

Rev. Jos. Camille Roy,
Seminare de Quebec

SUNSHINE



MONTREAL, OCTOBER, 1896.



A READY LIFE-SAVER

ALEXANDER MACPHERSON, Esq.

MR. MACPHERSON is a native of Canada, having been born at Lancaster, Ont., on the 10th August, 1830. He received his early education there, and in the year 1850 came to Montreal to seek his fortune. He first entered the establishment of the late John Henry Evans, one of the leading Wholesale Hardware Merchants of the day, but after remaining five years in his service decided to branch out on his own account. Accordingly he formed a partnership with the late Walter Benny, whose place was subsequently taken by his brother Robert, and the firm of Benny, Macpherson & Co. became one of the best and most favorably known in the Wholesale Hardware Trade of Canada. This business association continued until 1892, when Mr. Macpherson withdrew, and taking his son Alexander into partnership with him, formed the firm of Alexander Macpherson & Son, which continues to carry on an extensive business in the same line. Although always closely devoted to commercial interests Mr. Macpherson has not allowed them to absorb his entire time and energy. As an Elder of St. Paul's Church, and Chairman of the Temporalities Board, of the Presbyterian Church of Canada, he has rendered faithful and valuable service for many years, and in other lines of religious and philanthropic work he has taken part in his own unostentatious way. Upon several occasions he has been appointed a Commissioner to the General Assembly of the Presbyterian Church of Canada. He takes a deep interest in the prosperity of the SUN LIFE ASSURANCE COMPANY OF CANADA, upon whose Board he has sat for a number of years.

THE BEST ARBITRATOR FOR THE VENEZUELA QUESTION.—Mr. W. G. Grace, the champion cricketer. He knows the duties of an umpire, and is sure to make "a boundary hit."—*Punch*.

THE JESTER CONDEMNED TO DEATH.....*Horace Smith.*

One of the kings of Scanderoon,
A royal jester,
Had in his train, a gross buffoon,
Who used to pester
The court with tricks inopportune,
Venting on the highest folks his
Scurvy pleasantries and hoaxes.

It needs some sense to play the fool,
Which wholesome rule
Occurred not to our jackanapes,
Who consequently found his freaks
Lead to innumerable scrapes,
And quite as many kicks and tweaks,
Which seemed only to make him faster
Try the patience of his master.

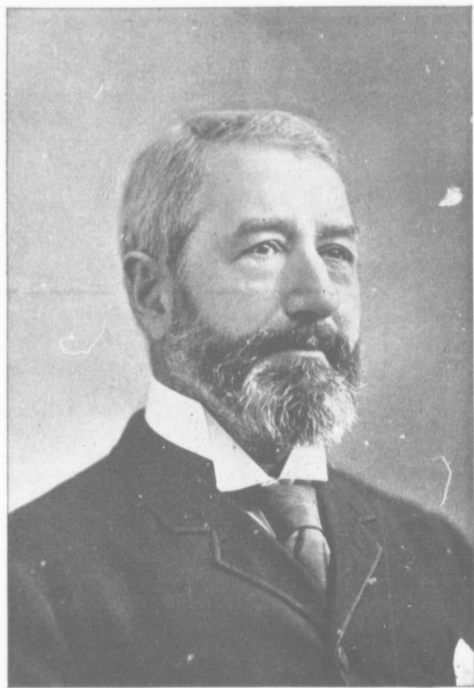
Some sin, at last, beyond all measure
Incurred the desperate displeasure
Of his Serene and raging Highness :
Whether he twisted his most revered
And sacred beard,
Or had intruded on the shyness

Of the seraglio, or let fly
An epigram at royalty,
None knows : his sin was an occult one,
But records tell us that the Sultan,
Meaning to terrify the knave,
Exclaimed, " 'Tis time to stop that breath :

Thy doom is sealed, presumptuous slave !
Thou stand'st condemned to certain death :
Silence, base rebel, no replying !
But such is my indulgence still,
That, of my own free grace and will,
I leave to thee the mode of dying."

