Rev. Jos, Camille Roy, Sominaire de Quebec

MONTREAL, JANUARY, 1897.



WISHING YOU THE COMPLIMENTS OF THE SEASON.

#### J. P. CLEGHORN, Esq.

Mr. Cleghorn is a native of Montreal, where he was born in 1830, and after receiving a thorough commercial education in the Howden & Taggart school of this City, he commenced his mercantile career as a junior clerk in the Wholesale Dry Goods trade. Rapidly coming to the front, he became a member of the well known firm of J. G. Mackenzie & Co. in 1864, and is now the managing partner of that large and prosperous concern.

Being naturally of a retiring disposition, Mr. Cleghorn has never courted public or municipal honours, but has nevertheless taken an active interest in the welfare of his native city, and the Dominion at large. He has been for many years a member of the Board of Trade, and has filled nearly every official position in that important body, having been elected President in 1889 and 1890. He is also President of the Intercolonial Coal Co., a Director of the Molsons Bank, the Merchants Manufacturing Company, and the Canada Accident Assurance Company. He also finds time to undertake the duties of President of the Montreal Cemetery Trust, and is a Governor of the General Hospital, and other institutions of a like philanthropic nature.

Mr. Cleghorn was elected to the Board of the Sun Life Assurance Company of Canada in 1890, where his wide experience and prudent judgment have been of much value in its councils.

Stewart's mother was making sandwiches of devilled ham. The little fellow came along, and seeing the can with the pitcure of the imp on it regarded it earnestly awhile, and then said: "Mamma what is that stuff?" 'This? Oh, that is devilled ham." He looked seriously at the mixture, and in an awed voice inquired, "Why, mother, have they killed him?"

#### THE SONG OF THE GOLDEN CITY.

CHRISTIAN BURKE, IN THE "ARGOSY,"

From the days of St. John's Revelation The marvellous story it told,

And downthro' the ages has come the song, The song of the City of Gold.

To the innocent hearts of the children, To the toilers who faint 'neath earth's sun,

To the old who have fought out its problems, To the dying whose journey is done,

Comes the dream of the mystical City, With colour and loveliness rife, Iridescent its jewell'd foundations, Flower-border'd its River of Life;

Four-square in its symbol'd completeness, Through its pearly gates shining afar The strange indescribable radiance Unlitten of sun or of star.

And the streets of the City are golden,
And the sea as of crystal appears,
And the sound of the harpers is in it,
And it knows not of sorrow or tears.

Like a mirage far out in the desert, Like the fabric that fashions our dreams, Like some many-hued mirror'd reflection The Heavenly Jerusalem seems.

We grope 'mid the types and the shadows, We fret as its veiling disguise; But our hearts cannot grasp nor conceive

Its glory is hid from our eyes.

We catch but a note of the music, A glimpse swiftly passing and faint, A hint of its wondrous perfection, Low whisper'd to seer and to saint,

Yet the glow of it shortens the journey, And our feet tread more bravely the road Which leads to the sorrowless City Whose Builder and Maker is God.

And thus as a gift to the ages
The marvellous story flows on,
And the heart of man rests on the vision
That illumined the eyes of St. John.



J. P. CLEGHORN, ESQ.

#### JIM'S LUCK.

By Sydney DAYRE.

"Barlow says he can't mend the old shoes no more, and he can't make me a new pair 'less I pays him two dollars in cash and the rest in work."

"Dear me, Jimmy!" Grandmother turned upon him a look as doleful as his own. "Then he wont let you work 'em all out?"

" No."

"That's cause you went to speak to him a Friday mornin'," said grandmother, shaking her head with an air of profound conviction of the truth of what she said. "I never in my life knowed no good to come o' doin' things a Friday.

"Like enough," said Jim gloomily.
"But every day's goin' to be Friday to me if I've got to stay out o' school."

"You can have the egg money, Jimmy."
"That makes me think," said Jimmy."
"As I come by Mis' Lane's she told me she wanted four dozen eggs for settin," and wants 'em right off—this mornin'!"

