higher valuation.

LANAI.

Lanai, 19 by 10 miles in extent, has been only used as a great sheep ranch, but a goodly sugar plantation is developing even there.

KAHOOLAWE.

Kahoolawe is 14 miles long by 6 miles broad, but has an elevation of 1,450 feet. It is grassy, and is principally used as pasturage for cattle.

After years of political turmoil, the islands were finally annexed to the United States under a joint resolution of the United States Congress, passed on July 7th, 1898, and on August 12th fol-

lowing the Hawaiian Islands were formally placed under the Stars and Stripes. Thus it is that the reader may date his letters hence, "Honolulu, H.I., U.S.A."



Will You ?

"I will take my chances," when said to an assurance solicitor, means that you will let your wife and family take their chances. Life assurance is the continuance of your weekly salary after you are gone. Will you take your chances now and cease working? One is as reasonable and wise as the other.



More or Less.

The Medical Record gives the following "more or less good advice to doctors"—and it sounds as though it might also be good for their patients: "Drink less, breathe more; eat less, chew more; ride less, walk more; clothe less, bathe more; worry less, work more; waste less, give more; write less, read more; preach less, practice more."

The Tables Turned.

There was but one vacant seat in the car, and the energetic traveling man dropped into it alongside the rather quiet appearing, well-dressed party who was gazing contentedly out of the window.

"Remarkable weather this," opened up the newcomer, "warmest weather I ever saw."

There was no answer from his fellow-traveler, and the new arrival continued:

"Wonder if they'll get that rapid transit tunnel under New York built on time?" queried the undaunted talker.

"I have no means of judging," was the answer.

"Great crowds are going to the Pan-American at Buffalo these days?" was the next interrogation.

"So I understand," was the reply.

"Going to be a tight yacht race for the International Cup this year?"

"Very likely," was the only response.

"Look here," demanded the new-comer. "Is there anything under the sun you can talk about?"

"Certainly," was the prompt reply, as the man by the window turned pleasantly toward him. "Let me show you some of our new plans of life assurance," and he produced a handful of handsome pamphlets. "I was taking this for my day off, but you are a pretty slick talker yourself, and it only seemed square to let you have your full crack at it first. Now, you are about thirty years old, and our company is issuing a daisy new policy, just what

a man at your time of life needs. Being a first-class traveling man, you carry accident assurance, of course, so I'll only talk regular life," and then he gave it to him good and steady for the next ten minutes.

"Say, but you are a good one," finally gasped the man who had been so anxious to get acquainted. "Next time I try to jam my conversational oar in where it doesn't seem to be yearned for, I'll find out first if it's a life assurance man resting himself that I'm up against. You are all right, and so is your company. Just toggle me up a \$10,000 application. I've been promising my wife for the past six months that if I ever had to make her a widow she shouldn't be a poverty-stricken one, anyway."

—Adapted from the Detroit Free Press.



A GARDEN AT MOANALUA, HONOLULU.

From Across the Sea.

What is said about the Sun Life of Canada.

The Insurance Record and Actuarial and Statistical Journal, London: The continued success of the business transactions of this Canadian assurance company is a matter of congratulation to all connected with the institution, and is also another illustration of the continuity of that prosperous and progressive policy upon which the directors justly pride themselves. * * * The gratifying results achieved are a fitting complement to the energy and enterprise of the management.

Progress—A Journal for the Promotion of Progressive Principles, London: The Sun Life Assurance Company of Canada, whose head office for the United Kingdom is at 93 Queen Victoria street, E.C., has adopted "Prosperous and Progressive" for its motto, and certainly no assurance office ever had a better right to such a motto than this enterprising Colonial company. * * * That the company is enterprising cannot be doubted by anybody who has studied its prospectus. It is no exaggeration to say that it has a greater variety of tables than any other office doing business in this country, and, as to the options offered, they are almost bewildering, because they are so numerous.

