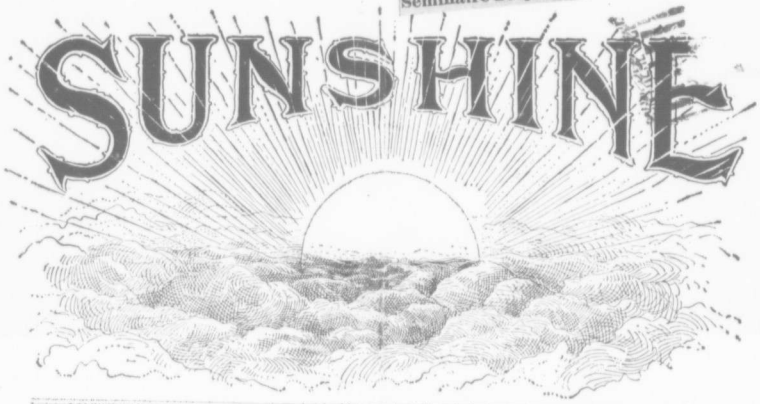
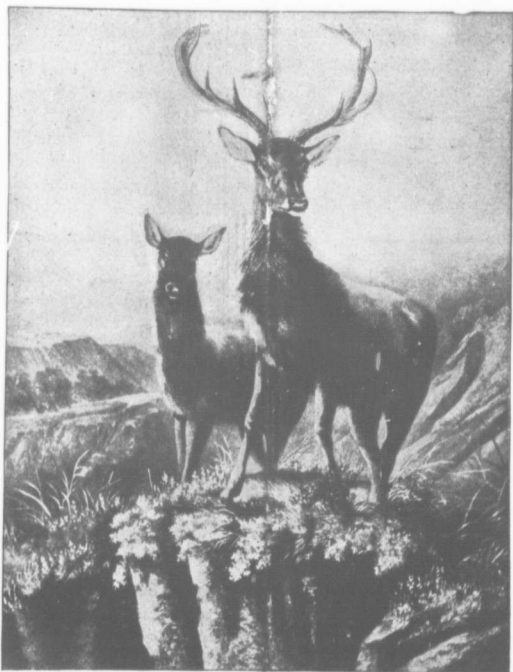


Rev. Jos. Camille Roy,
Seminare de Quebec

SUNSHINE



MONTREAL, NOVEMBER, 1896.



A HANDSOME COUPLE.

MURDOCK MCKENZIE, Esq.

Mr. MCKENZIE presents another illustration of the solid success attained by Scotchmen in Canada. Born in the North of Scotland in June, 1820, he came to this country soon after attaining his majority, and at once entered into commercial life. In this he enjoyed a more than usually varied experience, having tried his fortune first in crockery ware, then in the dry goods trade, and afterwards in a ship yard. The change each time was a stage of progress, until in the year 1857 he was able to take up business on his own account, which he did as a Ship Chandler, importer of Marine Stores, &c. In this he has continued to the present day, and is now the head of one of the leading establishments of the kind in Montreal.

Mr. McKenzie has always led a quiet unostentatious life, neither seeking nor accepting public position of any kind, the SUN LIFE OF CANADA being the only Corporation upon whose Board he sits, where his high reputation for sagacity and probity render him a very valuable member.

THE WATCHERS..... *Henrietta Christian Wright.*

O ye whose unrewarded eyes
Forever watch the ocean's rim,
Your ships perchance 'neath friendlier skies
Rest far beyond your vision dim.

Perhaps in some sweet bay they wait,
Where bides the primal, perfect day;
Where airs from springtime linger late
Or never perish quite away.

In some far-off diviner land,
Where never garnered wealth grows old,
Safe harbored they may wait your hand,
To strike their sails and yield their gold.

Young Man—Will you give assent to my marriage with your daughter, sir? Old Man (firmly)—No, sir; not a cent.

LITTLE OLD PEDDLER OF DREAMS.

Eben E. Rexford.....Chicago Record.

Listen, children, and I will tell
Of the little old man who has dreams to sell.

This little old peddler is bent and brown;
His chin turns up and his nose turns down;
You would think him first cousin to Santa Claus

If ever you looked in his face, because
He has the very same twinkling eye.
But never a child of all that buy
His dreams has seen him; for when he knocks,

No matter what the time by the clocks,
The lids of the children's eyes shut down,
And shut they must stay till he's out of town.

He comes when the stars begin to shine,
Calling out: "I have dreams in this pack of mine,
Here's a dream of sugar plums—isn't it sweet?"

