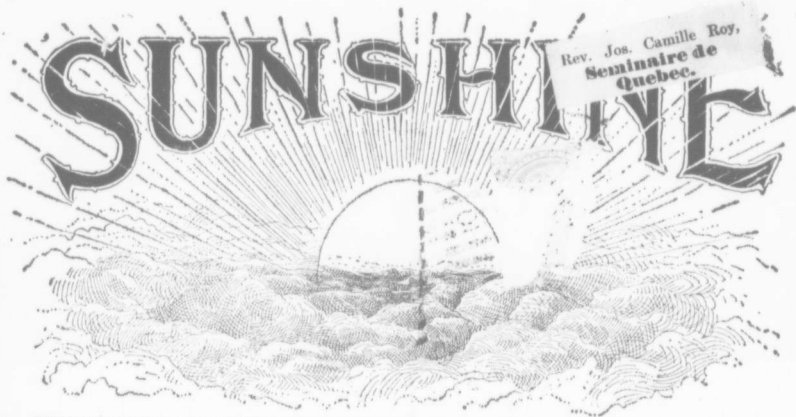


# SUNSHINE

Rev. Jos. Camille Roy,  
Seminare de  
Quebec.

A large, stylized illustration of a sunrise. The sun is a bright circle on the horizon, with numerous thin lines radiating upwards and outwards. Below the sun, there is a landscape with rolling hills or mountains, rendered with fine cross-hatching and stippling. The overall style is characteristic of late 19th-century magazine art.

MONTREAL, OCTOBER, 1897.



FRIENDLY OVERTURES.

### JAMES CRANSWICK TORY, ESQ.

Mr. Tory, who has recently been appointed Superintendent of Agencies of the Sun Life Assurance Company of Canada in succession to Mr. G. F. Johnston, is a native of Nova Scotia, having been born at Canso, in the County of Guysboro, on the 24th October, 1862. His early education he received at the Guysboro Academy, proceeding thence to McGill University for further study. It was his intention to prepare for the ministry of the Methodist Church of Canada, but over-study brought about a breakdown of health which compelled him to relinquish that purpose, and enter commercial life. Until 1890 he was employed in the chief business establishment of Guysboro, but in that year took up life assurance as Special Agent for the Sun Life of Canada. Shortly afterwards he was sent into their West Indian field as Superintendent of Agencies for that territory, and succeeded so well that when the Company decided to open up in the United States he was selected as Manager for the State of Michigan. This was in 1895. Having acquitted himself to the satisfaction of the Company in this new relation, he was, on the resignation by Mr. Johnston of the position of Superintendent of Agencies, appointed to succeed him in that important and responsible office.

JUST FOR A LITTLE WHILE

*Julia H. May.....Congregationalist.*

If for the little while

That life has left to me, fair fortune's smile  
 Could rest upon me ; if my closing days  
 Could be like this October, all ablaze  
 With gold and scarlet ; if I only might  
 Have hands both full of silvery delight,  
 And all that wealth can buy, or wealth refine,  
 Could be at my command at wish of mine,  
 Just for a little while !

My child, take what is given to-day—  
 A little money for a little way.

If for the little while

That life has left to me, the Muse's smile  
 Could rest upon me ; if my closing days  
 Could be like this glad morning, all ablaze  
 With sunlit fields and mountain tops of  
 thought,

My poems be in every language sought ;  
 If all that noblest genius can combine  
 Could come together at some word of mine,  
 Just for a little while !

My child, take what is given to-day—  
 A little knowledge for a little way.

If for the little while

That life has left to me, full many a mile  
 On land or sea, to east or west or north,  
 Across the world, I could at last go forth ;  
 If I might mount the heights of Greece or  
 Rome,

Instead of climbing little hills at home ;  
 If I might all the Alpine mountains view,  
 Instead of watching shadows on Mt. Blue,  
 Just for a little while !

My child, take what is given to-day—  
 A little climbing for a little way.

If for a little while

I could be very rich ; if pile on pile  
 Of gold or gems could be at last my own,  
 To take and keep, or to be let alone ;  
 If I could have enough to give away  
 To every sufferer, bid the wanderer stay  
 And eat and drink his fill ; if every eye  
 Looked up with gratitude as I passed by,  
 Just for a little while !

My child, take what is given to-day—  
 A little helping for a little way.

If for a little while

That life has left to me, affection's smile  
 Could rest upon me ; if my closing days  
 Could be, like starry evenings, all ablaze  
 With blessedness ; if lips I loved could say—  
 " It is so good to be with you to-day " ;  
 If all that heart can hold of happiness  
 Could be my own unfathomed, measureless,  
 Just for a little while !

My child, take what is given you to-day—  
 A little loving for a little way.



JAMES CRANSWICK TORY. Esq.

## GOSPEL OF HATRED.

## How it is being Preached in Two Nations.

(Luke Sharp, in Detroit Free Press.)