"Not to set a Friday, eh, Jimmy?"

"Said she was goin' to set 'em this very mornin'."

"Somethin' Il happen to 'em, sure as she lives," said grandmother solemnly, "I never in my life knowed a brood o' chickens to hatch that was set a Friday,"

" Did you ever try it, gram'ther?"

"Try it? No, o' course I didn't. Do you think I'd have no more sense 'n to waste good eggs temptin' bad luck? But if Mis' Lane wants to it's no business of mine. That'll be forty cents towards your shoes, Jimmy."

"But it'll take a month to get enough eggs to make two dollars, and I want 'em next week,"

Grandmother began packing the eggs into a market basket with many more remarks about Mrs. Lane's "ventur'someness" in daring to begin anything on Friday. The good old woman believed in signs and omens as she believed in her Bible—possibly a little more firmly. If she put on a garment wrong side out she wore it so all day, rather than run the risk of ill luck which was sure to follow the turning it right. If she spilled salt she burned a little or threw it over her head. If the scissors stuck up in the floor she

made ready for company. If she saw the moon over her left shoulder, or a snake or a lizard crossed her path, or a pin lay with its point toward her, it meant bad luck, and the first mishap which afterward befell was faithfully laid to it.

She never began anything on Friday, preferring rather to lose much valuable time. If she could not finish her stocking in time to set up the first stitch of another before bed-time on Thursday night it went over until Saturday; if seeds could not be planted on Thursday they must wait two days instead of one; and so with everything else. Many a day's work had Jim lost for the same reason, for it had never occurred to the boy to question his grandmother's opinion, and no one else had ever talked to him about bad and good luck. "There, now, if she will have 'em. You go straight over with 'em and straight back, Jimmy," said grandmother, giving him the basket. "Don't you set 'em down a single minute." If Mrs' Lane will have her eggs to-day I don't want the bad luck to come to 'em while they're in you're hands."

Jim started on his long walk over the fields but before he was half way was attracted by the sight of a bird's nest.

"It's a tall tree, and mean to climb," said Jim, measuring it with his eye, "but perhaps I can get it."

The basket of eggs was set down under the tree, and Jim nearly reached the nest, when to his great dismay he saw a cow approaching with evident design of finding out what might be so carefully packed. "Get out, there!" he cried, climbing down in hot haste.

His hat fell into a little stream which ran under the tree, and he tore his clothes, but reached the ground just in time to save his eggs.

He followed his hat down stream, and, having climbed a fence which placed him beyond danger from the cow, waded into the water to recover it. But the stream was deeper than he expected and its bed was rough and stony. He cut his foot on a sharp stone, and, losing his balance, toppled over into the water.

"It's all 'cause it's Friday," he whimpered, as, smarting and shivering, for the May morning was cool, he regained the shore while his hat sailed on. "I wouldn't 'a' sent 'em at all if I'd 'a' been gram'ther."



He limped on, finding it very hard to walk, until he reached a barn used by a farmer for winter storing, and built at quite a distance from any house. The sun poured down on the south side of it with a genial warmth which made it a very comfortable resting place. With many grunts and groans Jimmy sat down, not perceiving that the faces of two or three lively boys peeped cautiously from an opening above his head.

"Who is it?" whispered a voice inside.

"Sh-it's only a boy-a ragged, half-drowned rat, sure enough! and a basket."

"What's in the basket?"

"Can't tell. It's covered up."

"Something to eat perhaps."

"Or perhaps wool, or soap, or seed corn."

Half a dozen boarding-school boys had taken a madcap frolic without leave across the country the afternoon before to attend a concert at the nearest large town. They had made a part of the distance homeward late in the evening, but then, being tired, had sought the shelter of the hay-loft in the barn, and had just now awakened as hungry as hunters.

"What's he doing now?" was asked, as another one looked out after finding that their sole dependence for breakfast consisted of a few apples.

"He's gone to sleep."

"Goody! Let down your hook, Ben, and haul up his basket."