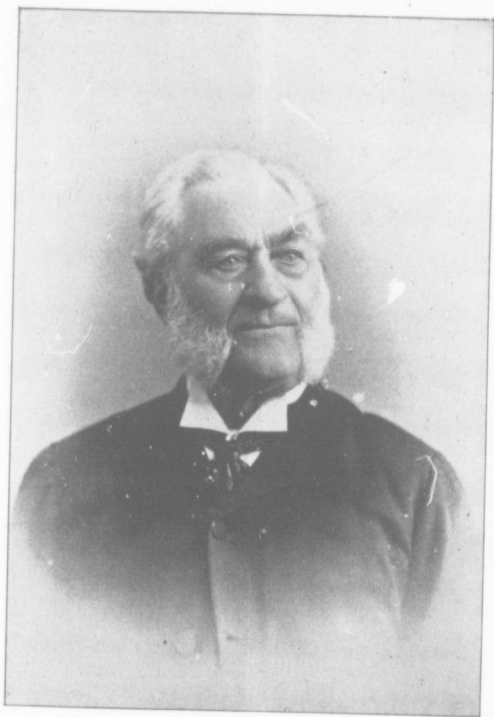
And caramels, fit for the king to eat!
Here's one of a dolly that laughs and cries,
And a puppy that barks and rolls its eyes.
Here's a dream of a drum and one of a tree
That bears apples and raisins and nuts!
And see—

Here's one that you'll like, of dear little Bo-Peep,
And the boy in the haystack fast asleep!"

Listen, my dearies! I think I hear
His step on the threshold. Isn't it queer
That grown-up people can see right well
This little old peddler with dreams to sell,
While the children cannot? Your eyelids fall—

I hear his step coming down the hall!
Your eyes shut fast—and he's here in the room,
And opens his pack in the drowsy gloom.
Choose your dreams, my dearies, and give to me,

For each dream that's chosen, a kiss as fee,
And I'll pay, in a way that suits him well,
This little old man who has dreams to sell.



MURDOCK MCKENZIE, ESQ.

CHARLES DICKENS AND LIFE ASSURANCE.

It is perhaps not generally known that like many thousands of less famous people Charles Dickens once attempted to keep a Diary. It was commenced on New Year's day (1839), and under date of January 9th we find the following significant entry, recording no doubt the fulfilment of one of the good resolutions made for that year:

"Went to the Sun office to assure my life, where the Board seemed disposed to think I work too much. After an interesting interview with the Board and the Board's doctor, came back to work again."

It was not of course the London office of the Sun Life of Canada that the celebrated author thus voluntarily visited on business intent, but that of the Sun Life of England. His choice of a Company however, may in part have been determined by the name, which is certainly a good one. We trust he took out a big policy and kept it in force until his lamented death.

THE SUN

LIFE ASSURANCE CO. OF CANADA.

FROM THE INSURANCE RECORD, OF LONDON, ENG.

There can be little doubt that in the SUN LIFE ASSURANCE COMPANY OF CANADA we have a visitor who has come to stay. The new business record of the Company and the important step recently taken in strengthening its reserves, alike testify to an administrative talent at headquarters which would justify the belief that the establishment of the Company in this country forms part of a carefully considered scheme of development, and that belief is confirmed by the organization that has already taken place in the United Kingdom. From the cover of a neat little pamphlet

containing the report for 1895, the accounts in the form prescribed by the Act of 1870, and an account of the proceedings at the annual meeting held in Montreal this year, we gather that branch offices at seven important centres in England, Scotland and Ireland, are now working in connection with the London office, and with these contributories Mr. Eyre Hartley is doubtless able to make substantial new business returns to Montreal. Passing over the incidental features of the year, the most striking characteristic of the general trading of the Sun Life of Canada is the enormous volume of its new assurances relatively to those already existing on the books. For three successive years the annual business completed by the Company has amounted to something like a million and a half, in 1894 it just exceeded that figure, last year it was over £1,410,000—and the new premiums brought into account for this period have totalled no less than £219,292, to which the 1895 account contributes £71,906. When these figures are compared with the amounts of the renewals given above, it will be seen how largely the business and the future of the Sun Life of Canada are in the making, and it is satisfactory in these circumstances to observe that the question of the valuation-basis has been taken in hand at a time when it is comparatively easy to solve. At present the difference between the 4 per cent. reserve which the Sun Life of Canada makes, and the 4½ per cent. reserve which satisfies the Canadian Government standard is only some £56,000, but the difference will increase as the business grows in age and stature. Having thus early, however, put its business on a 4 per cent. basis the burden of maintaining this reserve falls lightly on successive years, and the Sun Life of Canada, will as time goes on, find itself in so much the better position to earn profits or to face the ultimate necessity of further reducing the valuation rate of interest. At present the rate actually



A BIRD TO BE ENVIED.

earned on the funds falls but little short of 6 per cent., and in the favourable markets of the Dominion the Sun Life of Canada has been able to secure this rate notwithstanding the fact that investments have had to be found within the last two years for upwards of £275,000 of surplus funds. The funds last year ran well into seven figures, and about 70 per cent. of the entire assets were represented by first mortgages on property in Canada and investments in Canadian municipal debentures. The Sun Life of Canada will command the more confidence on this side on account of the fact that the offices of Secretary and Actuary are united in the person of Mr. T. B. Macaulay, and that its management is thus enlightened by thorough actuarial grasp of its financial position.