The most successful agriculturist mentioned in the Bible is the man who sowed tares while his neighbor was asleep. The tares grew. Again, in the parable of the sower, we are told that some of the seed fell on good ground, but that the weeds sprang up and smothered the healthful plant.

The boy who was born the day I began writing for the Free Press is now a voter. You might think that the experience I gathered during that period of instructing the public would make me reasonably sure of things by this time, but such, alas, is not the case. I was sure that I knew pretty nearly everything when I began; I have grave doubts that I know anything now. I am willing to sit at the feet of the boy aforesaid and learn, while the chances are that I would have paid little heed to his father twenty-two years ago.

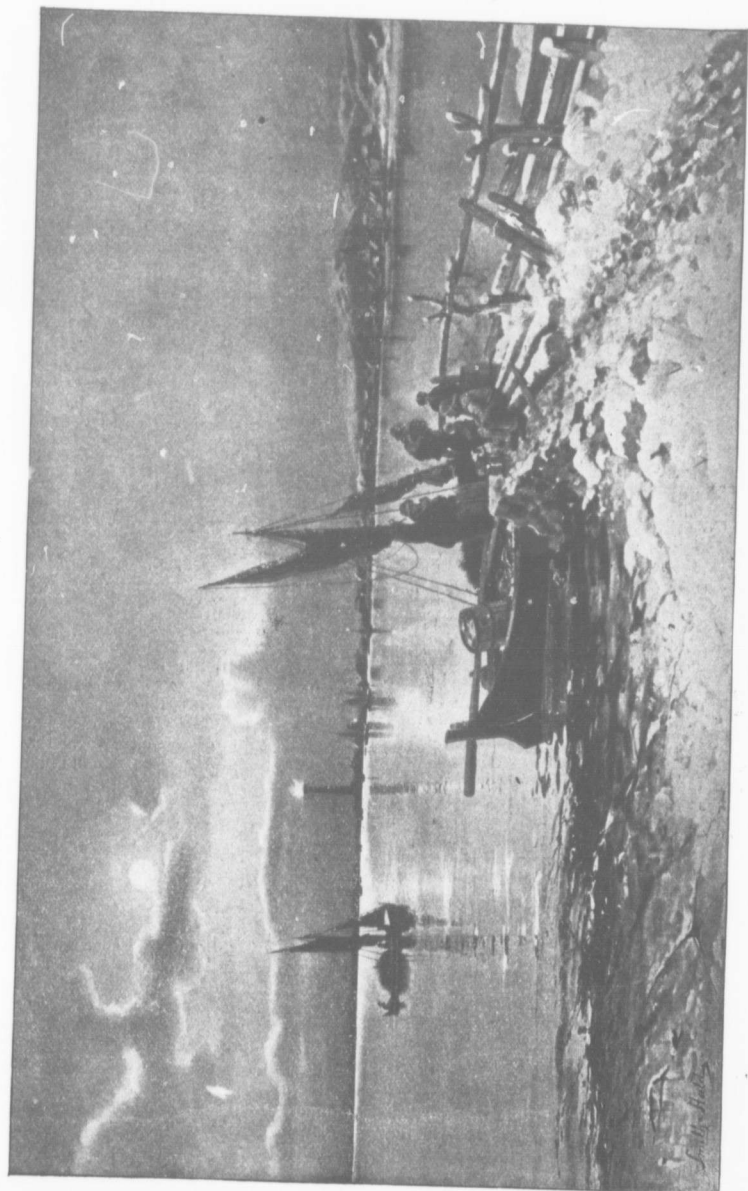
I have always held the theory that if the two nations in the forefront of liberty and progress, the United States and Great Britain, could work together on a friendly basis, the results to civilization would be immense. Wherever either flag is planted, liberty flourishes, and I don't think that can be said of any other nation. Is it unreasonable or unpatriotic, then, to hope for a good understanding between the two peoples? Whether it is or not, I think the fact is that never in their history was there such a chance of complete misunderstanding as at the present moment. Chauncey Depew, in a recent interview, states that during his last visit to England he was amazed at the entire change of public opinion as regards America that had taken place since he was across the ocean before. The friendly feeling towards the United States and towards all things American which had obtained in England for many years had undergone a thorough revolution. In this statement Mr. Depew confirms his reputation as a shrewd observer. What he says is true. I have on various occasions written for these columns instances of the friendly feeling that England had for the U. S. A., and I regret to see a subject taken away from me. The cause of this change is not far to seek, and regarding this cause I will lay down two points that bewilder a plain, commonplace man like myself, hoping that someone will enlighten me.

I have lived for many years in the United States, and during that time no man has called me a liar or a thief. There may have been many who thought I was both, but it was not considered etiquette to tell me so, and consequently I was not told. Such forbearance we consider gentlemanly, and life is the smoother in consequence. Now, why should we applaud as "vigorous" a politician highly placed in office, who would call a friendly nation a thief and a liar? Why should the cloak of gentlemanliness slip from the shoulders of a politician when he steps from private life into the public service? That's point number one.