"Thy royal will be done—'tis just,"
Replied the wretch, and kissed the dust.
"Since my last moments to assuage,
Your majesty's humane decree
Has deigned to leave the mode to me,
I'll die, so please you, of old age !"

A VALUATION.—He : "I love you more than myself, darling." She : "That's not saying much. You are always giving yourself away."—*Pick-Me-Up*.



ALEXANDER MACPHERSON, ESQ.

HON. JOHN WANAMAKER'S VIEWS ON LIFE ASSURANCE.

Unless he was a thorough believer in it, and considered there was no superior business investment, no man would carry \$2,000,000 of Life Assurance.

That is the amount Hon. John Wanamaker, Philadelphia, ex-Postmaster-General, has placed upon his life. He has done so as a business investment, pure and simple, as he frankly states, and his business judgment is, admittedly, of a high order.

Any man disposed to argue that he can make a more satisfactory investment than a policy of Life Assurance, may be inclined to modify, certainly, and perhaps retract, his statements, after perusing Mr. Wanamaker's common sense ideas upon the subject, as they were explained by him in an address after the banquet given by the National Association of Life Underwriters, at Philadelphia, October 25th, 1895.

After having expressed his pleasure at meeting so many bright assurance men, complimenting them upon timing their conventions to assemble in the Indian summer, when every fading, falling leaf seems to whisper, "Are you assured?"—Mr. Wanamaker said in part:

As a full partner, having paid a considerable sum into the concerns you are managing for me, I may, without presumption, be permitted to say a few words of approval, advice, argument. I have some satisfaction in getting a chance to talk at you assurance men. You have been talking to me on the street, in the office, at the door steps, and in the railroad cars, for years, and now I am just turning the thing the other way, and having a little speech at you. The things that are in my mind arrange themselves somewhat as follows:—

APPROVAL.

I am greatly encouraged by the outlook for assurance in looking over the principal

assets held by the companies—outside of the investments in real estate and bonds and mortgage securities held by policy-holders.

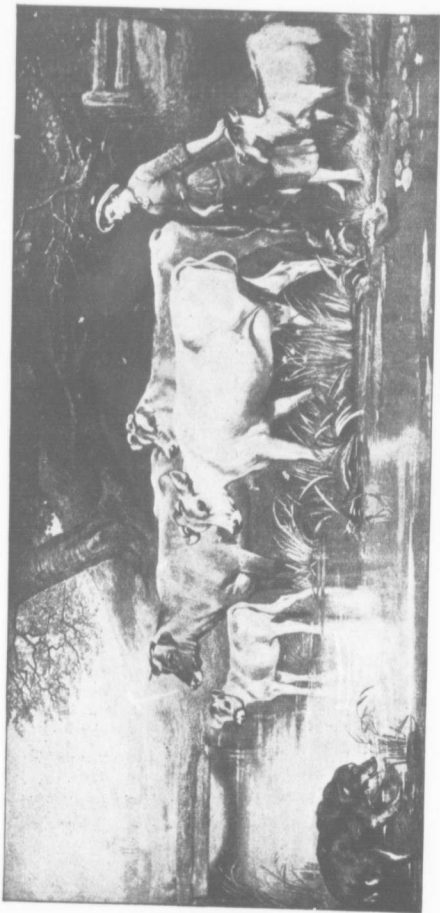
Capital is much more than dollars and cents. It is a far larger thing than white or yellow metal. Its greatest definition is in the mental qualities, coupled with money, brain power, and heart forces of integrity and industry employed in using the money. The railroad business and assurance affairs to-day command, in my judgment, the best all-around business men that have come to the front in America. The steadiness and growth of the assurance business in the severe shaking of values in the last few years is a new and strong claim to the public confidence.

ADVICE.

I deprecate the disposition in some quarters to present the assurance business as a cross between a charity affair and an undertaking establishment. To couple it up with pictures of graveyards and sunsets is, from my point of view, a libel, and must always work to the prejudice not only of the company using such advertisements, but to the assurance idea.