THE LONG ARCTIC NIGHT.

Constantin Nossiloff in his work "Le Tour du Monde," says: "During scientific researches in Nova Zembla I had the sensations and experiences of the long Arctic night. It began November 3 and ended January 20. September was pretty comfortable. Then suddenly snow covered the mountains. The Samoyedes, my only companions, put on their winter clothing, the fishing boats set sail for Archangel, the ground froze, the sun lost its warmth and heavy snows fell. Winter had come in earnest. On the day when the sun showed itself for the last time all hands went out of doors to bid it farewell. It remained in sight for half an hour only. For a few days longer there was a morning twilight. Then this faded and gave place to black night. The stars shone the whole twenty-four hours. The huts of the colony were buried under the snow, of which thick whirlwinds filled the air. The wind shook the huts to their foundations. Sometimes for days together the inmates of the different huts could hold no

communication with each other, though the huts were side by side. If any one went out he was seized by the wind and had to be dragged back by means of ropes. In this darkness and desolation the aurora borealis did much to entertain and cheer them. It lasted sometimes for five days in succession, with splendours of colour it seems impossible to describe. To enjoy the spectacle I used to remain for hours in a hole in the snow, sheltered from the wind. I have never seen anything more terrible than a tempest during the Polar night. Man feels himself overwhelmed in immensity. When there came a lull in the storm the men ventured out, to breathe the air and purge their lungs of the exhalations of the smoking lamps, fed with seal oil. Twilight appeared again in the middle of January, and on the 20th the sun rose above the horizon, while the members of the little colony stood in line facing it and fired a salute. No one had died or been seriously ill, but all had the look of corpses and were feeble as convalescents after a long sickness. Health returned with the appearance of the sun."

Jim's Diplomacy—"Here, Jim, take these two cakes, and give the smaller one to your brother." James examined the cakes carefully, appeared undecided, and finally took a heroic bite out of one of them, which he passed over to his brother with the remark: "There! Tommy, I've made you a smaller one; they were both the same size."

Taking no Risks—The boy hung back when the visitor spoke to him, and his mother was naturally annoyed. "Won't you go to Mrs. Brown, Willie," she said. "No," replied the boy shortly. "Don't you like me?" asked Mrs. Brown, good-naturedly. "No, I don't," answered the boy. "Why, Willie!" exclaimed his mother reproachfully. "Well, I guess I got licked for not telling the truth yesterday, and I ain't taking no chances today."

THE SPARROW AND THE RHINOCEROS.

PHIL ROBINSON, IN THE "ENGLISH ILLUSTRATED MAGAZINE,"

It is not easy to astonish a sparrow. You can scare them—"often scared as oft return, a pert, voracious kind"—and make them fly away; but that is only because the sparrow has the bump of self-preservation very prominently developed, and takes a hint as to personal danger with extraordinary promptitude. But though it may remove its small body out of harm's way for the time being it is not disconcerted. You can see that by the way in which it immediately goes on with its toilet. Its nerves have not been shaken—that is evident from its obvious self-possession, and the way it scratches its head and makes a note of the fly which went by. It would not commence at once a frivolous altercation with another of its kind if it had been disconcerted. And really, it is not to be wondered at that the sparrow should be beyond the reach of astonishment. Think of what it sees, and sees quite unconcernedly, in the streets of London. Put a tiger into Fleet Street or a bear at the Bank, and the poor beasts would go crazy with terror. A single omnibus would stampede a troop of lions. Yet a sparrow surveys the approaching fire-engine undismayed, and it sits with its back to the street when a runaway van comes thundering down Ludgate Hill. The small bird's life is, in fact, so made up of surprises that it regards the astounding as commonplace. So, a fly, sitting down in a train, thinks nothing of finding itself in the next county when it gets up. Its whole existence is volcanic and seismic. It cannot settle on a hand without the hand moving. What would a dog think, if, on going into a ten-acre field, the field suddenly turned over? But the fly is not put out of countenance by such "phenomena." It comes back to the hand again. It is the same with the sparrow. It thinks no

more of another wonder than the Seven Champions did of an extra dragon in the day's work.