Carefully a cord came down and slowly the basket left the side of the unconscious Jim, and rose until it was seized by the jolly youngsters.

"Eggs-hurrah! What a breakfast they'll make!"

"What a piece of luck for us when we're in such a hurry!"

"Yes, indeed. We must get back to the campus by tweive, and mix with the other boys."

The raw eggs were sucked with a relish probably known only to school boys on a frolic.

"Now we'll lower his basket again."

"Stop! Let's fill it with a lot of those corn-cobs down there, and cover it up so he won't know till he looks."

"They'll be lighter than eggs."

"I'll creep out and get a stone to even up with."

"See here, seems to me it isn'nt fair to take that poor scalawag's eggs for nothing."

The party took another peep at the sleeping boy. Something in his forlorn, poverty-stricken appearance might have impressed them with a sense of the difference which must exist between their own happy lives and his—a life which everything about him suggested must be one of privation and hardship. Each boy began feeling in his pocket for loose change, but only a few cents were forth-coming.

"What are eggs worth a dozen, any

"I don't know. But I hate to leave so little as that."

"I've got a two-dollar bill in my pocketbook."

"Let's pin it to this cloth under the corn-cobs, and we'll all pay our share to you when we get back."

All being arranged, the basket was let down, when the merry youngsters quietly stole out of the barn, leaving Jim still asleep in the sunshine.

But the sun had travelled around to the other side by the time he awoke, and he felt stiff and sore as he took up his basket and limped on towards Mrs. Lane's.

"I thought you would have brought them earlier," said that lady, when he at length stood before her. "Four dozen?

"Yes'm; all good and fresh."

"I guess I'll have to pay you twelve and a half cents, as you've had such a long walk," she said pleasantly, uncovering the basket. "Why, what's this?"

Jim stared in horror and fright at the sight of the corn-cobs.

"It's just as gram'ther said—it's just as gram'ther said," he fairly shrieked, starting back from the basket as if it had held a nest of rattlesnakes.

"What did she say?" asked Mrs. Lane, greatly perplexed.

"About the bad luck," said Jim, without a word more darting out of the house and rushing home to tell the strange, fearful thing to his grandmother.

"Yes, yes," said the old woman wringing her hands in bewilderment equal to Jim's own, "I knowed something dredful 'd come o' havin' anythin' to do with settin' eggs a Friday." The next morning Mrs. Lane drove up to the gate. Jim met her at the door, but backed away in alarm as she offered him his basket.

"Here's your basket, Jim. I suppose you didn't know what was under the corncobs?"

"No, ma'am," said Jim, edging still further back, expecting to hear of some new terror.

"Look here this was pinned to the cloth in the bottom of the basket."

She unfolded a paper and took from it a two-dollar bill, at which Jim stared in blank surprise.

"What were you doing on the way over yesterday?" asked Mrs. Lane with a smile.

"I had all sorts o' mean times," said Jim ruefully. "A cow 'most got at my eggs..."

"How came that?" asked grandmother, sharply. "Didn't I tell you not to leave go o' them eggs for one minute."

"Well, I set 'em under a tree while I went after a nest, and when I was gettin' down quick to scoot away from that cow my clothes tore and my hat flew into the water and when I was gettin' it I fell splash into the water and then I got wet, and when I got to Squire Ramsey's barn I set down in the sun to get dry."

"How long did you stay there?" asked Mrs. Lane.

"O, I d' know. Not so very long. I had to limp all the way after that," he whimpered.

"Listen, now, to what is written on this paper," said Mrs. Lane.

"We are in the barn above you, good friend, watching over your sleep. We have hauled up your basket of eggs and made a jolly breakfast of them. Have carefully filled their place with corn-cobs, and, as we have made the exchange without consulting your taste in the matter, leave this bill, which we hope may make things right between us. So, wishing you pleasant dreams, we lower the basket."

"Two-dollars!" exclaimed Jim catching his breath.

"It's a great wonder the money was not lost when I sent Jack to empty the cobs."