Assurance business is not sentiment, but a business, and must be conducted upon the same principles and with the same energy as any other business. Every business run upon sentiment will run out in the course of time. A man may be full of sentiments, but if he is to enjoy them he must have the well settled principles of business behind his affairs as the basis of his business. A man is not to be argued into assurance because he is to die, but because he wants to live more happily, and I will add, live longer.

It is an undeniable fact that men live longer when they have provision made for the future, and the iron band of care is lifted from their heads. You who have read Stanley's book remember how he speaks of the trouble that he had with the



WHERE COOLING WATERS FLOW.

natives as he passed over the dark continent. How, when they had been sick if they got into the hospital tents in the rear they were sure to die; that the only hope was to keep them out and keep them busy. My friends, depression and disappointment and dread of the future, without any organic disease, sink many a man into a grave that is marked "heart failure."

From the day an honest man pays the first premium for life assurance, that first receipt of his gives a new impulse to his arm, and a new light to his eye, and a new hope to his heart, and if it so be that he does not live to pay another premium, he has lit a lamp in the house that will lighten it when the little family comes back from the grave they left wet with tears.

ARGUMENT.

Would not a saving fund of the ordinary kind be the better place for a man to save his money? In answering no, I want to say that of all business the assurance companies should favor saving funds, especially the postal savings depositories, intended to put within easy walking distance of every home a safe place to store money, because in that way hard-working wage-earners would provide themselves with sufficiencies in small amounts to buy life assurance. But a saving fund is not as good for a permanent investment as the life assurance company, for the reason that the deposits always sleep at about the same level at which they are placed. Twenty dollars in one year is only twenty dollars and fifty cents, while good life assurance gains as fast and protects the life. But suppose the man lives and keeps on saving year by year? Well and good, but the well managed assurance company not only has him credited with his deposits, all of which come back to him under some form of policies in the best managed institutions, but from the day the first deposit is made for the first premium, hold themselves at thirty days' notice to pay, according to the age of the depositor, from ten to twenty times more than the amount

of that first premium. But beyond all this, so long as it continues to be true that men often die first and leave helpless wives and children, they have no right to be supposing or shuffling when it is possible for them to make absolute provision.

I believe that life assurance is a kind of every day, common righteousness to our fellows, and the faith that is in me since my boyhood, when I soon after placed my first policy of assurance, while working on a small salary, is still growing. I have that policy yet; it is as good as gold, and the company is forty years older, I think, than when I took it out—certainly thirty-five. Soon after I came into business, such was my interest in life assurance, and belief in its wisdom, that one of the first reckless things that I did was to make a Christmas present of a \$1,000 policy, paid for a year, to every man in my employ. I thought that that was a good investment.

I have been so often asked about my own assurance, that I am going to gratify a curiosity that some of you have expressed, perhaps, in regard to it. I had no thought whatever of becoming the largest life assurer, if that is true, as has sometimes been said of me. I never started out to do any large thing, but I have been a great hand to work hard at everything I took hold of. I do not own a share in, nor have I official connection with any assurance company in the world. I did not know until after it had been done that the amount was larger than any other. There is not any man that I would not sooner see have a larger line, and I will promptly yield the place to any of you or your friends.

It was the influence of one man who thought about it, and I was the man. I simply worked out five conclusions as the result of my own thinking, without any moving clause except my own judgment:

FIVE CONCLUSIONS.

First.—That at that time I knew I was assurable and accident or ill health might

come at any time when I would not be assurable. That was the first step to the building of sixty-two policies.

Second.—That life assurance was one of the best forms of investment, because from the moment it was made it was good for all it cost, and carried with it a guarantee that there was a protection in that investment that I could not get in any other.

Third.—That life assurance in the long run was a saving fund, that not only saved, but took care of my deposits and took me into partnership as to possible profits, not infrequently returning principal and interest and profit.

Fourth.—That life assurance regarded from the standpoint of quick termination was more profitable than any other investment I could make for my estate.