I have known and dealt with many business men in the United States, and I cannot recall a single instance where I have been treated with discourtesy. If I imagined I had anything to complain of, I was always met by the head of the firm in a conciliatory spirit, and the difficulty was patiently explained, or smoothed away, or amended. A good business man is at great pains to see that his customers are well treated, and any clerk who acts contrary to this rule of conduct earns a speedy and merited dismissal. Why, then, should the chief clerk of a nation receive rapturous acclaim when he ruffles the dignity of the best customer of that nation? I give it up, and that is point number two.

"I seem to be living in a world of illusions," said Mr. Labouchere in Parliament the other day, and I sympathize with him. Politics seem to me a region out of "Alice in Wonderland," where the rule of ordinary life and gentlemanly conduct do not apply. I can't understand why bad business is good politics.

I had some notion of winding up my newspaper career in a series of articles, in which I would make some endeavor to explain the misunderstood and reticent Englishman to the rest of the world. I think I understand him perhaps as well as many of the men who are enlightening the public through the medium of the press in America, and I look on him with the impartial gaze of an outsider, being a Scotchman with American improvements. As a Scotchman I may modestly say that we met him at Bannockburn and he was ours. We have lived with him—and on him ever since. We write most of his books, we edit his newspapers, we run his steamships and build them, and we win his battles for him, as we did at Waterloo. "The only thing worth seeing in Scotland," said Dr. Johnson, "is the road to



A CHILLY OUTLOOK

England," and there spoke the envious over-matched Englishman; a well-trodden thoroughfare it is, and we sent our king down along it on one occasion to rule over the Englishmen. "Should auld acquaintance be forgot?" Not likely, as long as there is money in the remembrance of it. But I guess I'll leave the task of explaining the Englishman to someone else, contenting myself with setting down a few historical facts that may or may not be worth pondering on.

M. de Thierry, another outsider, in an article in one of this month's reviews, says:

"Even more significant is the attitude of a large proportion of the English press. Not only does it almost invariably take the side of the foreigner in a dispute involving British interests, but it strenuously denies that there can be another."

During the Venezuela flurry nothing more amazed me than the strict moderation of the English press. While all the papers in the States, with two or three exceptions, were sounding the war-whoop, the English sheets were laboriously endeavoring to understand the American attitude and find out where England was in the wrong. Will this be the case when the next trouble looms up between the two countries, for trouble is as certain as taxes. I think not. Mr. Sherman's despatch on the seals struck dumb all the numerous friends of America on the English press. Since Mr. Cleveland's message there has arisen a new factor in English journalism; a factor which must in future be reckoned with. This is the Daily Mail, a one-cent morning paper, run, as one might say, on the American plan. It is bright and enterprising, and has any amount of money behind it; money that it does not need because of its own success. When anything particularly nasty is said about England in the American papers, the Mail has it cabled over with a hip hurrah, and the average Englishman is finding out for the first time what the States is actually saying about him. Heretofore when a few of these pleasant things strayed across, it was taken for granted that they did not represent the opinion of that much talked-of individual, "the best American." Now it has come to be believed that if the best American is not a myth, he is, at least, entirely included in the subscription list of the New York Evening Post, has no political influence and is entirely a negligible quantity. The instantaneous success of the Daily Mail is bound to have its effect on the

more conservative papers, and this effect is not likely to tend towards a further lying down on the part of Britain.

A new editor has come to the Morning Post, the great fashionable and Conservative daily. He is a strong man, needless to say, a Scotchman, who is outspokenly anti-American. James Nichol Dunn won his spurs on the Edinburgh Scotsman, the noted paper of the north. With the poet Henley he founded the Scots Observer, probably in its time the most bitter and the most talented paper ever issued in Britain. Every member on its staff has since become famous as a writer. It published the first of Rudyard Kipling's verse in England. J. M. Barrie wrote for it. Arthur Morrison contributed to it "Tales of Mean Streets." Stevens, who did "The Land of the Dollar" for the Daily Mail last presidential election was brought up on it. Whistler wrote barbed letters for it. The poem by its editor, W. E. Henley, beginning

"Out of the dark that covers me,  
: Black as the Pit from pole to pole,  
I thank whatever gods may be  
For my unconquerable soul!  
In the fell clutch of circumstance  
I have not winc'd nor cried aloud;  
Under the bludgeonings of chance  
My head is bloody but unbowed.

may be taken as indicating the spirit of the young lions of the Scots Observer. The pace was too hot to last, and when the S. O. changed its name to the National Observer and came to London, it failed practically, and Mr. Dunn joined the staff of the Pall Mall Gazette. Later he became editor of the Black and White and brought that paper from failure to success. Early in the present year he was made editor of the Morning Post, one of the best positions a journalist can attain in England.

The Sherman message gave him his chance, and an editorial which said it was evident that Great Britain would have to fight for her existence against the United States, which seemed resolved to fasten a quarrel upon the Old Country rang through the land and was quoted all over Europe. In discussing this engrossing question with Mr. Dunn, he said to me: "If we are to be thrashed, let us be thrashed; but we are tired of this eternal nagging."