"That's 'cause 'tisn't Friday," said Jim solemnly.

"What isn't Friday?" asked Mrs. Lane.

"To-day is nt. All them unlucky things come to me yesterday along of it's being Friday. And now tisn't Friday, so the money wa'n't lost."

"But you are mistaken," said Mrs. Lane, laughing. "Yesterday was Thursday. This is Friday."

Jim and his grandmother stared at each other and then at Mrs. Lane,

"You see, Jim, how foolish it is to think any day unlucky. God has made all our days, and they are all good alike. Look around—the sun shines and the flowers grow and the birds sing and every beautiful thing keeps on with its work exactly as if Friday never came."

Jim shook his head respectfully but earnestly,

"Onet I went droppin' corn for Squire Ramsey a Friday and I lost a dime out o' my pocket. If I hadn't 'a' went it would 'a' dropped in the house and I'd 'a' found it."

"How much did you make by your day's work dropping corn?" asked Mrs. Lane.

"Thirty cents."

"Then you lost ten and gained thirty by working on Friday; hey, Jim?"

Jim looked thoughtful as he carefully laid away the two dollars, a tangle of puzzling ideas mingling with the visions of new shoes which danced in his head.

"Was it good luck or bad luck? It was bad luck to get lamed and get wet and lose my hat in the water. But 'twas no end o' good luck to have my eggs swallered by them boys and get two dollars for 'em. Must 'a' been cause it wasn't Friday. But then the money came to-day and 'twas Friday. Wonder if I'd 'a' lost the dime if I'd 'a' a sewed my pocket up. Wonder if I'd 'a' got hurt and got wet if I'd 'a' minded what gram'ther said. Wonder if Mis' Lane's right about Fridays. Wonder if there's any bad luck about Friday, anyway!"

He unfolded the two dollars for another look and concluded, "I don't believe there is."

Carrie—"Isn't the bear's skin to keep him warm in winter?" Mamma—"Yes, Carrie Carrie—"Then what does he have to keep him cool in summer?"

# Sunsbine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY OF CANADA,

MONTREAL, JANY. 1897.

#### REVIEWING THE YEAR.

As this is being written 1806 is rapidly drawing towards its close, and although it is yet too soon to make a full summing up of the year's results, yet there are some general points which may appropriately be noted at the present, leaving the more specific details for a subsequent issue.

At the outset the completion of the first year of Sunshine may fitly be made a subject for congratulation. Being in every respect the most considerable venture of the kind ever undertaken by a Canadian Assurance Company, there were inevitably many difficulties to be encountered, and much hard work to be done.

But month by month the paper has appeared with unfailing regularity, and from every hand there have come the most cordial tokens of the favor with which it has been regarded, and of the great assistance it has given in extending and strengthening the interests of the Company.

In the year just entered upon no effort will be spared to render Sunshine a welcome visitor to the policy-holder and a helpful instrument to the Agent.

With regard to the progress of the Company during the year there is cause for congratulation at every point. The volume of new business secured is well in advance of 1895, and will undoubtedly enable the Sun Life of Canada to retain

its place at the head of the Canadian Life Companies.

In view of the continuance of the commercial depression that has affected so large a part of the territory in which business is sought this is a remarkable achievement, and one that speaks volumes for the zeal and fidelity of the Company's District Managers and Agents, to whom after all the credit is mainly due.

As to Income, Assets and Surplus, the same satisfactory report can be made. There has been solid and substantial increase in regard to all three, while in the matter of Expenditure there has been a notable saving effected, the benefit of which will accrue to the policy-holders in the form of enhanced dividends.

In pursuance of the progressive policy which has always characterized this Company new fields of work have been entered, among others the United States, and from Michigan, Utah and North Carolina, the returns have been such as to amply justify the step.

The operations of the Company in Great Britain have been particularly gratifying. The SUN LIFE OF CANADA is now well established in the United Kingdom, and the amount of new business, and of reassurance offered constitute a brilliant augury of handsome returns in the near future.