Fifth.—That it enabled a man to give away all he wished during his lifetime, and still make such an estate as he cared to leave.

But I am very happy to be able to say to you, with great thankfulness to the Divine Providence that is over us, that I have such splendid health to-day I hope to have you pay all my policies, for very few of them are life policies, and that I shall have the privilege of becoming better acquainted with some of you, as—I was going to say renew—I think I will say increase, the the investment.



One of the companies in which Mr. Wanamaker is assured is THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Few men may be in a position to invest as heavily in Life Assurance as has Mr. Wanamaker, but every man to whom it will be granted makes one of the mistakes of his life if he does not carry as much as he can afford.

—*Punch.*
 GUARDIAN ANGELS.—The Flying Squadron.

How He Helped Himself.....*New York Evangelist.*

"Help yourself, help yourself, little boy do; Don't wait upon others to wait upon you." Grandma was holding her afternoon chat, Knitting and rocking away as she sat;

"Look at the birds, how they build their own nests;

Watch the brown bees always toiling their best; Put your own hands to the plow if you'd thrive; Don't waste your moments in wishing, but strive."

Up in her face looked a mischievous elf, "Don't forget, darling," said she, "help yourself,"

Afternoon shadows grew drowsy and deep, Grandma was tranquilly folded in sleep; Nothing was heard but the old farmhouse clock, Plodding along with its warning tic-tock;

Out from the pantry there came a loud crash; Pussy jumped out from the hearth in a flash, Back to her chair came this practical boy, Stepped to the ears in jam, custard and joy. Frightened, he cried, "Please, I've upset the shelf;

Grandma, I minded, I did help myself."

THE WORLD'S LARGEST LOAVES OF BREAD.

SIX FEET STAFF OF LIFE.....PITTSBURG DISPATCH.

The largest loaves of bread baked in the world are those of France and Italy. The "pipe" bread of Italy is baked in loaves two and three feet long, while in France the loaves are made in the shape of very long rolls four or five feet in length, and in many cases even six feet. The bread of Paris is distributed almost exclusively by women, who go to the various bake houses at 5.30 A. M. and spend about an hour polishing up the loaves. After the loaves are thoroughly cleaned of dust and grit the "bread porter" proceeds on the round of her customers. Those who live in apartments or flats find their loaves leaning against the door. Restaurateurs, and those having street entrances to their premises, find their supply of the staff of life propped up against the front door. The wages earned by these bread carriers vary from a couple of shillings to half a crown a day, and their day's work is completed by 10 o'clock in the morning.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, OCT. 1896.

THE WORDS OF A WISE COUNSELLOR.

We invite particular attention to the extracts given on another page from a speech recently made by the Hon. John Wanamaker at the annual meeting of the National Association of Life Underwriters.

Mr. Wanamaker's testimony to the importance and value of life assurance is all the more valuable not simply because it is unbiassed and impartial, he not holding a single share of stock in any life assurance company, but because in the fullest sense he practices what he preaches.

There is nothing selfish about his advocacy of the institution of life assurance. He speaks in the language of pure philanthropy, and every one of his words deserves to be carefully weighed by all who have their own best interests at heart.

Special emphasis may be placed upon Mr. Wanamaker's protest against life assurance being regarded "as a cross between a charity affair and an undertaking establishment."

As he so justly points out, assurance business is not sentiment, but business pure and simple. A man must not be argued into assuring because he is to die, but because he wants to live more happily, and to live longer.

Another notable point made by Mr. Wanamaker, is that with reference to the difference between an ordinary saving's fund, and the carrying of a policy. There is much misunderstanding prevalent on this very subject. The advocate of life assurance is frequently met with the objection that a man would do as well to put his money in the bank as to pay it over to a company however well managed, and Mr. Wanamaker's pregnant utterance furnishes a conclusive reply that should be carefully borne in mind.

Altogether the address may be fitly compared in its practical wisdom to apples of gold in pictures of silver, and we trust that its earnest sincere counsel may prove a good seed falling into good ground in a multitude of instances.