The Financial News, London: The Sun Life of Canada continues to grow at an astonishing rate.

The Insurance Observer, London: On more occasions than one, when referring to the progress made by the Sun Life Assurance Company of Canada, we have expressed our conviction that it was destined to become one of the greatest life offices in the world. The directors' report is, indeed, one continuous paean of

victory, while their speeches at the gathering in question were tinged throughout with very natural optimism as regards the future. Considering the age of the Sun Life of Canada—it was established in 1871—the strides already made have been little less than marvellous, especially since the date when the directors commenced to establish business connections outside of the Dominion.

Where He Should Have Been.

A clergyman not long since observed a horse jockey trying to take in a gentleman by imposing upon him a broken-winded horse for a sound one. The parson, taking the gentleman aside, told him to be cautious of the person he was dealing with. The gentleman declined the purchase and the jockey, quite nettled, observed—"Parson, I had much rather hear you preach than to see you privately interfering in bargains between man and man in this way." "Well," replied the parson, "if you had been where you ought to have been last Sunday, you might have heard me preach." "Where was that?" inquired the jockey. "In the State prison," returned the clergyman.

Briefness Requires Preparation.

A Scottish minister was once asked how long he would require to prepare a speech. "That depends," said he, "upon how much time I am to occupy in its delivery. If I am to speak for a quarter of an hour, I should like a week to prepare; if I am to speak for half an hour, three days will do; if I am to go on as long as I like, I am ready now."

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"Prosperous and Progressive."

SUNSHINE

PUBLISHED BY THE

SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MacKAY, *Editor.*

Method.

A writer in the *Youth's Companion* a few weeks ago had a very interesting article on "Fox-ways." He tells us, among other things, that the fox is very methodical, always planing his work well in advance. Every trip of Mr. Fox has a reason back of it, and his journeys show deliberate arrangement. As we were reading the article we were forced to think of how men do things. Naturally our thoughts turned to life assurance solicitors, who may perhaps learn a valuable lesson on Method from his Foxship. In conversation with a prominent assurance man on this question of method, he remarked that the majority of life assurance men who fail, fail from lack of method.

The men who are the leaders, as business producers, of life assurance to-day are those who have their work under the sovereignty of method. They know each day's work before it is begun, and unless unforeseen interruptions intervene it will be performed as planned. The evening previous they map out their course, and thus put to good use the time which unmethodical men spend idly in their office chairs thinking about trifles or vaguely making up their minds whom they had better visit next.

Oftentimes men filled with energy and push are failures because they lack method. It is also necessary to have method in our thinking. We know a man who has been eminently successful

in soliciting money for a benevolent institution. He was very anxious to obtain an interview with a wealthy merchant. At length a date was made. The solicitor, knowing that this was the chance of a lifetime, as far as this man was concerned, immediately set to work to prepare for the interview. He closeted himself for hours previous to the engagement, and made a careful inventory of his strong points, dropping some and adding others, until he had a series of arguments, which he believed to be invincible. At the appointed time he was ready for his man, and with the convincing power that goes with the man who knows-what-he-is-talking-about, he was successful, and received more money than he expected. Had he gone unprepared the chances are his mission would have been a failure.

How many applications for life assurance have never been signed because the solicitor was unprepared for his particular mission. He rattled off a lot of shop-worn arguments, which were perhaps weak and puerile at first hand, and trusted to "bluff" to do the rest. A life assurance solicitor should be severe with himself in this matter of method. His "call book" should be his constant companion; in it should be recorded all that transpires in his work. If he is to call upon Mr. Jones to-morrow, he should know in advance what sort of a man Mr. Jones is, what are his peculiarities, etc., etc., and if not successful on his first visit, should note the cause, and remedy it in subsequent visits. He is a wise man who gives value to to-day's work from yesterday's experience. To sum up—

<p>PLAN YOUR WORK. WORK YOUR PLAN.</p>
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Hon. S. M. Damon.