The Thrift Department recently inagurated has well approved itself, not only directly through the number of small policies placed, but indirectly as a feeder to the ordinary business, and the prospects of its soon assuming very large proportions are thoroughly good.

In a word the year has been one of progress, extension, strengthening, and solidifying in every part of the Company's life, and *Sunshine* offers its hearty congratulations to all who have cooperated in the achieving of so splendid a result, and at the same time to every worker for the Company the most sincere good-wishes for the New Year.



IN LOTUS LAND.

#### SUNDAY AFTERNOON.

Children of yesterday, Heirs of to-morrow,

What are you weaving— Labour or sorrow?

Look to your loom again, Faster and faster Fly the great shuttles Prepared by the Master;

Life's in the loom, Room for it—room!

Children of yesterday, Heirs of to-morrow, Lighten the labour

And sweeten the sorrow. Now—while the shuttles fly Faster and faster

Up and be at it— At work with the Master, He stands at your loom, Room for Him—room!

Children of yesterday,
Heirs of to-morrow,
Look at your fabric
Of labour and sorrow.
Seamy and dark

With despair and disaster, Turn it—and lo, The design of the Master!

The design of the Master!
The Lord's at the loom,
Room for Him—room!

### A TRIBUTE TO THE AUTOMATIC NON-FORFEITURE CLAUSE.

Half-way Tree, P.Q., November 13th, 1896,

C. O. PALMER, Esq.,

Kingston, Ja.

DEAR SIR,

I beg to acknowledge with thanks receipt
of cheque in settlement of Policy No. 20856, on
my late husband's life.

Your Company have been very prompt in payment, as I only sent you the claim papers on the 15th October last.

I can clearly see the great advantage of your AUTOMATIC NON-FORFEITURE POLICIES, as had this policy been on any other plan it would have lapsed.

Yours very truly,

ADELAIDE FACEY.

A Boy was asked how his mother was, and replied: "She complained of being much better to-day."

#### THE

## LATE GEORGE LIONEL RIDOUT.

Again within the compass of the year has this Company been called upon to mourn the loss by death of an esteemed and faithful servant.

MR. RIDOUT, who died suddenly at Sherbrooke, of heart-disease, on the 8th December, had been nineteen years in the service of the Sux LIFE OF CANADA, and in that long period had endeared himself to the management, not less by his genial gentle personality and unswerving integrity, than by his marked success in extending and conserving the interests of the Company.

Born in London, Ont., on the 29th November, 1849, he received a thorough education at Hellmuth College, and Upper Canada College.

His connection with this Company began at Richmond, where he worked loyally and successfully, for six years. He then moved to Sherbrooke, and as Manager for the Eastern Townships in association with Mr. James Lyster, built up a large and prosperous business, the fruits of which it seems hard that he was not longer permitted to enjoy.

Mr. Ridout's relations with the Company throughout all the years of his service, were eminently harmonious and satisfactory.

His was no divided allegiance, and to him and to Mr. Lyster must be accorded the largest measure of credit for the honourable position held by the Sun Life of Canada in the district he administered.

His death is sincerely mourned by the whole circle of his acquaintance, and leaves a gap that it will be very difficult to fill.

Mr. Ridout was married to Mrs. Simpson, of Compton, who has the sincere sympathy of the Company and the community in her sore affliction.

He Wondered.—"Dearest," she said, cooingly, "I wish you were a great statesman, with your picture on our greenbacks." I wonder if she knows that a man has to be dead to get his picture on the currency," he thought to himself. There are some things it is better not to know.



THE LATE GEORGE LIONEL RIDOUT.

### STATISTICS OF OLD AGE.

THE OLD WORLD'S VENTENARIANS .... MEDICAL REVIEW.