This tersely represented what the average man in the street is thinking, and so the Morning Post is increasing in power and circulation. Every day there is a column or more of letters, generally expressing the

rising bitterness against America, although the editor prints those on the other side as well. James McNeill Whistler is the latest contributor to the discussion, who shows that an F.F.V. of Virginia is more of a gentleman than any mere nobleman they have in England, and the editor gives his old friend the artist all the honors of double-leaded type on the principal page of the paper, where letters are not usually printed, so Mr. Dunn cannot be accused of not giving both sides a show. Meanwhile the Mail prints pleasant peace-producing items like the following:

John Bull gets angry, but when it comes to fighting a fellow of his own size, he exclaims: "Let it be done by any hands but ours."—San Francisco Chronicle.

Whenever Great Britain wishes a row with us she can have it. We are quite ready to annex the Klondike country and all the Canadian accessories.—San Francisco Call.

And thus the gospel of hatred is promulgated, and the work of the devil is done much more satisfactorily than Satan could do it for himself.

Some curiously erroneous notions are abroad in America regarding all this. The Englishman is hated, while the Irish and the Scotch are looked upon as passably decent fellows. Now the Englishman is a peaceable man who loves to make money. Mr. Massingham, editor of the Daily Chronicle, who stands for America through thick and thin, is an Englishman to the back bone. Mr. Dunn, whose voice is for war, is a Scotsman, and the editor of the next most anti American paper is an Irishman. These are the men you have to account with in war and in journalism. The Englishman doesn't fight; he gets other people to fight for him in the most marvellous way, he doing a bit of leading and doing it remarkably well. It is the Egyptian soldiers who are at this moment doing his fighting in the Soudan. It is the Mohammedan who, at his behest, is fighting the Mohammedan of the hills in India. It is the Inniskillan Dragoons, the Scottish Highlanders, the Gourkhas and the Sikhs whom America will have to cut to pieces before the British Empire is dissolved.

Another cherished delusion, which was in especial prominence during the Venezuelan unpleasantness, is that the British Government is an aggressive empire expanding government. People have frequently said to me after a visit to the old sod: "Oh, the English people are all right enough in their way, but confound the British Government. It is simply a land-grabbing organization."

Curiously enough the very reverse of this is the case. It is the English people who are the land grabbers, who are and always have been restricted in their operations by the Government. M. de Thierry, in the article I have already alluded to, says:

From 1762 to 1815 the idea underlying the terms of every treaty takes the form of what is practically a reproof to English soldiers and sailors for robbing Spain, France and Holland of their colonies. Promptly returned on the declaration of peace, these colonies were as promptly retaken in war-time. In this way Senegal was captured and ceded three times; Guiana once; Gaudeloupe three times; Pondicherry and the minor East Indian settlements four times; Martinique three times; and St. Pierre and Miquelon three times. After the battle of Waterloo, which crowned her long and heroic struggle with Napoleon, England, alone of the nations, gained practically no territory by the treaty of Paris. She was in a position to get anything she chose to ask and she asked nothing. Is there so splendid an instance of self-abnegation in the whole domain of history? France, all broken and helpless as she was, regained Gaudeloupe, Martinique, Senegal, Bourbon, Isle de France, Guiana, Pondicherry and the minor settlements on the coast of India, all captured by Great Britain during the war.

SOMEBODY.... Sarah E. Eastman... Golden Days.

Somebody crawls into mamma's bed,  
Just at the break of day,  
Snuggles up close, and whispers loud:  
"Somebody's come to stay."

Somebody rushes through the house  
Never once shuts a door;  
Scatters her playthings all around  
Over the nursery floor;

Climbs on the fence and tears her clothes—  
Never a bit cares she—  
Swings on the gate and makes mud-pies—  
Who can somebody be?

Somebody looks with roguish eyes  
Up through her tangled hair;  
Somebody's "me," she says, "but then  
Somebody doesn't care."

"Freddie, why did you drop the baby on the floor?" "Well, I heard everybody say it is a bouncing baby, and I wanted to see it bounce."

# Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY  
OF CANADA.

MONTREAL, OCTR., 1897.

J. MACDONALD OSLEY, Editor.

## INCREASE OF CAPITAL STOCK.

An increase of \$200,000 has been made in the capital stock of the Sun Life of Canada, in order to bring it more into proportion to the volume of business transacted, and as an additional security to the policy holders. The capital now stands at \$700,000, and the amount paid up has been increased from \$62,500 to \$105,000. The new stock has been issued at \$45 per share, consisting of the par value of \$15, and a premium of \$30, the latter item being added to the Company's undivided surplus. The shareholders' proportion of profits has been reduced from six and two-thirds to five per cent. of total surplus earned by both participating and non-participating branches, the policy holders receiving 95 per cent. of profits earned by both participating and non-participating policies.

This arrangement, while adding to the security of the policy holders, will prevent the new stock being any burden to them for some years to come, and commends itself as it enlarges their security without drawing upon the profits in which they share. The allotment of new stock has been promptly taken up by 121 out of a total of 125 shareholders of the Sun Life of Canada.