THE RESURRECTION CLOCK OF INDIA.

A MECHANICAL HORROR.....THE SCIENTIFIC AMERICAN.

Machinery is a monthly journal published at Johannesburg, South Africa. In the latest number just received is an account of a most remarkable clock belonging to a Hindu prince, which the editor thinks the strangest piece of machinery in India. Near the dial of an ordinary-looking clock is a large gong hung on poles, while underneath, scattered on the ground, is a pile of artificial human skulls, ribs, legs, and arms, the whole number of bones in the pile being equal to the number of bones in twelve human skeletons. When the hands of the clock indicate the hour of 1, the number of bones needed to form a complete human skeleton come together with a snap; by some mechanical contrivance the skeleton springs up, seizes a mallet, and, walking up to the gong, strikes one blow. This finished, it returns to the pile and again falls to pieces. When 2 o'clock, two skeletons gets up, and strike, while at the hours of noon and midnight the entire heap springs up in the shape of twelve skeletons, and strikes, each one after the other, a blow on the gong, and then fall to pieces, as before.



A SUDDEN SQUALL.

OUR BRITISH REPRESENTATIVES.

The Annual Conference of the British Staff of the Sun Life of Canada, was recently held at Edinburgh, Mr. ROBERTSON MACAULAY, of Montreal, the President of the Company, being in the chair.

MR. MACAULAY in the course of a comprehensive and interesting address delivered at a dinner held in the evening, drew especial attention to the circumstances in which the business of life assurance was conducted in the Dominion of Canada, circumstances which must necessarily inspire the fullest confidence and satisfaction in the minds of all those who were properly acquainted with the facts. Indeed, the mere statement of the various precautions applied by the Dominion Government to the business of life assurance in Canada would, by reason of their number, be an almost monotonous recital. In the presence of the British representatives of the company there were two questions upon which he felt it his duty to dwell, viz., the question of the profit-earning power of the Sun of Canada and that of its stability. The first question he might venture to dismiss with brief reference, for he was happy to say that (without disrespect to our many esteemed competitors) the interest-earning and profit-yielding powers of the Sun of Canada were fully recognized at home in the Dominion, and were indeed receiving fuller recognition day by day in the United Kingdom. But, after all, large profits, good though they be, should occupy a secondary position in connection with life assurance, while stability and sound administration should unquestionably occupy the first. Everyone present, no doubt, was more or less acquainted with the Acts of Parliament and Board of Trade regulations under which life assurance business was conducted in Great Britain, but he would like to make more fully known the character and completeness of the regulations under which the business was conducted in the Dominion, as he ventured to believe that when these facts were once understood every reasonable Englishman would feel that in doing business with a life assurance company like the Sun of Canada, with its head quarters in that great, prosperous and loyal colony across the sea, his interests were as safe as though they were in the hands of the best institution in the old country. In the

first place (Mr. Macaulay continued), a life assurance company in Canada is required by law to make a report to the Government every year. Every year, also, the company is compelled to have a valuation of its liabilities made by an actuary, and a thorough scrutiny of its assets made by the Government officials. Then every five years an additional valuation is made by the Insurance Department of the Dominion. A company is required by statute, after closing its books for the year on December 31st, to issue a preliminary statement by January 16th, and a complete statement by March 15th, after which an actuary from the Insurance Department is sent to the office of the Company, and it is his duty to challenge every item that has been entered in the accounts for the preceding year, and to personally examine every security that is held, examining the title of all the mortgage deeds, and satisfying himself that there is no prior mortgage upon the property, and that each mortgage is duly registered. So complete is the investigation by the Government representative that if among the deeds he should find an investment which in his judgment is likely in the future to turn out less profitably than the company estimate, he will there and then make notes of his objections, and afterwards from year to year he will, by the aid of his notes, keep that investment under personal observation. The investigations are of the most searching nature, for the gentlemen representing the Government have necessarily their own character at stake when they vouch for the accuracy and *bona fides* of the matters that are laid before them. These officials are not only gentlemen of high character, but also of high attainments, the chief member of the staff being a gold medallist in mathematics, a graduate of the University, and a lawyer, while his assistant is a Fellow of the British Institute of Actuaries, and these gentlemen hold their position permanently, irrespectively of any political parties or of changes of Governments. You will probably be surprised to know that in the Dominion of Canada a life assurance company needs to receive from the Government an annual license, which is granted every year, but only after the accounts of the company have been examined and found to be satisfactory by the officials of the Insurance Department. This license, in point of fact, amounts to an expression of opinion