Hon. S. M. Damon, whose portrait appears on the front page of this number, was born in Honolulu, Hawaiian Islands, March 13, 1845, of New England parents. He received his school education at Oahu College, from which he graduated in 1863, but has all his life been a student of men as well as of books. He was married to Harriet M. Baldwin, daughter of a missionary, Sept. 5, 1872.

He entered the service of C. R. Bishop & Co., bankers, in 1870, and by his fidelity and business ability rose to be a partner in 1881, and finally purchased the interest of Hon. C. R. Bishop in the banking firm in 1895. The high standing of the firm, its honorable record, and the value of its services to the business community and to the industrial development of the islands are widely known to the commercial world.

After the revolution of 1893, Mr. Damon was called to the arduous and responsible position of Minister of Finance of the little republic of Hawaii. For eight years he took an important part in the councils of the government, and maintained its credit in spite of hostility both at home and abroad.

On the final annexation of the islands as a territory of the United States, he declined to carry the ministerial burden any longer, preferring to serve his country henceforth as a private citizen. As such he has set an example of public spiritedness and generosity to all charitable and educational institutions, while his private life has been an exceptionally happy one.

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



INTERIOR VIEW OF THE OFFICE OF BISHOP & CO.,
General Agents of the Sun Life of Canada for the Territory of Hawaii.

Mark Twain on Honolulu.

It was Mark Twain who, at a banquet in Connecticut to a returning base ball nine recited as a part of his welcoming speech that most beautiful of all apostrophes to Hawaii: No alien land in all the world has any deep, strong charm for me but that one; no other land could so longingly and beseechingly haunt me, sleeping and waking, through half a lifetime as that one has done. Other things leave me, but it abides; other things change, but it remains the same. For me its balmy airs are always blowing; its summer seas flashing in the sun; the pulsing of its surf-beat is in my ear; I can see its garlanded craigs, its leaping cascades, its plummy palms drowsing by the shore; its remote summits floating like islands above the cloud-rack; I can feel the spirit of the woodland solitude; I can hear the plash of its brooks; in my nostrils still lives the breath of flowers that perished twenty years ago.



Questions and Answers.

Que.—What investment policy do you recommend?

Ans.—Offhand we say that all the policies of the Sun Life of Canada are excellent investments, but, to be specific, the 5 per cent. Gold Debenture Policy is a capital investment contract. For example, at age 30 a twenty-year Endowment Debenture Policy for ten thousand dollars costs \$626.50 per year. At the expiration of the period the Company delivers a Bond, with coupons attached for \$500 per year, payable half-yearly for twenty-years, and at the expiration of the period the full face value of the bond is paid, making a total of \$20,000 from the investment. This is guaranteed. There are a number of options available at the end of the twenty-year period. These are fully explained in a booklet,

which will be sent to any address upon request.

Que.—What is the difference between Assurance and Insurance?

Ans.—Walford's Insurance Guide and Handbook gives the following distinction, which is credited to Babbage: "Assurance is a contract dependent on the duration of life, which must either happen or fail. Insurance is a contract relating to any other uncertain event which may partly happen or partly fail. Thus, in adjusting the price for insurance of houses and ships, regard is always had to the salvage arising from partial destruction." Other distinctions have been sought to be made by other authorities. In practice, in the United States, the word assurance is but little used. Throughout the British Empire, however, Babbage's distinction as above given is fairly generally observed.



Sorry He Didn't Double It.

Belleville, Ont., March 1st, 1901.

W. H. HILL, ESQ.,
Manager Central Ontario,
Sun Life Assurance Co. of Canada,
Peterboro'.

Dear Sir,—Your favor of February 28th is at hand, enclosing the Company's cheque for \$770.50, in settlement of my fifteen year Semi-Endowment Policy, No. 13645, which matured to-day.

In this policy the Company guaranteed to pay me \$500.00 at the expiration of fifteen years, or in event of death during that period, my heirs were to receive \$1,000.00.