A German statistician has studied the census returns of Europe to learn a few things about the centenarians of the Old World. He has found, for instance, that high civilization does not favor the greatest length of life. The German empire, with 55,000,000 population, has but 78 subjects who are more than 100 years old, France, with fewer than 40,000,000, has 213 persons who have passed their rooth birthday. England has 140; Ireland, 578; Scotland, 46; Denmark, 2; Belgium, 5; Sweden, 10; and Norway, with 2,000,000 inhabitants, 23. Switzerland does not boast a single centenarian, but Spain, with about 18,000,000 population, has 410. The most amazing figures found by the German Statistician came from that troublesome and turbulent region known as the Balkan Peninsula. Servia has 575 persons who are more than 100 years old; Roumania, 1,084; and Bulgaria, 3,883. In other words, Bulgaria has a centenarian to every thousand inhabitants, and thus holds the international record for old inhabitants. In 1892 alone there died in Bulgaria 350 persons of more than 100. In the Balkan Peninsula, moreover, a person is not regarded on the verge of the grave the moment he becomes a centenarian. For instance, in Servia, there were in 1890 some 290 persons between 106 and 115 years, 123 between 115 and 125, and 18 between 125 and 135. Three were between 135 and 140. Who is the oldest person in the world? The German statistician does not credit the recent story about a Russian 160 years Russia has no census, he says, and except in cases of special official investigation the figures of ages in Russia must be mistrusted. The oldest man in the world is then, in his opinion, Bruno Cotrim, a negro born in Africa and now a resident in Rio Janeiro. Cotrim is 150 years old. Next to him probably comes a retired Moscow cabman, named Kustrim, who is in his 140th year. The statistician says the oldest woman in the world is 130 years old, but neglects to give her name or address, possibly out of courtesy, or perhaps in view of the extraordinary figures which came to his hand from the Balkans he thought a subject only 130 years old was hardly worthy of particular mention.

### A WIDOW'S GRATITUDE.

LEVIS, 24th November, 1896.

MR. PETER HUNT.

Inspector,

SUN LIFE ASSURANCE CO. OF CANADA, LEVIS, QUE,

DEAR SIR.

I desire to express my great satisfaction concerning the settlement of my claim in virtue of Policy No. 47,5to on the life of Joseph Adelard Lemieux, my husband.

Knowing that your Company is already advantageously known to the public, and that it has an excellent reputation, I admit that my appreciation may seem of a secondary importance. In the meantime, you can believe that I will recommend your Company every time I have an opportunity

My best thanks for the manner with which you have settled the above Policy,

Yours truly,

MDME, L.

## DEATH OF NIAGARA FALLS.

Fifteen hundred years ago the terrestrial movements raised the Johnson barrier to the Erie basin so high that the waters of that lake reached not merely the level of Lake Michigan, but the point of turning all the water of the upper lakes in the Mississippi drainage by way of Chicago. But the falls were then cutting through the ridge, and when this was accomplished, before the change of drainage was completed, the surface of Lake Erie was suddenly lowered by many feet, and thus the falls were re-established for some time longer. Slowly, year by year, one sees the cataract wearing back, and suggesting the time when the river will be turned into a series of rapids; but another silent cause is at work, and one not easily seen-namely, the effects of the changing of level of the earth's crust. From the computations already referred to it was found that for the first 24,000 years of the life of the river only the Erie waters flowed by way of the Niagara River, and for only 8,000 years have all the waters of the upper lakes been feeding the falls. If the terrestrial movements continue as at present, and there appears no reason to doubt it, for the continent was formerly vastly higher than now, then in about 5,000 years the rim of the Erie basin promises to be raised so high that all the waters of the upper lakes will flow out by way of the Chicago Canal. Thus the duration of Niagara Falls will have continued about 37,000 years. But the lakes will endure beyond the calculations of the boldest horologist. - Appleton's Popular Science Monthly.

# UNCLE JASON BECOMES HABITUATED.

M. QUAD ..... THE DETROIT FREE PRESS.

"I want you to be very careful to learn to do things my way," the housewife said to the middleaged colored woman whom she had secured as a servant.

"Yass'm," was the reply; "so's I'll done git merself habituated."

"You use pretty large words, Virginia."
"Yass'm. But I done knows de meanin' of 'em."

"What does 'habituated' mean?"

