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# CANADIAN CHURCHMAN

toise-shell cat wears a varied and rather a gaudy coat, but she does not combine both stripes and patches of colour-and no animal heretofore known is marked with bright red.

This survivor of the ancient world is, at present, known only by the skins and skulls sent by a Swedish officer to the English Government of Central Africa. These skins were carefully mounted, and are now in the British Museum. Some years ago Mr. Stanley heard reports from the natives of the existence of a peculiar horse-like creature in the depths of the Congo forests, but was not fortunate enough to discover it. Through the aid, however, of the Pigmies, who are indefatigable little hunters, some pieces of skins were obtained and presented to Sir Harry Johnston. Being striped, black, white, and orange, they were supposed to belong to a new variety of zebra; but the discovery of the entire skin shows that it is an absolutely new kind of animal-or rather new to us; for it is, doutbless, the survivor of a species far more ancient than our types of the present day. The natives who are familiar with it call it Okapi, but the English naturalists have given the Latin form, Ocapia Johnstoni. Nothing is, as yet, known of its habits except that it feeds on the leaves of trees, not on grass like a horse. This is supposed on account of its frequenting the forests rather than the plains. It is to be hoped that some live specimens may be procured before long, and an opportunity given the world to study, and, possibly, to tame so beautiful and interesting a creature.-Dorothy Leonard, in The Young Churchman.

HOW BESSIE'S LIGHT SHONE

It was a very dismal day.' The sun was hidden by clouds, and every now and then little gusts of wind blew the rain against the window and moaned and sighed through the pine trees.

Bessie Dean stood at the window of

# The Manufacturers Life Insurance Company.

### SEVENTEENTH ANNUAL REPORT.

The seventeenth annual meeting of the shareholders and policyholders of the Manufacturers Life Insurance Company was held in the Company's offices, Toronto, on Thursday, February 4th, at 2.30 p.m. The report submitted was eminently satisfactory to all interested.

A detailed report of the proceedings will be mailed to all policyholders, but we believe that the average busy reader will get a clearer conception of the progress the Company is making by having, as it were, a bird'seye view of its affairs.

Below will be found the figures pertaining to the main features of the business for 1902 and 1903 and the increases ; also a comparative statement of the Company's growth since its organization.

## The growth made in 1903 is well shown by the following table :---

×	1902.	1903.	Increase.
Net Premium Income	\$ 1,054,815.72	\$ 1,219,435.91	\$ 164,620.19
Interest, Rents, etc	186,074.11	215,852.67	29,778.56
Total Cash Income	1,240,889.83	1,435,288.58	194, 398.75
Payments to Policyholders	316,556.63	366, 533.04	49,976.41
Policy Reserves	3,753,892.00	4,461,800.00	707,908.00
Total Assets	4,406,329.19	5,136,668.52	730,339.33
Applications for New Insurance	6,542,336.00	7,764,542.00	1,222,206.00
New Policies Issued	6,082,336.00	7,294,050.00	1,211,714 00
Insurance in Force	30,152,883.00	34,392,303.00	4,239,420.00

The Manufacturers Life began business in 1887, and the following figures for four year periods taken from its returns to the Dominion Government will illustrate its remarkable growth and steady progress :---

Year.	Income From Interest Rents, etc.	Net Premium Income.	Total Premium and Interest Income.	Assets.	New Policies Issued.	Assurance in Force December 31st.
1887	\$ 778	\$ 27,184	\$ 27,963	\$ 165,732	\$2,564,500	\$ 2,342,000
1891	13,236	184,106	197,342	431,610	2,111,100	7,413.761
1895	39,245	324,449	363,694	1,012,569	3,017,760	10,645,021
1899	72,018	510,560	582,578	1,809,505	3,579,109	14,368,236
1903	215,852	1,219,435	1,435,288	5,136,668	7,294,050	34,392,303

## OF INTEREST TO TOTAL ABSTAINERS.

The death ratio in the Manufacturers Life has always been favorable in both sections, but exceedingly so in the Abstainers' Section. The past year shows a continuance of this favorable experience. The death losses in the General Section were 75.7% of the expectancy, and in the Abstainers' Section only 41.3% of the expectancy. The saving this year from low mortality in this section is therefore 58.7% as against a saving of 24.3°/ $_{\circ}$  in the General Section, which means much larger dividends for Abstainers. Correspondence is invited.

HON. G. W. ROSS, President.

J. F. JUNKIN, Managing Director.

the old farm house drumming on the pane. She looked disconsolate-yes, actually cross-and once in a while a tear stole down her cheek and fell on the glass as if in sympathy with the storm without.

"I never saw such a dark, lonesome, gloomy day in all my life, never," she said. "Papa gone, mamma sick with a headache, baby cross, and here I am all alone. There isn't a single thing bright and pleasant, and I just think it is too bad."

The tears iell very fast now and the brown curls bobbed expressively up and down among the curtains.

After she had cried a long time, she became thoughtful, and began looking out of the window again. Presently she began to speak her thoughts.

"Grandma says when I cry and think that everything is awful lone some, it is because I have forgotten something. She says if I would read my verses in the morning and try to practice them all day, I shouldn't have time to be lonesome. I did forget this morning, and I believe I'll go and read my verses now, just to pass away the time."

She quickly can and got her verses, and sat down in the big easy chair to

read them. As she read on her face grew very sober, and she again indulged in her habit of thinking aloud: "They're all about our being the light of the world,' and 'letting our light shine.' I wonder whether the lights are all gone out that makes this such a dismal day. I remember when the teacher gave us those verses she said: 'Now, children, remember, if the day is very dark without you can make it very bright and sunshiny

all day long. I don't believe my light has shone a bit all day, and this day needs it more than most others. I'm going to try, right away, and see what I can do."

The little girl jumped up with a face far more cheeriul than it had been a half hour before. Indeed, Bessie was like an April day, so full of changes was she, but after a little shower the un often shone the brightest. She didn't have to wait long to find

something to do, for baby was crying

#### All Seamen

know the comforts of having on hand a supply of Borden's Eagle Brand Condensed Milk. It can be used so agreeably for cooking, in coffee, tea and chocolate. Lay in a supply for all kinds of expeditions. Avoid unknown brands.

She pitifully in the sitting-room. little one had fallen asleep; then Bessie west into mamma's room.

Mamma was wide awake, and suffering severely with her head, but her first words made Bessie glad:

"It was so thoughtful of my little girl to stop baby's crying when mamma's head ached so.'

Bessie said nothing, but began bath ing the aching head. Her little hands grew very tired, but she would not stop until she thought mamma was asleep; then after pulling down the shades, she stole softly out of the room and down stairs.

The clock struck five just as she intered the kitchen, and remembering that it was nearly tea time, she began setting the table for papa's supper

When papa came home that night and called her "Little Sunshine," and mamma awoke much refreshed, and baby laughed and crowed after her nap, Bessie thought the world seemed different from what it was a few hours before, and she could hardly believe it when she looked out of the window and saw the rain pouring down as steadily as it had in the early part of the afternoon.

"I guess it's because the lights are shining again inside that makes it so bright," she softly said.

"Ye are the light of the world. A

city that is set on a hill cannot be hid. . . . Let your light so shine went in and sang to her until the tired before men that they may see your good works, and glorify your Father, which is in heaven," Matt. 5: 14-16.-Maude Glenn Colby, in the Myrtle.

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