All the same, I have seen a sparrow totally confounded and all to pieces. It was, I confess, only a young one, with just the promise of a tail, nothing more; and some odds and ends of fluff still clinging between the red feathers. I was looking at the rhinoceros, which was lying down close to the railings, and a very sleepy rhinoceros it was. Except for slight twitches of the tail and an occasional fidget of the ears, it was quite motionless. And the young sparrow hopping about in the enclosure, coming to the beast, hopped on to it, looking in the chinks of its skin for chance grains or insects. And it hopped all along its back on to its head (the rhinoceros winked), and along its head on to the little horn, and from the little horn on to the big one (and it blinked), and then off the horn on to its nose. And then the rhinoceros snorted. The sparrow was a sight to see. Exploded is no word for it. And it sat all in a heap on the corner of the house, and chirped the mournfullest chirps. "I hadn't the smallest notion the thing was alive," it said. "Oh dear! oh dear!" and it wouldn't be pacified for a long time. Its astonishment had been severe and had got "into the system." I remembered the story of the boy who sat on the whale's blow-hole. Behemoth had got stranded on the Shetland coast. While the population were admiring it, an urchin climbed on to the head of the distressful monster, and exultantly seated his graceless person on its forehead. He had but a short time to enjoy his triumph, and the next instant the whale, filling itself with air, blew such a blast through its blow-hole that the boy was blown up into the air and out to sea. So said the voracious chronicler of the day—and I hope it was true, for little boys should not, under any circumstances, sit on the blow-holes of whales. Nor young sparrows on the nostrils of rhinoceros.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, NOV. 1896.

The subjoined article from the pen of Mr. Edward W. Bok, editor of the *Ladies' Home Journal*, so aptly and fully expresses our own mind upon the topic treated, that we are glad to adopt it verbatim as our editorial for this issue :

WHERE MEN ARE CARELESS.

The most loving of husbands is often the one most careless in the making of his will. Either he forgets altogether to make one, or he leaves a document which he had planned to change, but from some reason or other failed to alter. Again, he neglects to take out an assurance policy where his income easily justified his doing so. Or, perhaps he took out a certain policy for the benefit of his mother, sister, father or brother, and the beneficiary having passed away it was his intention to alter the policy to the name of his wife. He intended to do it, but death found it undone, and trouble ensued for the widow. Particularly, in cases where a man marries for a second time, should the strictest punctuality and care be exercised in altering his will, assurance policy or such other documents as he may leave behind him tending to benefit his heirs or successors.

But men are optimistic about death. Friends may drop at their very sides, and for a time the lesson is brought home to them. "I must make my will, and see

about my own affairs in case I die," says the man to himself, and he honestly intends to give the matter attention. But within a few days he has plunged into business again and forgotten his good resolution. Suddenly he dies, or becomes so seriously ill as to make suitable arrangements impossible. Then trouble ensues for those he leaves behind. Such cases are isolated ones. Again and again during the past year have such instances come directly under my attention or I have heard of them. And yet, in each case, I venture to say, there existed an intention on the part of the dead man to "set his house in order." It was simply thoughtlessness; it was "put off" as a matter which could be attended to at any time. Naturally the wife shrinks from discussing the subject of a provision being made for her and her children in the event of her husband's passing away. Death is never a pleasant topic, even at its best, and it is a topic which we avoid if we can. The wife fears, too, having ulterior motives attributed to her if she mentions the subject. And so the matter of provision for the wife after the husband's death is allowed to go undiscussed. There is some reason why a woman should refrain from speaking of such a topic to her husband—and yet I cannot help thinking that it would often be better if she would. But there is no excuse for the man's neglect of so important a matter. No man should become so engrossed in affairs that he cannot take time to see, so far as he is able, that no trouble that he can provide against shall come to his wife or children after his death. If he has anything to leave to them he should make a will and distinctly provide for the distribution of his effects. Nor can such a document be safely made except in the shape of a will legally drawn by a lawyer. "Memorandums" are worthless things in the eyes of the law, and frequently have exactly the opposite effect to that which was intended. The same care should be



BUDGE AND I.

exercised in the case of assurance policies. I firmly believe that it is the duty of every man to be assured. With assurance policies to be had at such low rates as is at present the case, there is scarcely a man who cannot afford some sort of a policy, no matter how small the amount it may call for. What seems to the man himself in good health as a small amount for an assurance policy, often turns out to be a modest fortune to the woman or children who survive him. I wish, sometimes, that the taking out of an assurance policy, on the part of the husband, for an amount according to his means, might be made an obligatory part of every marriage ceremony.