"Well, I d'no ez I kin ezactly tell yer. But I kin 'splain it."

"I should be very glad to have you do so."

"Ma uncle Jason Dewbury, he done hadder fahm lef "im las' monf. He tuck possession an' he's libbin' dah jes' fine. He's got all de chickens he wants; an' he allus was pow'ful fond er chickens. But dis is de troof. Ebery time he make up his min' he gwineter hab chicken, he gits on his big gum shoes an' takes out er dahk lantern an' goes out in de night an' snatches er pullet offen 'is own roos' befo' it hab a chance ter squawk oncet. Dat's what it is to get youse'f habituated."

At the Meeting of the Board of Directors of the Company, held on the 15th Decr., the following resolution was passed and ordered to be recorded in the minutes:

Resolved, That the Board of Directors of this Company have learned with deep regret of the death of Mr. G. L. RIDOUT, Manager at Sherbrooke for the Eastern Townships, and they desire to record the very high esteem in which he was held by them. His genial manner, honourable bearing and successful management of the Sherbrooke Branch for a long series of years, made him a much valued officer. His energy and tact, combined with high business qualifications, drew around him devoted Agents, and secured an extensive and justly appreciative clientelle. His loss is deeply deplored by the Directors and Executive, and sincere sympathy is felt for the widow and relatives in their great bereavement.

A copy of this resolution to be sent to Mrs. Ridout,

#### THE

## PRINTING OF POSTAGE STAMPS.

In printing, steel plates are used, on which two or more stamps are engraved. Two men are kept hard at work covering them with colored inks, and passing them to a man and a girl, who are kept busy at printing them with large rolling hand-presses. Three of these little squads are employed all the time, although ten presses can be put into use in case of necesssity. After the small sheets of paper upon which the two hundred stamps are engraved have dried enough they are sent into another room and gummed. The gum used for this purpose is a peculiar composition, made of the powder of dried potatoes, and other vegetables, mixed with water, which is better than any other material; for instance, gum arabic, which cracks the paper badly, This paper is of a peculiar texture, somewhat similar to that used for bank notes. After having been again dried, this time on the little racks which are fanned by steam power, for about an hour, they are put between sheets of pasteboard and pressed in hydraulic presses, capable of applying a weight of two thousand tons. The next thing is to cut the sheets in half, each sheet, of course, when cut, containing a hundred stamps. This is done by a girl, with a large pair of shears, by hand, that being preferred to machinery, which method would destroy too many stamps. They are then passed to other squads, who, in as many operations, perforate the paper between the stamps. Next they are pressed once more, and then packed and labelled, and stowed away in another room, preparatory to being put in mail bags for despatching to fill orders. If a single stamp is torn, or in any way mutilated, the whole sheet of one hundred stamps is burned. Five hundred thousand are burned every week from this cause. For the past twenty years not a sheet has been lost, such care has been taken in counting them. Each sheet is counted eleven times.

Little Girl—Mother told me to come and tell you that she left her liver and shin bones on the counter when she left here just now, and I've come after 'em. Death Claims paid by the SUN LIFE OF CANADA in January and February, 1896,

| and the second of the second o | reade. |
|--|--------|
| 48862O. Frechette Montreal   | 83000, |
| 28055 A. Renaud  | 2772.  |
| 33005. L. Bergeron, St. Croix, O   | 1000.  |
| 33205. O. Poitras Ouebec   | 1000.  |
| 47796 R. W. Rockwill, Steam Mill   Village, N.S.   | 1000,  |
| 25330 R. T.S Champion, Rogina N. W. T.   | 1000,  |
| 9611. A. Monteith, Up. Downie, O   | 1000.  |
| 44218. F. X. P. Fortier, Quebec  | 1038.  |
| 10171. S. F. Willard, Roxton Pond  | mon    |
| 25086 F. X. Biron,Point du Lac   | 1000.  |
|  |        |

Some English Planals..., Boston Commonwealth,

We'll begin with a box, and the plural is boxes,

But the plural of ox should be oxen, not oxes;

Then one fowl is a goose, but two are called geese,

Yet the plural of moose should never be

You may find a lone mouse or a whole nest of mice,

But the plural of house is houses, not hice; If the plural of man is always called men, Why shouldn't the plural of pan be called

The cow in the plural may be cows or kine, But a bow if repeated is never called bine, And the plural of vow is vows, never vine.