The receipt of cheque to-day for \$770.50 is an agreeable surprise, as this amount is considerably larger than I had expected to realize on the policy. Aside from the fact of my risk having been carried fifteen years for \$1,000.00, the investment has proved entirely satisfactory to me, and the only regret I have is that I did not assure for double the amount, as advised by you, when applying for this policy fifteen years ago. Thanking you and the Sun Life Assurance Co. of Canada, I remain,

Yours very truly,

JAS. LITTLE.



GOVERNMENT BUILDING, HONOLULU.

Keep Life Assurance.

KEEP LIFE ASSURANCE.—No prudent man buys an estate to let it run to weeds, nor a house that it may fall to decay. Look at your life assurance as part of your estate, and treat it in a common sense manner. Buy intelligently, but buy steadfastly.

KEEP LIFE ASSURANCE.—There is not an argument that can have weight to induce you to take life assurance that has not double weight to induce you to keep it. An estate fairly purchased grows in value with time. A life assurance policy can never be replaced without additional cost; it can never be abandoned without loss. The thrifty man is the man who wins to competence. Wastefulness brings to want. Thrift impels to steadfastness of purpose. Wastefulness admonishes you to invest a little and then leave it to some one else's profit.

KEEP LIFE ASSURANCE.—Drop it only when you are prepared to advise the

world that the thing assured has ceased to have value. Yesterday your life was worth \$10,000; to-day it is worth nothing. Would you have the world take you at your own valuation? If so, drop your assurance. Otherwise,

TAKE IT AND KEEP IT.

—From a leaflet published by The Guardian, New York.



JOHN A. TORV, ESQ.,
State Manager
Sun Life Assurance Co. of Canada,
Detroit, Mich.

Dowagiac, Mich.

My dear Sir,—Your District Manager, N. D. Sills, has to-day handed me a cheque for \$2,000, the amount in full of assurance carried by my late husband in your Company.

Accept my sincere thanks for the exceedingly prompt and obliging manner in which the claim has been settled. The papers were sent in less than two weeks ago.

I more than ever appreciate the systematic workings of the Sun Life Assurance Company of Canada.

Yours very truly,

NELLIE SPALDING.

Work Makes Wealth and Goodness as Well.

Darius O. Mills, financier and philanthropist, started on his road to fortune with nothing but a good physique and a large determination. He is now worth \$25,000,000, and he has acquired that amount of money by observing these rules:

1. Work develops all the good there is in a man; idleness all the evil; therefore work if you would be good—and successful.
2. Sleep eight hours, work twelve, and pick your recreations with an eye to their good results.
3. Save one dollar out of every five you earn. It is not alone the mere saving of money that counts; it is the intellectual and moral discipline the saving habit enforces.
4. Be humble, not servile or dignified, but respectful in the presence of superior knowledge, position or experience.
5. Most projects fail owing to poor business management, and that means a poor man at the helm.
6. Success is measured by the good one does, not by the number of his millions or the extent of his power.

—Saturday Evening Post.

Do You Want to Keep Young?

Annuities have come, in England, to be a favorite form of investment, and the English experience in the last sixteen years of large business shows that the man or woman who is comfortably provided with an income for old age has a perceptibly better chance of living to enjoy it than those without this solace and support. The difference is slight, but it is appreciable.

At 60 the average expectation of life by the English actuary tables is 13.83 years. The annuitant has a chance of living 14.86 years if a man and 16.97 if a woman, women having a better chance

in the closing years after storms are weathered. At 70 the ordinary man has a chance of 8.50 years. An annuity brings him to 9.25 and a woman to 10.50 years as a prospective average term. At 80 the unprovided man may look for 4.72 years, but if he has an annuity and no worry he has half a year more in prospect, or 5.21 years, and a woman 5.63 years, or nearly a year more.

