activities. Vast distances, inadequate transportation, and a rigorous climate have combined with the ignorance and poverty of the masses of the people to retard industrial development. But the Russian is nothing if not resourceful and practical-minded, and Russian industry, like Russian government and education, is but in its infancy. With the tapping of her unlimited natural resources, the time will undoubtedly come when Russia will take her place by the side of the world's greatest manufacturing nations.

But to-day, the mass of the Russian people is essentially rural and agricultural. In France, in England and in Germany the towns and cities contain one-third, even one-half or more, of the entire population; in Russia they contain scarcely more than a ninth. are only a round dozen Russian cities with a population exceeding 100,000; Russian towns are little more than straggling villages. At least 75% of the Russian Empire tills the soil. The fibre of the nation therefore is found in the Russian farmer-peasants, the mujiks, a compact mass of one hundred millions of people covering the widest habitable region of the globe and out-numbering any other Christian nation in the world. It is from these that Russia derives at once her wealth and her military strength. What manner of man, then, is the mujik?

The Russian soil is no pleasant habitation, fashioned and finished for man by nature's kindly hand; the rigors of the Russian climate are severe both in cold and heat. In no other country in the world is existence so prolonged and ruthless a strife against nature, so endless a conflict against an ever-present and unvanquished foe. The unescapable tyranny of climate and of soil have prepared the peasant for the despotism of man. Prior to 1865 the mere chattel of his master, to-day, though a freeman, he is ground beneath the iron heel of debt to the State which purchased his small farm for him. Oftentimes he can retain scarcely enough harvested grain to tide him through the winter season. Starvation is often his lot: penury always his portion. Life, at one with history, has fashioned in the Russian peasant a patient stoicism, a power of physical endurance, a passive courage and a blind submission to authority which are unknown to Western nations. Nobody can suffer like a Russian; no one can die like him. There is no better soldier in Europe today than the Russian; yet the Russian people

are naturally the least warlike people in the world. Essentially peace-loving, the Russian sees in war only a scourge to which he submits out of obedience to God and the Czar. For the deepest element in the Russian character is a serene religious conviction which finds its expression in a child-like, unswerving faith in the Czar-the "Little Father". It is here we find the source of both the strength and the weakness of the Russian nation and the Russian man. For the entire ponderous building of Russian power rests on this one sentiment, and on this alone. Religious veneration for the Emperor curbs revolution with a curb more powerful than all the authority of the police and the genius of bureaucracy.

The destiny of the Russian Empire, and perhaps of civilization, hangs upon the possibilities of the Russian peasant and all observers are agreed that, crude, sluggish and unlettered as he is, there are in him latent powers which need only the opportunity for development to enable him to take a moral and industrial place in the world proportionate to the immensity of the Empire he inhabits.

Russia has capacity for reform. For where does history afford a parallel for the sweeping Emancipation of 1865 by which Alexander the Second at one stroke not only freed millions of serfs but made them landowners as well? And has it not been left to Russia to show the way in temperance reform? For nowhere is, there to be found a measure more startling than that which but a few months ago prohibited forever the government manufacture and sale of intoxicants, a business from which the exchequer derived annually no less a sum than half a billion of dollars.

Though yet in his infancy, signs are not wanting that the Russian Colossus is vaguely feeling his strength. Burned clean in the white flame of the Japanese War, the rejuvenated Russian Army of to-day typifies an awakening Russia. This war will bring to the Empire of the Czar a closer contact with the West than it has ever had before. After that, to bring out all the latent power that is in her, Russia will need but a chance—and time.

The Cash Income of the Sun Life of Canada during 1914 averaged no less than \$41,239 a day. The Sun Life of Canada is a "World Power" in Life Assurance.