## A KINDLY CONGRATULATION.

The following paragraph from the pen of John Habberton in *Collier's Weekly* breathes so truly neighborly a spirit that we take pleasure in reprinting it;

Lucky Canada! Again a rich gold district has been found within her borders; and instead of the locality being thousands of miles from civilization, like the Klondyke region, it is in the province of Ontario and not far from the Sault Ste. Marie, the most frequently travelled water-route in the world, the shipping passing through it exceeding every year the tonnage of all the vessels that leave our Eastern ports for Europe. The gold is not "placer," which attracts a crowd for only such time as is necessary to wash the gold from the earth; it is auriferous rock, which requires machinery, capital, a permanent working force and the general settlement and development of the surrounding country. Canada richly deserves her good fortune; her people are industrious, thrifty and courageous; they are of a stock that for generations have fought against tremendous odds and have been heavily loaded with debt by their successive governments. The golden gleams from the treasure-laden rocks will gradually make vast changes for the better, and no one will be gladder of it than Canada's big neighbor on our side of the St. Lawrence and the Lakes.

The phrenologist—"Your bump of self-esteem is enormously developed." The patient—"I don't wonder. The other day my wife sent me down town with a piece of silk to match, and she says I did it better than she could have done it herself."

Judge—"The evidence that you called this gentleman a donkey is overwhelming. Had you not better admit the fact?" Accused—"Maybe I had. The longer I look at him, the more probable it seems to me that I did call him a donkey."





IN FULL CRY.

## CARDS OF ACKNOWLEDGMENT.

BILL'S IN TROUBLE.....*Denver Post.*

ORILLIA, Ont., June, 1897.

HOLLAND A. WHITE, ESQ.,  
District Manager Sun Life Assurance Co.,  
Hamilton, Ont.

DEAR SIR,

Kindly accept my best thanks for receipt of cheque for \$1000.00, being amount of claim under policy No. 44428 on the life of the late Edward Tinney, who was assured in your Company. I have also to thank your Mr. Brown, General Agent at Barrie, for the kind way in which he attended to the matter. I would strongly advise any one wanting assurance to apply to the Sun Life.

Yours truly,

JOHN TIENEY,  
*Administrator Estate of Edward Tinney.*

GUILFORD COLLEGE, N.C., July 27th, 1897.

J. R. JOHNSTON, ESQ.,  
State Manager Sun Life of Canada,  
Raleigh, N.C.

DEAR SIR,

We have this day received through your agent, Mr. D. O'Hanlon, a check for \$1500.00, being the amount due on policies carried by S. F. Taylor, recently deceased.

While thanking you for the promptness with which this claim has been settled, we think the courtesy shown by Mr. D. O'Hanlon in getting the claim papers properly filled out is deserving of special mention.

We cordially recommend the Sun Life of Canada for the very satisfactory manner in which this claim has been settled.

Yours very truly,

F. N. & A. TAYLOR,  
*Administrators of the Taylor Estate.*

ST. JOSEPH DE LEVIS, 13th July, 1897.

JOHN R. REID, ESQ.,  
Manager Sun Life Assurance Co.,  
Ottawa.

DEAR SIR,

I have to acknowledge receipt of your cheque in payment of matured endowment policy. Please accept my thanks for the prompt settlement. I have not even had the trouble to remind you that the time had expired. I did not expect anything before the 1st July, but you wrote on the 26th June that you wanted to settle the claim. This is no doubt a point in your favor.

Yours sincerely,

W. VALIQUET.

I've got a letter, parson, from my son,  
away out West ;  
An' my o' heart is heavy as an anvil in  
my breast,  
To think the boy, whose futur' I had once  
so proudly planned,  
Should wander from the path o' right an'  
come to such an end !  
I told him when he left us, only three short  
years ago,  
He'd find himself a-plowin' in a mighty  
crooked row—  
He'd miss his father's counsels, an' his  
mother's prayers, too ;  
But he said the farm was hateful, an' he  
guessed he'd have to go.

I know thar's big temptation for a young-  
ster in the West,  
But I believed our Billy had the courage to  
resist ;  
An' when he left I warned him o' the ever-  
wait-in' snares  
That lie like hidden serpents in life's path-  
way everywhere.  
But Bill he promised faithful to be keerful,  
an' allowed  
He'd build a reputation that'd make us  
mighty proud ;  
But it seems as how my counsel sort o'  
faded from his mind,  
An' now the boy's in trouble o' the very  
wustest kind !

His letters came so seldom that I somehow  
sort o' knowed  
That Billy was a-trampin' on a mighty  
rocky road ;  
But I never once imagined he would bow  
my head in shame,  
An' in the dust'd waller his ol' daddy's  
honored name.  
He writes from out in Denver, an the  
story's mighty short ;  
I just can't tell his mother ; it'll crush her  
poor ol' heart !  
An' so I reckoned, parson, you might  
break the news to her—  
Bill's in the Legistaur', and he dosen't say  
what fur.