I know whereof I speak when I say that there are hundreds of women in the homes of this land who are daily carrying with them the fear that their husbands or fathers are neglecting or forgetting to make suitable provision for them as widows or orphans. They shrink from speaking to the men of their homes about the matter. And it is especially for the benefit of these women that I write these words. Perhaps, where the occasion makes it necessary, they can, with a woman's skill, see that what I have written here may come to the attention of these men. And if my words should prove to be means of bringing even one man to a realizing sense of his duty I shall not have written in vain. No man can afford to neglect a simple duty which may mean all the difference between happiness and misery to his family. Suitable provision for them he cannot allow himself to "put off," for surely it is true that "in the midst of life we are in death."

"This," groaned the wretched young father, shifting the wide-awake baby to the other arm and making the turn at the northwest corner of the room for the four hundred and fifty-seventh time, "is one of the hardships that pass in the night."

PROMPT PAYMENT APPRECIATED.

SLAUGHTON, MASS., July 1st, 1896.

The Manager,

THE SUN LIFE ASSURANCE CO. OF CANADA.

DEAR SIR,

I gratefully acknowledge the receipt of \$2,000, the amount in full of my late husband's policies in the Sun of Canada. Though we removed to the States and my husband died there, your Company offered every facility for a prompt settlement.

I strongly recommend that fine old Company, "The Sun Life Assurance Co. of Canada," to intending assurers.

Yours sincerely,

(Signed) MRS. Q. B. S.

MATURING ENDOWMENTS.

The results upon these policies are proving very satisfactory, the profits realized in many cases exceeding the estimate. Of this the following is an example:

Ten payment Semi-Endowment for \$1,000 on W. R. T. aged 23.

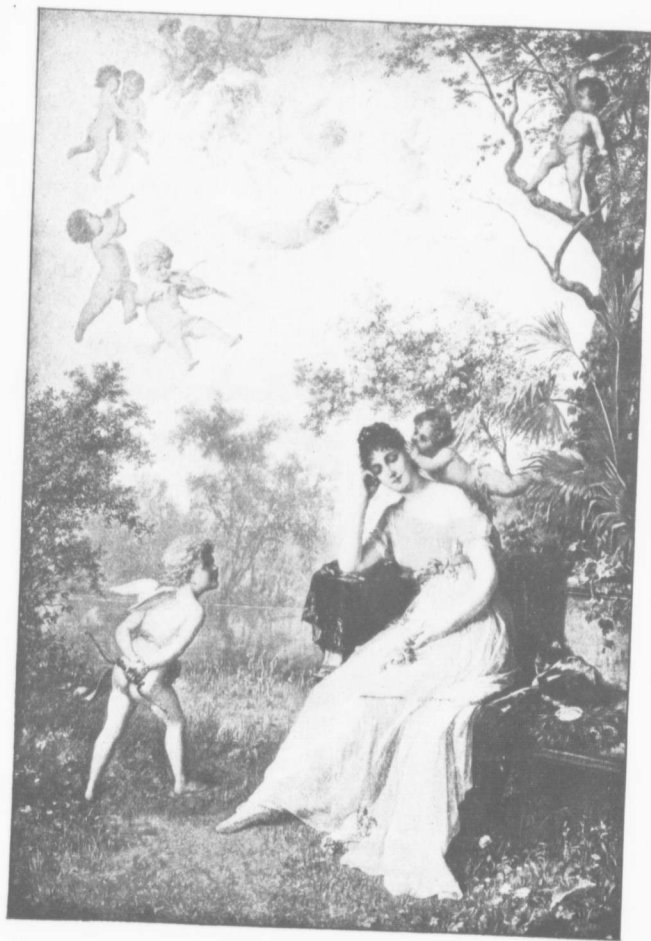
Result on maturity,—Guarantee...	\$500
Profits.....	130

Total cash paid..... \$630

The estimated profits were only \$125.

The total premiums paid were \$554. Mr. T. therefore had all his premiums returned and \$76 in addition, besides his ten years assurance.

An Englishman, new to American travel, was travelling through New Jersey. Approaching a city, he turned to a lady across the aisle, and asked hurriedly, "Is this Elizabeth?" Drawing herself up, she replied, sternly, "What do you mean?" Without perceiving that he had offended her, he repeated his question; and she screamed out, "Sir, you are no gentleman." Just then the brakeman shouted, "Elizabeth," and the stranger left the car.



THE WHISPER OF LOVE.

AN "OUT-OF-DATE" COUPLE. . . . *Chambers's Journal.*

We are "so out of date," they say,
Ned and I ;

We love in an old-fashioned way,
Long since gone by.

