Winter in Montreal.

Canada's climate is ideal. The summer months are cool enough to be enjoyable and hot enough to delight the agriculturist. It is Canada's winter, with its crisp biting air, that quickens our pace and gives to the maiden that tinge of color which makes Canadian girls the admiration of the world, that we are at present interested in.

Canadians are a sport loving nation. Every month of the year has its own sport, but this is more particularly true of the winter season when the sports are not in succession, but their devotees keep them all in prominence.

Toboggaing, snowshoeing, curling, hockey, skating, coasting and skiing each have their own friends, and some dabble at all of them.

Hockey appeals more particularly to the young who like sharp competitive sport. Snowshoeing, skating and curling are more appreciated by those who wish to take their athletics in milder doses. Skiing is rather of the dessert variety of sport, while tobogganing is for those who like a bit of adventure, for nothing is so pleasant as that indescribable feeling of dashing down a toboggan chute at the rate of seventy-five miles an hour—with the thermometer often measuring off the weather below the zero mark. In this number of Sunshine we give what we hope may be an interesting lot of photographs of wintersports. Photography has, however, is limitations, as the sports are generally at night and not favorable to the photographic artist.

We trust that those whose interest we have aroused may visit Montreal in mid winter and enjoy for themselves the bracing winter air and participate in the games we have endeavored to portray.

A Novelist's Opinion of Life Assurance.

"I am of the opinion that the gospel of life assurance should be preached much more frequently than it is. For my own part I take every opportunity of urging it, not simply as a matter of policy, but as a Christian duty. Every man, I take it, should be, as far a possible, his own Providence; and it is not faith but presumption to expect the Almighty will provide for his family when he might have provided for them himself. If men would carry out the injunction, 'Be not over anxious about to morrow,' let them assure their lives."—Silas K. Hocking.



TOBOGGANING-Showing how a Toboggan is loaded.