French waiter (in London restaurant, to  
Yabsley, who has been trying to make him-  
self understood in bill of fare French)—“If  
ze gentleman vill talk ze language he vos born  
in, I vill very much better understood.”

## THE ORIGIN OF STRAW HATS.

Few out of the countless thousands of persons who thankfully don their light straw hats when the sun streams down so powerfully as to make the ordinary felt or silk headgear too heavy for comfort, have ever thought of the origin of the cool, sheltering, wide-brimmed straw hat. Yet it has, says the *Western Morning News*, an interesting history, dating back at least to the sixteenth Century, and the well-known Italian historian, Cesar Cantu, says it can be traced to the beginning of the fourteenth century, though no reliable evidence can be procured to corroborate this statement. The actual date of the origin of the manufacture of hats from wheat straw is wrapped in obscurity; but it is certain that by 1574 the industry was of considerable importance. Florence, of course, was the centre of the manufacture, the straw being imported from abroad at that date, as the peculiar quality required for the industry was not then cultivated in Italy. Experiments, however, were made with the view of establishing the production of the straw required for hat-making, and the efforts in this direction were crowned with great success. Experience enabled improvements to be effected in the plaiting, which became the principal occupation of the people. The straw for the manufacture must have a good length between the knots, a clear, golden colour, and not be brittle. A certain Domenico Michelacci was the initiator of the scheme for cultivating the straw, and he started the work at Signa, a village near Florence. The industry flourished and spread all over the district, continuing with unabated success until 1771. An important trade had been by this time established with England and other countries. At the end of the last century, however, a rude check was given to foreign exportation by political troubles, and the trade was for some time confined to local consumption. The tide turned again in 1810, when a certain Guiseppe Carbonori, a native of Leghorn, introduced an improved broad brimmed hat, called "fioretto," which became popular in France and Germany, and afterwards in England and America. It has been estimated that no fewer than 60,000 hands were then engaged in the manufacture of the hats, and the average daily earnings of the workers was about two shillings each. In 1822, owing to the impetus given to the trade by the opening up of the American markets and the large export to that country, it was calculated that about 80,000 persons found employment, the

most expert earning about 6s. 5d. per day. Naturally, the success of the Florentine article induced other countries to take up the manufacture, and by 1826 England was turning out a description of hat which satisfied the English public, and easily ousted the Italian rival from the English markets, causing a corresponding depression in the Florentine industry.

A WHEEL SONG....*Eveline Stein*....*Women's Sentinel*

Oh, the ships have sails for the swelling  
gales,  
The falcon flies in the wake of the wind.  
In the speed of the steed of the Bedouin  
breed  
The blood leaps high to the hoof-beats,  
lead,  
As the leagues are left behind.  
But what care I  
For the birds that fly,  
Or all the vessels that sail the sea;  
The blasts that blow,  
Till the trees bend low,  
Or the barbs of Araby  
Nor wish I more for the wings he wore,  
The fleet-foot one, of the fables old!  
For the feathered robe of the messenger god,  
Or the winged sandals wherein he trod,  
In the happy age of gold.  
Let poets mourn  
For the days outworn,  
But these glad mornings are still divine!  
Those flying feet  
Were they half so fleet  
As the steed that springs from mine?  
Then ho! for the wheel with its strength  
of steel,  
Yet blessed buoyance of sky-born things!  
And the rush of the near and crystalline  
clear  
Sweet breath of the summer that sings in  
the ear  
Like harps of a thousand strings!  
Oh wild and free  
Is the joy to me  
To breast the breezes and whirl along!  
To skim the ground  
Till the pulses bound,  
And the heart bursts into song!

Johnny Chaffie's Sunday-school teacher is a lady. The other day she asked him: "Johnny, do you know what a miracle is?" "Yes. Ma says if you don't marry our new parson it will be a miracle."

## TORNADOES AND CYCLONES.

WILLIS L. MOORE.....THE INDEPENDENT.

A sharp distinction should be made in the designation given these phenomena, which are entirely dissimilar in their manifestations. The terms are now generally used erroneously by the press.

The tornado is a sudden outburst of wind in an otherwise quiet, sultry atmosphere; it is ushered in by a loud, indescribable roar, similar to a continuous roll of thunder; its path is very narrow—seldom more than 500 feet wide at greatest destruction; it moves generally from southwest to northeast, and rarely extends more than twenty miles; it very often rises in the air, to descend again at a point a few miles ahead; it is always accompanied by thunder-storms, with often a bright glow in the cloud; this cloud has usually a funnel shape, which appears to be whirling, though some observers have described its appearance like that of a huge ball rolling forward. A tornado may be considered as the result of an extreme development of conditions which otherwise produce thunderstorms.