If I speak of a foot and you show me your feet,

And I give you a boot, would a pair be called beet?

If one is a tooth, and a whole set are teeth, Why shouldn't the plural of booth be called

If the singular's this and the plural is these, Should the plural of kissever be nicknamed keese?

keese?
Then one may be that and three would be those,

Vet hat in the plural would never be hose, And the plural of cat is cats, not cose.

We speak of a brother, and also of brethren, But though we say mother, we never say methren:

Then the masculine pronouns are he, his and him,

Butimagine the feminine she, shis and shim. So the English, I think, you all will agree, Is the queerest language you ever did see.

#### BROKEN STOWAGE.

Jinks—Brown-Jones boasts that he can trace his ancestry back to the Pilgrims.

Binks-Well, the Pilgrims are dead, and they won't feel it.

"Yes," said the builder of a row of houses on our street, "they're all gone but the one on the end."

Neighbor-That, I suppose, is the last, but not least.

Landlady—You say your chicken soup is'nt 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.

She-Don't you always pity a girl who is frightened in the dark?

He-Naturally, I cannot help feeling for her.

Dr. Holmes was asked during the last year of his life for an interview by a popular magazine. With prompt wit he declared that he refused to be lured or Maclured into anything of the kind.

Small boy—"Say, pa, teacher said to-day, 'Study hard, boys: time flies.'" Father—"Very true my son." Small boy—"Well, and a little while after he said, 'Time leaves footprints.' Now, pa, how can time leave footprints if it flies?"

An Irishman having feet of different sizes, ordered his boots made accordingly. His directions were obeyed, but as he tried the smallest boot on the largest foot he exclaimed, petulantly, "Bother that fellow! I ordered him to make one larger than the other; and instead of that he has made one smaller than the other."

Associate Justice Bunch took a herdictogoto the Capitol. With an air of abstraction peculiar to him, he drew a quarter out of his vest-pocket and put it in the fare-box at the front end of the vehicle. A neighbor saw him do this, and said: "Judge, the fair in the herdic is only three cents, and you have put in a quarter." "Is that so? Just like me." And running his fingers into the other vest pocket, he drew out a nickel, and dropped that into the box, to the great edification of the other passengers. But the judge was so lost in thought that he never paid any attention to them.

# SUMMARY of the ANNUAL REPORT for 1895.

| New Life Applications received during 1895 Cash Income for year ending 31st December, 1895 Increase over 1894   | \$9,822,905 | 03 |  |
|---|-------------|----|--|
| Increase over 1894  | 1,528,054   |    |  |
|   |             |    |  |
| Assets at 31st December, 1895   | 5,365,770   | 53 |  |
| Reserve for Security of Policyholders (seconding to B.  | 749,350     | 90 |  |
| Standard) Increase over 1894  | 4,734,016   | 04 |  |
| Increase over 1894.  Surplus over all Liabilities, except Capital (according to Dominion Government Standard).  |             | 42 |  |
| ment Standard).  Surplus over all Liabilities and Capital Stock (according to Dominion Government Standard).  Life Assurances in force let Lappare, 1988. |             |    |  |
| Life Assurances in force 1st January, 1896.  Increase over previous year  | 473,444     | 23 |  |
| Increase over previous years  | 34,754,840  | 25 |  |
| Increase over previous year   | 3,226,270   |    |  |
| Claims Paid during 1895.  | 349,122     |    |  |
| ***   |             |    |  |

The rapid progress being made by The Sun Life of Canada may be seen from the following statement:—

| Year. | Income,      | Net Assets, besides<br>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 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.

 $\Lambda$  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 attogether but for this important protection.



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