He says I am his helpmate true,
In everything,

And I—well, I will own to you
He is my king.

We met in no romantic way
"Twixt "glow and gloom."

He wooed me on a winter day
And in—a room.

Yet, through life's hours of stress and
storm,

When griefs befell,
Love kept our small home-corner warm,
And all was well.

Ned thinks no woman like his wife—

But let that pass ;
Perhaps we view the dual life

Through roseate glass ;
Even if the prospect be not bright,

We hold it true
The heaviest burdens may grow light
When shared by two.

Upon the gilded scroll of fame

Emblazoned fair,
I cannot hope to read the name

I proudly bear ;
But happy in their even flow,

The years glide by.
We are behind the times, we know,

Ned and I.

SAYINGS OF THE CHILDREN.

A Stinging Retort—"Papa," inquired a small girl at the dinner table the other evening, "what's a millionaire? Dorothy Smith said to me to-day, 'Your father's a millionaire.'" "What did you say?" asked the small girl's father. "Oh, I jus' said, 'So's yours.'"

Tommy Scores One—Tommy's fathers' business affairs call him from home early in the morning and keep him until late at night to such an extent that the two are but slightly acquainted. Recently the old gentleman found it necessary to punish Tommy for some offence, and the boy, with tears in his eyes, sought his mother for consolation. "Why, what's the matter, Tommy?" "The m-man that s-sleeps here nights s-spanked me," he sobbed.

Sizing Up Humanity—"Oh, papa," said the little seven-year-old Milwaukee girl the other day, pointing to some workmen who were on the roof of a very high building, "see those little brownies up there!" "Those are not brownies, my dear," replied the matter-of-fact parent, "those are big men, like me, and they look little because they are up so high." "If they were up twice as high would they be twice as small?" pursued the little one. "Yes." The juvenile brain was at work some seconds before reaching the logical conclusion. "They won't amount to much when they get way up to heaven, will they, papa?"

THE RESCUE.

By-and-by the Moors rode into the sand-hills, tall, handsome men mounted on diminutive horses, and waiting until the men on foot came up, spread themselves round the Englishmen's position, a number lying down amid the sand on neighbouring heights so as to shoot to advantage. "Ask them what they want, Girardi," said Tom Weston to the elder Syrian, and the latter standing up spoke in Arabic to a tall sheikh who seemed to be the leader, and after the latter's reply turned to his comrades and said:—"They are come to take us away to the interior where we will be held for a ransom, but not ill-used if we make no resistance." "Tell them to come and take us if they can," said Jim Weston. "Ear, 'ear! there'll be a gorgeous fight," replied the army. Wheeling his horse the sheikh rode back to his followers, and the

next minute at full gallop they dashed past the foot of the sandhill, turning in the saddle and firing their guns as they passed, and with a vicious "phit, phit," slugs and small stones threw up little puffs of dust and perforated the water tins. Not a man of the expedition fired, but when ten minutes afterward the cavalcade again approached, the old captain shouted, "Now, lads, give it them this time," and the army ground their teeth and jammed their left elbows in the sand as they followed the horsemen with the tiny foresight, "crack, crack," went the rifles, and a cloud of blue smoke drifted across Weston's face. Next moment his hat was lifted off his head and something threw a handful of dust in his eyes, while a volley of small stones and slugs whistled over the heads of the defenders.

When he could look out again, two of the horses lay rolling in agony amidst the sand at their feet, while a wounded Moor crawled away on hands and knees. Then he sat up and looked at his perforated hat and felt a little sick, while from overhead the sun's rays poured down with a pitiless heat, and sandhills threw up the glare, and rifle-barrel and sand burned the fingers. "I can't see no head, Tom, but that's like the sun on a gun-barrel sticking out behind them stones—let's try." Both the rifles flashed, and presently a Moor crawled out on his hands and knees, and then rolled down the slope, and lay at the bottom a patch of raw blue and brown against the white sand. After this the firing ceased, and Captain Thomas rising to his feet, looked round. "I can't see any sign of them; they must be crawling in the sand somewhere, waiting to rush us," he said. "Hurrah! here's the *Beatrice* coming. She has been standing off and on waiting, for there's too much sea to anchor here." All jumped to their feet, and, as they did so, "crack, crack, crack," went three guns, and the smoke floated down the face of the opposite slope. Tom Weston felt a smart blow on his arm, and found he had a slug through it, while one of the troopers got a stone in the leg. There was no help for it,

and all hands at once flattened themselves down into the sand.