A cyclone, on the other hand, is a very broad storm, oftentimes 1,000 miles in diameter, and sometimes can be followed half around the world; the winds circulate about it from right to left, or the way one turns clock hands backward (in the Southern Hemisphere this motion is reversed). The air pressure always falls as one approaches the centre, where, at sea, there is a portentous calm, with clear sky visible at times. The cyclone winds often rise to hurricane force, but are not to be compared with the extreme violence of the tornado, before which the most solid structures are razed.

The French term *trombe* or *tourbillon* describes almost exactly the tornado, which term was first applied to severe squalls, with funnel-shaped clouds, experienced on the west coast of Africa, and which to this day, inspire the utmost fear in the minds of the natives.

## A LIVING FOSSIL.

THE AFRICAN MUD FISH....WESTMINSTER GAZETTE

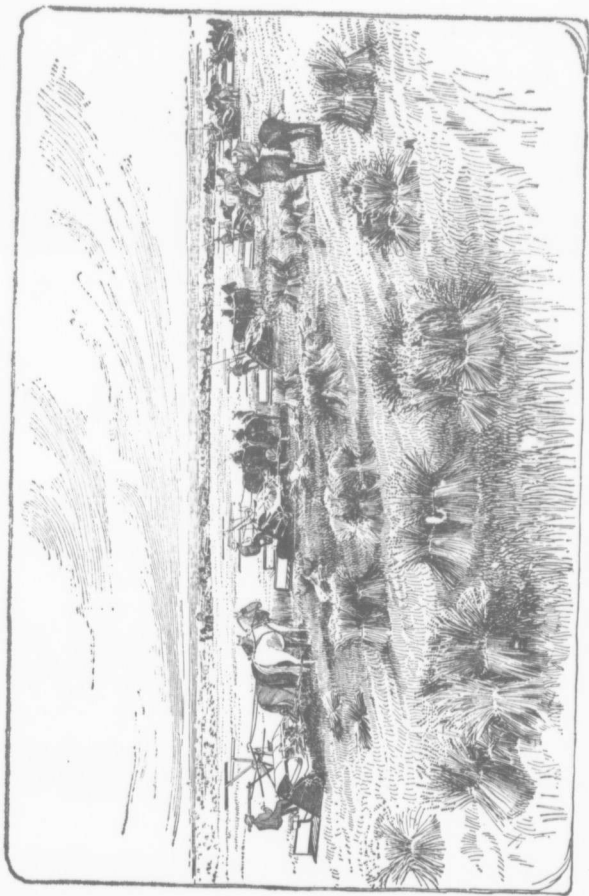
Among the most ancient of animals still inhabiting our planet is the so-called mud fish (*Protopterus*) of Africa—a creature worthy of our respect, if only in

consideration of its vast antiquity, which dates far back in the early ages of the world. Of popular interest, the most striking feature of the mud fish is the possession of lungs as well as gills. On the approach of the dry season, in its natural haunts in Central Africa, the mud fish hollows out a chamber in mud, and enters upon a period of rest extending over many months, during which time it is without access to water and breathes air only. While in the mud these fishes may be dug up, and survive even after a journey across the world in the dry state, Professor Denny of Firth College, Sheffield, England, received a short time ago one of these mud blocks. In the presence of the students the hard block was placed in warm water, and after being thus exposed for nearly two hours, the fish, which went to sleep in tropical Africa many months ago, awoke and came forth from its temporary sepulchre to find itself in a bath of tap water in the biological laboratory of Firth College, where it is now alive, and, doubtless, happy.

## HOW NAILS ARE NAMED.

FROM PRICE, SIZE AND WEIGHT....LOUISVILLE STAR.

Two accounts are given of the origin of the terms "sixpenny," "eightpenny," "tenpenny," and so on, as applied to the various sizes of nails. According to one statement, when nails were made by hand the penny was taken as a standard of weight, and six were made to equal the weight of a copper penny. This explanation is open to criticism on account of the very small size of the nails, of which six were needed to balance even the large sized, old fashioned copper penny. Others are much more probable. One explanation holds that tenpenny nails originally sold for tenpence a hundred, sixpenny nails for sixpence a hundred and so on, the smaller nails selling for the lower price. Another explanation is that 1,000 nails of the tenpenny size used to weigh ten pounds, 1,000 of the sixpenny size, six pounds, and so on for other sizes. Of the ordinary sixpenny nails there are eighty to the pound; of the eightpenny there are fifty; tenpenny, thirty-four; twelpenny, thirty-nine.



HARVESTING IN THE NORTHWEST OF CANADA.

## BROKEN STOWAGE.

Big words an' fine clothes," said Uncle Eben, "is berry frequently alike in not kibberin' much dat re'ly 'mounts ter anything."

"How often do you kill people on this line?" asked a nervous passenger of a trolley-car conductor, one day. "Only once, sir," replied the conductor.

"That was tough on Davis." "What?" "He stepped on a banana peel, fell and was arrested for giving a street performance without a license."

"And I suppose, like a brave soldier, you followed your colors." "Yes: whenever there was a battle, I noticed that the colors were flying, so I fled, too."

"Let's see," said the teacher. "Your name is Peter Marmaduke Jones?" "Yessum, said Peter. "But that ain't my fault. Poppy and monny did it."