STEADY NOW, SIR!

on the part of these officials that the accounts and position of the company come up to the full requirements of the Government. The license granted by the Government is therefore the sanction of the Government, and hence a policyholder has the double satisfaction of dealing not only with a financial corporation carefully and prudently administered in itself, and by itself, but also with a financial corporation whose annual operations have been overhauled and ransacked by a Government department, and have received in the form of a license the express sanction of the Government representatives. Speaking with a business experience behind him of nearly half a century, and speaking advisedly and deliberately, Mr. Macaulay said he knew of no precaution or safeguard that could be added to those adopted by and enforced upon the Sun Life of Canada, and he therefore ventured to think that the company had reached the point of safety where doubt could have no further foothold, and where prudence and honour had done their utmost for those whose interests were committed to its care. That these things were being realized more and more was evidenced, he was happy to say by the fact of the rapidly increasing business reported from the United Kingdom.

The occasion of the presence of the President was taken to present Mr. Hartley, the British Manager of the company, with a handsome gold watch, bearing the inscription:—

“To S. J. EYRE-HARTLEY, from the British Staff of the Sun Life of Canada.—Edinburgh, August 28th, 1896.”

The presentation was made on behalf of the staff by MR. ZIMMERMAN and MR. BARKER, the Branch Managers respectively for Lancashire and Yorkshire, who, in the course of their remarks, observed that the testimonial presented to Mr. Hartley was the result of the spontaneous recognition of the worth of a man who was the type and symbol of duty, and who, while not swerving one inch from the path of duty, possessed the good gift of kindling in the breasts of those with whom he is associated, the feeling of confidence and affection.

The PRESIDENT, in adding to the remarks of the previous speakers, said it gave him extreme pleasure to witness the presentation made to Mr. Hartley, for it was another proof—if proof were needed

—of the entire confidence which Mr. Hartley had inspired among the representatives of the company in Great Britain, a confidence which they also entertained for him at the chief office of the company. He would not say that the gift would act as an encouragement to perform his duty, but he would say that it must be a source of great gratification to Mr. Hartley to realize to the full the esteem in which he was held alike by the British staff and by the management in Canada.

MR. HARTLEY, in receiving the testimonial, said he had always tried to be the friend of the staff, and he valued the gift which he had received as it deserved to be valued—as the the kindly manifestation of the friendship which the staff had always shown towards him.—*From the Insurance Record of London, England.*

A GRATEFUL ACKNOWLEDGMENT.

KALAMAZOO, Sept. 13th, 1896.

MR. J. C. TORV,

Manager

SUN LIFE ASSURANCE CO. OF CANADA,

Detroit, Mich.

DEAR SIR,

I desire to thank you for the prompt and satisfactory manner in which the amount of insurance my deceased husband carried in your Company has been paid. Although he had carried it only about six months when he was suddenly taken away, it convinces me that every man should carry insurance in some good Company and I heartily recommend the Sun Life of Canada, on account of its very satisfactory settlement with me.

Yours truly,

MRS. CARRIE HEIN.

The necessary union of prayer and work is well illustrated by an anecdote of Dr. Macleod. He was on a highland loch one day, when a serious storm arose. He was a large, powerful man, but his companion was very diminutive. The danger was so imminent that the good doctor proposed that they should all engage in prayer. The chief boatman, who was tugging with all his might, replied: “Well, well, let the little ane gang to pray, but the big ane maun tak’ an oar.”