The chances were, however, that the launch would be swamped in the surf or smashed on the beach, and then their friends would be as badly off as themselves. As they anxiously watched her they saw the tall figure of Carlos, who was standing at the tiller, shove his helm down, and next moment as the launch came flying shoreward on the crest of a big green roller, ten swarthy bare-legged seamen sprang into the water and struggled up the beach against the backwash of the sea. Four men, meantime, remained in the launch and pulled her out clear of the surf. The seamen were only armed with their inseparable long knives, and Carlos carried a sixteen-foot oar; but whatever the Spaniard may be, he is no coward, and between the "Canarios" and the Moors, in spite of a certain similarity, there has been for ages a deadly feud, and many a wrecked schooner's crew or "bacalao" fisherman has disappeared into the wilds of Sahara. Dashing the water out of their eyes and drawing their knives, they advanced up the beach, while the expedition marched out in a solid body from the top of the sandhill, and without firing a shot charged straight for the launch right through the Moors, who dashed out horse and foot to intercept them. The next minute there was, as the army said, a gorgeous fight. In the midst of it stood Carlos swinging his long oar at arm's length and knocking his swarthy foes out of their saddles right and left. The fray was so quick and mixed that shooting, except with the revolver, was out of the question, and while the Spaniards used their long knives with effect, the English struck right and left with clubbed rifles. In a few seconds it was over. They broke through the Moors, and rushing waist-deep into the water, tumbled head-first over the stern of the plunging launch, and the seamen grasping the oars, made for deep water. The younger Girardi, the greater portion of his jaw shot away, lay down in the stern-sheets, and with his repeating rifle shot several of the Moors; and a few minutes later the expedition stood on the deck of the *Beatrice*, which vessel, under all the sail she could carry, stood away to sea.

AN ODOURLESS REGION.

In that country once known as the "Great American Desert," embracing a portion of Texas and Arizona, there are no odours. There luscious grapes and many other fruits grow, especially near the cross-timber country, but there is no perfume; wild flowers have no smell, and carcasses of dead animals, which in dry seasons are very plentiful, emit no odour. It was always supposed to be a treeless plain, upon which no plant could grow or breathing thing could live, but a large part of it is now successfully cultivated, and but for the rarity of the atmosphere, causing the peculiarity named, and the mirages, which are even more perfect than in the Desert of Sahara, no one would look upon it as a barren country now. Another singular feature common to the desert land is that objects at a great distance appear greatly magnified. A few scraggy mesquite bushes will look like a noble forest. Stakes driven into the ground will seem like telegraph poles.—*Cincinnati Enquirer*.

BROKEN STOWAGE.

She—Were you upset by the failure of the bank? He—Not completely, but I lost my balance.

She—Tell me, when you were in the army, were you cool in the hour of danger? He—Cool? I actually shivered.

Mrs. S.—What is the name of your cat? Mrs. W.—Claude. Mrs. S.—Why do you call it Claude? Mrs. W.—Because it scratched me.

Papa—Jack, what are you crying about, Jack—The conjuror at the circus to-day took five pigeons out of my hat, and kept them for himself.

Auntie's Escort—Enfant Terrible—And did they go into the ark two by two? Mama—Yes, dearest. Enfant Terrible—Well, who went with auntie?

OLD Y. NEW.—"Are you," he inquired, "a 'New Woman'?" "Well," she answered sharply, "I don't think you or anybody else had better call me an old woman."

—*Australian Town and Country Journal*.

Jones—This chicken is fourteen years old. Smith—How can you tell the age of a chicken? Jones—By the teeth. Smith—By the teeth! Chickens don't have teeth. Jones—But I have!

There is a woman in Connecticut who wears a number nine shoe. When she sets her shoe down, her husband walks around it, and says, "Yessum, I will."

Mr. McSwart (getting ready for church)—Lobelia, what's the matter with this necktie of mine? I can't find any way to fasten the thing on. Mrs. McSwart—Oh! Oh! Oh! Put that down, Billiger! That's my new hat.

Clergyman (examining a Sunday-school class)—Now, can any one of you tell me what are the sins of omission? Small scholar—Please, sir, they're sins you ought to have committed and haven't.

"You made a great mistake in sayin' that my father wuz hung for hoss stealin'!" cried the angry subscriber. "Impossible!" replied the editor. "No, sir! I know what I'm talkin' about. Hit wuz a mule he stole!"

HED GOT NOTICE TO LEAVE.—Mr. Muffin-ish: "There's something wrong with this teapot, waiter: I can't get it to pour." Waiter (with malicious grin): "It's not the fault of the teapot, sir, but the tea. They brew it so weak here, it really has not strength to get up the spout."—*Funny Cuts*.

A disappointed fish-hawker was belaboring his slow but patient horse in the street one day, and calling out his wares at intervals, as "Herrin'! Herrin'! Fresh herrin'!" A tender hearted lady, seeing the act of cruelty to the horse, called out sternly from an upper window, "Have you no mercy? No, mum," was the reply; "nothin' but herrin'."