"Your friend, Van Dooze, is a great practical joker, I believe?" "Yes, but he isn't my friend any more." "What's the matter?" "I played a joke on him the other day."

Landlady—"You say your chicken soup isn't good? Why, I told the cook how to make it. Perhaps she didn't catch the idea." Boarder—"No. I think it was the chicken she didn't catch."

"Excuse me, sir," said Barker to a boorish traveller, "but what is your business?" "I am a gentleman, sir, that is my business." "Ah," said Baker, "I see. You are taking a vacation."

"Now Willie," said the teacher, as school opened, "you may recite your geography lesson. Where is Afghanistan?" Willie hesitated a moment. "Don't you know?" asked the teacher. "Yes I've got it in my head somewhere, but I can't lay my brain on it just this minute," Willie replied.

Mistress—"Mercy on me, what a kitchen! Every pot, pan and dish is dirty, the table looks like a junk shop, and—why, it will take you a week to get things cleaned up. What have you been doing?" Servant—"Sure, mum, the young leddies has just been down here showing me how they roast a potato at the cooking school."

"Why, Mr. Blivens," said that young man's landlady, "You have some very extraordinary ideas in preparing your food." "Do you think so?" "Yes. Might I inquire why you dropped a lump of butter into the tea?" "Certainly. In this life the only chance of universal happiness lies in the hope that the strong may be taught to assist the weak."

A little boy was taken by his father into a cafe for dinner. As they were eating their dessert, the father handed the waiter a bill, which that worthy carried to the cashier's desk, returning presently with a little pile of change on a silver plate. Robby's eyes grew bright. "O papa," he said, "I'd like a plate of that, too!"

Mother—"Elsie, your sister tells me you took a second helping of pudding at Mrs. Brown's to-day." Little Elsie—"So I did, mamma." "Do you think that was right, Elsie?" "Yes. You have often told me not to contradict any one; and Mrs. Brown said, 'I know Elsie will have a second helping of pudding, and I couldn't contradict her, could I?' Mamma smiled, and said nothing.

One day, while Millais was engaged in painting his famous picture, "Chill October," among the reeds and rushes on the banks of the Tay, near Perth, a voice came over the hedge, "Man, did ye never try photography?" "No, never," replied Millais, painting slowly. A pause. "It's a hantle quicker," said the voice. "Ye-es, I suppose so." Another pause. The final thrust was, "An' it's mair liker the place."

W. S. GILBERT AND THE DUDE—Gilbert of Bab Ballad and Pinafore fame is said to have had an amusing experience on the occasion of a London "function" which he attended.

On taking his departure he was accosted in the hall by a monocled dude who pretended to mistake him for a servant, as follows:

"I say,—er— call me a four-wheeler, you know."

"Sir," immediately rejoined the wit, "you are a four wheeler!"

"What do you mear, sir, do you want to insult me?"

"Not at all," said Mr. Gilbert. "You asked me to call you a four wheeler, and I did so. I couldn't call you hansom, you know."

## SUMMARY of the ANNUAL REPORT for 1896.

New Life Applications received during 1896.....	\$11,110,292 19
Increase over 1895.....	1,287,387 16
Cash Income for year ending 31st December, 1896.....	1,886,258 00
Increase over 1895.....	358,203 91
Assets at 31st December, 1896.....	6,388,144 66
Increase over 1895.....	1,022,374 13
Reserve for Security of Policyholders (according to Hm. Four per cent. Table).....	5,932,200 48
Increase over 1895.....	1,198,184 44
Surplus over all Liabilities, except Capital (according to Hm. Four per cent. Table).....	345,108 65
Surplus over all Liabilities and Capital Stock (according to Hm. Four per cent. Table).....	282,608 65
Surplus over all Liabilities and Capital Stock (according to Dominion Government Standard, Hm. 4½ per cent).....	595,902 02
Claims Paid during 1896.....	398,504 86

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	836,897 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 94
1896	1,886,258 00	6,388,144 66	38,196,890 92

The year 1896 was the very best in the business experience of the Sun Life Assurance Company of Canada. The fact that the Dominion was in a condition of uncertainty and unrest owing to the Federal elections, rendered it very difficult to secure business, but notwithstanding this great impediment, the Company's record for the year shows a large increase over all previous years. The summary of the report for 1896, as given above, is well worth reading. It represents a good year's work and denotes prosperity and a healthy growth.

The total income for the year amounted to \$1,886,258, an increase of \$358,203.91 over the previous twelve months.

A splendid addition has been made to the assets, which now amount to **\$6,388,144.66**. The increase for the year is \$1,022,374.13—a remarkable showing indeed.

The surplus over all liabilities is \$345,108.65. The valuation of all policies is now made on the Hm. four per cent. basis, instead of four and one-half, (as authorized by the Government) thus increasing reserve on policies by \$1,198,184.44.

The death rate was again below the expectation, which goes to prove that the management has shown great care in the selection of risks.



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