LOVE THYSELF LAST.

- Love thyself last. Look near; behold thy duty
To those who walk beside thee down life's
road;
- Make glad their days by little acts of beauty,
And help them bear the burden of earth's
load.
- Love thyself last. Look far, and find the
stranger
Who staggers 'neath his sin and his despair;
Go lend a hand and lead him out of danger,
To heights where he may see the world is
fair.
- Love thyself last. The vastnesses above thee
Are filled with Spirit Forces, strong and pure.
And fervently these faithful friends shall love
thee,
Keep thouthy watch o'er others, and endure.
- Love thyself last; and oh, such joy shall thrill
thee
As never yet to selfish souls was given.
Whate'er thy lot, a perfect peace will fill thee,
And earth shall seem the ante-room of
heaven.
- Love thyself last; and thou shalt grow in spirit
To see, to hear, to know and understand.
The message of the stars, lo, thou shalt hear it,
And all God's joys shall be at thy command.
- Love thyself last. The world shall be made
better
By thee, if this brief motto forms thy creed.
Go follow it in spirit and in letter;
This is the Christ religion which men need.

THE STREAM'S SECRET.

NEW REVIEW.

O water, thou that wanderest whispering,
Thou keep'st thy counsel to the last.

Deep in the pleasant green heart of the
pleasant Isle of Wight a little brook flows
under a small footbridge in a narrow se-
questered lane. Its first spring is scarce
a mile thence, at the foot of yonder downs
that bound the still green vale dotted with
elms and farmsteads, through which my
stream flows very straight and still and
dark, scarcely stirring the water-plants
that border it, and scarcely wide enough
to separate the cattle that browse on either
side of it. Standing on the bridge, one
sees it stealing along all its length; so
small yet so strong, so inevitable; so ap-
parently abiding and steadfast, yet so full
of movement and life. Gently and softly

as an infant's breath it comes, yet so
persistently; no power on earth can turn
its onward course; it may be dammed,
diverted, tapped, embanked, carried here,
carried there, but not turned back; it is
the quiet pulse of that valley's life and as
constant as the flow through a live crea-
ture's heart. It flows for ever by an
immutable decree; it is young and fresh
and childlike, and yet so very, very old;
not indeed quite as old as the hills, just a
little younger than those sweet grey-green
downs crested with pines that shed its
waters from their flanks. It scarcely ever
overflows, though rumours occasionally
hint that the lane is under water. One
hears them with incredulity, waits a day
or two, and finds the little voice in the
wilderness saying the same thing to the
silence and wearing the same face as be-
fore, though the lane has gathered mud.
Half a furlong distant, at the roots of some
elms, is a spring, whence rises a small
sister brook, which, spreading across this
same lane in the careless, casual manner
that is one of the charms of my little brook,
is spanned by another footbridge, and
thence, darting behind the hedge, runs
laughing along among thick-matted cress
and iris, till it is caught at right angles
and blended with the first brook. Just at
their blending in the meadow, the united
streams spread across this wide bit of
lane, unchecked by the stout rail fence
that keeps the cattle in, and, narrowing
under the footbridge, flow on beneath a
thick pleaching of golden willow boughs
to the river and sea, the latter only six
miles away.

And here begins its richest song, here
on the stones beneath the bridge, beneath
the shadow of willow boughs, a soft golden
warble, infinitely soothing and restful to
tired brains and weary hearts. What
does it say in its low, liquid voice, always
changing yet ever the same, sliding from
tone to tone, eluding the ear and passing
into silence, but quickly recapturing its
ancient note and beginning all over again
and again, till the senses are hypnotised
with pleasant sound and the charm of
Lethe steeps the brain in peace? It is
always warbling, summer and winter,
night and day, and always telling the
same mysterious tale; you cannot turn
away from it, because of the promise in
those elusive notes, ever beginning and
threatening to reveal the secret it always
keeps. The dawn hears it, looking down