The moral is self-evident. Any man or woman who can put himself or herself into the annuitant's regular, equitable frame of mind, with a definite income, no worry, freedom from care and a methodical life, will add from one to three years after 60 to the normal term of life and strength. The saving habit, if it is not carried too far, and success in securing a modest competence—which is the same thing as an annuity—are not only good for the mere material end, but they prolong life and add to the chance of a cheerful and care-free old age, green, sunny and happy.—Philadelphia Press.

♦ ♦

The Wonder Chair

It's only a poor old broken chair
Out in the city yard,
With a creek that runs from end to end,
And a seat that is very hard.

But somehow every morning
It's changed in the queerest way—
For that's when the little children
Come into the yard to play.

It's decked out with flaunting ribbons,
With roses of paper strewn,
And then it's no longer a broken chair—
They call it a "regal throne."

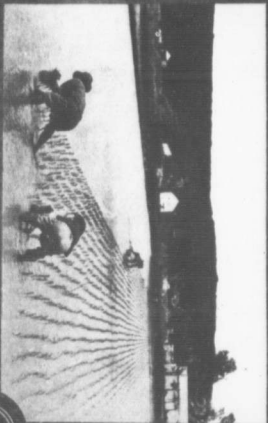
Again they will bring their dishes,
And a napkin that once was white,
And the yard is changed to a dining hall,
Where they furnish a banquet bright.

And then they will take the poor old chair
And turn it right upside down,
And there's a little hansom cab
To carry them into town.

I used to think it a nuisance,
And wish it were moved away—
But it's turned to a wonderful magic thing
Since the children came to play.

—Mary A. Dickerson,
in Cleveland Plain Dealer.

INDUSTRIAL, HAWAII.



PLANTING RICE.
CUTTING SUGAR CANE.

CULTIVATING RICE.
LOADING SUGAR CANE ON CARS.

Other Ways of Saving.

Agent.—I concede your financial ability. You are rapidly growing wealthy, but the most prosperous man is likely to be poor in old age. You have the proof all around you. Don't put all your eggs in one basket. The life policy, with its cash values, will provide for your declining years. It is the one thing which cannot be involved in the general wreck of fortune when it comes.

Prospect.—But there are other ways of providing for that contingency. A few acres of cheap land planted in black walnut timber will assure a competency for my old age forty years hence.

Agent.—All such projects are meritorious, but they do not compare with life assurance. The latter not only provides for old age, but also an income for your family in the event of your early death. More than that, you haven't planted your black walnuts yet, and you never will. No man ever does. All such projects fail for want of a beginning. You neglect to sow the seed for the harvest that is to be gathered a generation hence. You procrastinate, because there is no agent on hand to persuade you to act now. It's only a moment's work to secure the life policy with its immediate estate and its provision for old age; but if you do not ACT—if you go on procrastinating, it will be no more effective than your walnut grove.

—Insurance Independent.

Insisted On It.

Police Court Lawyer (to plainly dressed witness): "I presume, my good fellow, you are a laborer?"

Witness (civil engineer): "You are right. I am a workman, sir."

"Familiar with the use of pick, shovel and spade, I presume?"

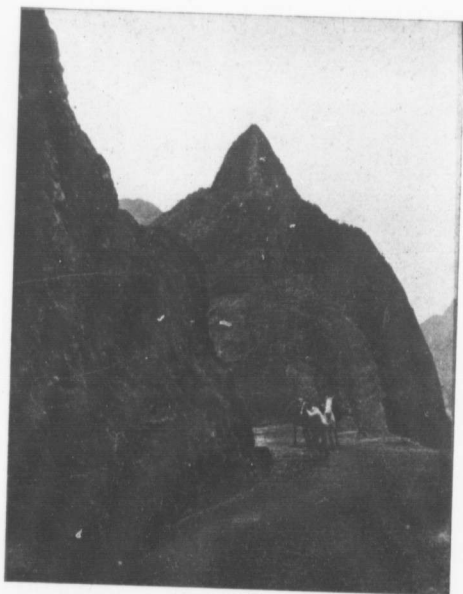
"To some extent. Those are not the principal implements of my trade, though."