A story is told of Mr. Balfour's recent golf-starring tour. He had made an iron shot, in which he had sent the soil almost half as far as the ball. "What did I hit?" he asked his caddie, as he looked round to discover a hidden bowlder or a decapitated stump. The only reply was about as crushing as could have been compressed into a single word—"Scotland."

SUMMARY of the ANNUAL REPORT for 1895.

New Life Applications received during 1895.....	\$9,822,905 03
Cash Income for year ending 31st December, 1895.....	1,528,054 09
Increase over 1894.....	154,457 49
Assets at 31st December, 1895.....	5,365,770 53
Increase over 1894.....	749,350 90
Reserve for Security of Policyholders (according to Dominion Government Standard).....	4,734,016 04
Increase over 1894.....	670,080 42
Surplus over all Liabilities, except Capital (according to Dominion Government Standard).....	535,944 23
Surplus over all Liabilities and Capital Stock (according to Dominion Government Standard).....	473,444 23
Life Assurances in force 1st January, 1896.....	34,754,840 25
Increase over previous year.....	3,223,270 51
Claims Paid during 1895.....	349,122 61

The rapid progress being made by THE SUN LIFE OF CANADA may be seen from the following statement:—

Year.	Income.	Net Assets, besides Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210 93	\$ 96,461 95	\$ 1,064,350 00
1876	102,822 14	265,944 64	2,414,063 32
1880	141,402 81	473,632 93	3,897,139 11
1884	278,379 65	830,897 24	6,844,404 04
1888	525,273 58	1,536,816 21	11,931,316 21
1892	1,134,867 61	3,403,700 88	23,901,046 64
1895	1,525,054 09	5,365,770 53	34,754,840 25

In presenting a summary of the results of the year 1894 the claim was made that it was a record year. It is accordingly cause for great satisfaction that a review of 1895 justifies the statement that the record has been honorably maintained.

Despite the severe financial depression prevailing, which affected all classes of the community, the new applications received reached the remarkable total of **\$9,822,905**—a result not attained by any other Canadian Company. Of this amount, \$8,866,688 were accepted, the remainder being declined as not up to the high standard required by the Company. The total business in force was thus brought up to \$34,754,840 at the close of the year.

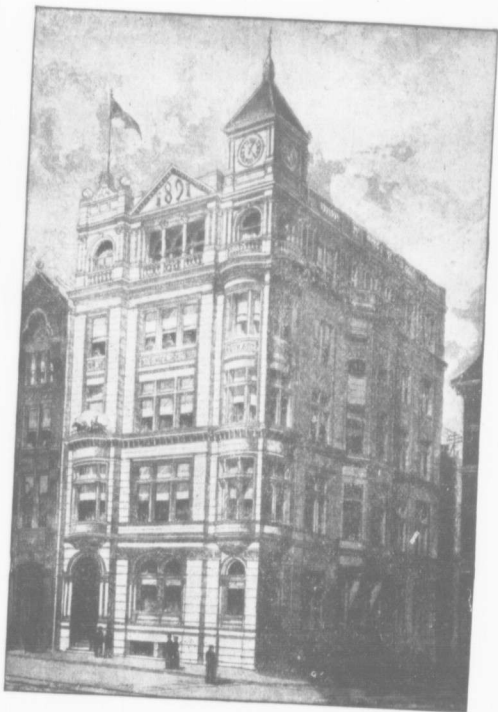
Especially gratifying were the additions to the financial resources of the Company. The increase in income was \$154,457, making the total income \$1,528,054, including all receipts. Three-quarters of a million dollars were added to the assets, which at the close of the year stood at **\$5,365,770**, while the reserve for the security of policyholders was increased by \$670,080, bringing it up to \$4,734,016.

The surplus over all liabilities except capital was \$535,944, and, taking capital stock into account, was \$473,444.

Following out the policy announced last year of anticipating a probable gradual decline in the rate of interest obtainable in future, the valuation of the reserves has been made on a four per cent. basis instead of four and one-half per cent. as authorized by the Government, an additional amount of \$272,995 being set aside, raising the total reserve to \$5,007,011.

A division of profits now takes place annually, and the amounts allocated in 1895 were highly satisfactory.

The automatic nonforfeiture feature of the Company's already liberal policy is proving not only very popular, but of signal efficacy to the policyholders, many of whom have thereby had their policies saved to them, and in more than one instance the policy would have lapsed altogether but for this important protection.



HEAD OFFICE
Sun Life Assurance Company of Canada,
MONTREAL, QUEBEC.