upon its dimpled face, mystery looking upon mystery, each unsolved; the mysterious dawn, cold and silver-gray, above the dark, warm shoulder of gray-castled hill; the violet dawn, staining the blue zenith, blushing to rose and crimson shot with gold, and laying soft bars of bloom above the east; the first long sunbeam tipping the western downs and gilding their pines, hears the brook's joyous, petulant warble through the silence of winter and now the melodies of spring. Birds sing and pause, and sing again, in many a varied capricious strain, but the brook warbles on, telling the same half-told tale again and again. That is part of its charm. Wake at any hour of night, and be sure the clear golden voice is singing beneath moon, or stars, or the dark vault of night, even though great rains may be rushing along the valley, or strong winds roaring and bending the woods before them, white snowstorms whirling or silver rime-flakes softly settling upon every blade of sedge and every stem of willow and hedgerow. The golden voice warbles on, untroubled by change, always charged with mysterious meaning, laden with the Sphinx-riddle none can solve. "Men may come and men may go," said Tennyson's nameless stream, "but I go on for ever." And that is all the brook had to tell him, beyond describing its external self.

BROKEN STOWAGE.

FEMALE DEFINITION OF LEAP YEAR.—Miss Understood.—*Punch*.

TIT FOR TAT.—Counsel (cross examining): "How old are you, madam?" Witness (savagely): "Forty-one. How old are you? You look about ninety."—*Fun*.

KICKSY: "Wife, can you tell me why I am like a hen?" Mrs. Kicksy: "No dear! Why is it?" Kicksy: "Because I can seldom find anything where I laid it yesterday."

AN ELECTION PETITION.—"Sir O'Halligan's been unseated for bribery." "Yes. It seems that when he was drunk once he paid back half-a-crown that he'd borrowed from one of the voters."—*Moonshine*.

"How did you get Borley out of your whist club—did you ask him to resign?" "No, we didn't like to do that; but we all resigned except Borley, and then we all got together and formed a new club."

THE RISING GENERATION.—Friend: "What are you going to do with your son when he grows up?" Father: "I sha'n't dare to do anything with him. What I am fearful about is, what he is going to do with me?"

TOO MUCH SPEAKING.—Father-in-Law: "I am sorry to hear that you are scarcely on speaking terms with your wife, James?" Son-in-Law: "Oh, yes, I am! We row each other from morning till night!"—*Fun*.

HAD SOME IDEA OF IT.—"And have you never learnt to dance? Then you know nothing of the poetry of motion." "Poetry of motion? Great Scott! I walked the floor with that boy of mine last night and recited 'Mother Goose' to him for four whole hours."

HE: "I'd like a flower in my coat when I go." SHE: "I'll put it in now."—*Town and Country Journal*.

A DEFINITION.—Teacher: "What is a mother?" Chorus: "The thing what cooks our dinner."—*Sylney Bulletin*.

DICK SWIVELLER UP TO DATE.—Collie: "Why were you walking on the roof this morning?" Chollie (who has a creditor in every street): "It's the only way that I can get down to town safely, don'tcherknow."—*Sylney Bulletin*.

Business Man—You remember that "ad," I had in your paper, and took out two months ago? Well, I want to have it put back again. Editor—Why, I thought you said no one noticed it while it was in? Business Man (humbly)—They didn't seem to until I took it out.

London Truth tells this story: One of the upper ten thousand who was visiting America accepted the hospitality of a gentleman in New York. When taking farewell of his host, the latter asked him what he thought of the American people. "Well," answered the nobleman, "I like them immensely; but I miss something." "What is that?" asked the Yankee. "I miss the aristocracy," replied the Englishman. "What are they?" naively asked his host. "The aristocracy?" said the nobleman in a somewhat surprised tone of voice, "why, they are people who do nothing, you know; whose fathers did nothing, you know; whose Grandfathers did nothing, you know—in fact the aristocracy." Here he was interrupted by the American, who chimed in with him, "Oh, we've plenty of them over here; but we don't call them aristocrats; we call them tramps."

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	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.

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.