"Perhaps you will condescend to enlighten me as to your principal implements."

"It is hardly worth while. You don't understand their nature or use."

(Loftily) "Probably not, but I insist on knowing what they are."

"Brains!"



THE WINDY CORNER OF THE PALI, HONOLULU.

The great speed of the wind around this corner makes it extremely difficult for pedestrians to pass along.

Just Among Ourselves.

Mr. W. J. Melrose, the Company's local agent at Sawyerville, Que., is evidently in close touch with his policy-holders, for we note that he recently gave a sumptuous supper to the policy-holders of the Sun Life of Canada in his district, at which speeches by the clergy, doctors and other prominent citizens filled up the programme. The Sun Life of Canada is evidently shining brightly at Sawyerville, and we feel certain that they are a prosperous and progressive people for being so closely identified with a prosperous and progressive life assurance company.

Messrs. W. N. King and Archibald Wright have returned from the West Indies and the Bahamas, their respective territories, and report business all right, with emphasis.

Head Office was favored recently by a visit from Mr. P. Parry-Jones, the Company's manager at Chile.

The United States Review, Philadelphia, of June 27th, had the following: Mr. F. W. Porter, the popular superintendent of the Pennsylvania Agency of the Sun Life of Canada, was married on Tuesday, the 11th inst., at Springfield, O., to Miss Margaret Rust, an accomplished young lady of that city." Congratulations.

A letter, recently received from Mr. A. S. McGregor, stated that up in London it was 102° in the shade and that he was dissolving. If not too late we would recommend this recipe for keeping cool: Read selections from Kipling's "Our Lady of the Snows" three times a day before meals and report the result.



Sun Life Assurance Company of Canada.

HEAD OFFICE: MONTREAL.

Directors:

R. MACAULAY, Esq.,

President and Managing-Director.

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

S. H. EWING, Esq.

JAMES TASKER, Esq.

J. P. CLEGHORN, Esq.

MURDOCH MCKENZIE, Esq.

ALEX. MACPHERSON, Esq.

T. B. MACAULAY, Esq.

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

Secretary and Actuary:

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

Chief Medical Officer:

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

Assistant Actuary:

ARTHUR B. WOOD, A.I.A.

...LAST YEAR...

Was one of the
Most Prosperous
in the History of

The Sun Life
of Canada.

Interesting Points from the Report.

Assurances issued and paid for	\$10,423,445.37
Increase over 1899	677,136.37
Income from Premiums and Interest	2,789,226.52
Increase over 1899	193,019.25
Assets at 31st December, 1900	10,486,891.17
Increase over 1899	1,239,226.56
Undivided Surplus over all Liabilities except Capital, <small>(According to the Company's Standard the Hm. Table, with 4 ⁰/₈ Interest on policies issued before 31st December, 1899, and 3 ¹/₂ % on those issued since.)</small>	529,289.22
Increase over 1899	59,353.11
In addition to profits given during the year to policies entitled thereto	59,843.96
Increase over 1899	110,197.07
Making a total paid or accrued during the year of Death Claims, Matured Endowments, Profits and all other payments to policyholders during 1900 . . .	843,771.86
Death Claims, Matured Endowments, Profits and all other payments to policyholders to 31st Dec., 1900,	6,774,364.86
Life Assurances in force 31st Dec., 1900	57,980,634.68

PROSPEROUS AND PROGRESSIVE.

TEN YEARS' PROGRESS.

	Income.	Net Assets, exclusive of uncalled Capital.	Life Assurances in force.
1890	\$ 889,078.87	\$2,473,514.19	\$16,759,355.92
1900	2,789,226.52	10,486,891.17	57,980,634.68
Increase	\$1,900,137.65	\$8,014,376.98	\$41,221,278.76