

SUNSHINE

MONTREAL, JULY, 1896.



"NEAT-HANDED PHYLLIS."

HON. ALEX. WALKER OGILVIE.

The Vice-President of the SUN LIFE ASSURANCE COMPANY OF CANADA was born at St. Michel, near Montreal, in the year 1829, being descended from a younger brother of the Earl of Angus, who, some centuries ago, was rewarded with the lands of Ogilvie in Banffshire, and assumed the name of the estate.

MR. OGILVIE was educated in Montreal, and on leaving school entered at once into commercial life. In 1854 he founded the firm of A. W. Ogilvie & Co., whose transactions in grain and flour soon became the most extensive and important in the Dominion, the great Glenora Mills being but one of their interests. After twenty years active business life he retired from the firm, which still, however, holds the first place in its own line, and devoted his energies to the directorate of many important corporations in which he was interested.

In this capacity Mr. Ogilvie has made his name a household word in Montreal. He either is at present or has been in the past Lieut.-Col. of Montreal Cavalry, President of the St. Michel Road Co., Chairman of the Montreal Turnpike Trust, Chairman of the Montreal Directors of the London Guarantee Co., Director of the Edwardsburg Starch Co., of the Montreal Loan and Mortgage Co., and of the Montreal Investment Co., besides taking a warm interest in the direction of many charitable societies.

In the political sphere he has been almost equally active. He represented Montreal West in the Quebec Legislative Assembly, being returned by acclamation from 1867 to 1871, when he declined re-nomination. He was re-elected in 1875, and sat until 1878, when he again declined re-nomination. He was called to the Senate of Canada in 1881, and at once took his place as one of the most industrious and esteemed members of that honourable body.

THE FALLOW FIELD... *Dora Read Goodale... Harper's*

Naked and fruitless lies the fallow field.
 No mower there lays cradle to ripe grain.
 Boasts the tilled soil, or counts it to his gain;
 Unprised and poor, its furrows, blank as grief,
 Nor keep the flock with tender blade and leaf,
 Nor tempt the laboring bee
 Passive to Heaven it lies, and the broad sun
 Streams fearless down on his dominion.
 God is its husbandman: mist-wreaths and dews,
 Slant rain and the toothed frost, their cunning use,
 And work new spells with oldest alchemy
 In the spent borders of the fallow field.
 Canst learn no lesson from the fallow field?
 Not to Toil only, not to those who strive,
 The bright celestial visitants arrive!
 Let the tired heart lie fallow, and the brain,
 Eased of its tasks, wait like a child again;
 Hush the quick-beating breast.
 Nature, the old nurse-mother, knows a spell
 That pleasures those who trust her passing well.
 Who for a season only courts the sky
 Will reap the fuller harvest by-and-by.
 Give ear to silence; taste the sweets of rest,—
 And prove the virtues of the fallow field!

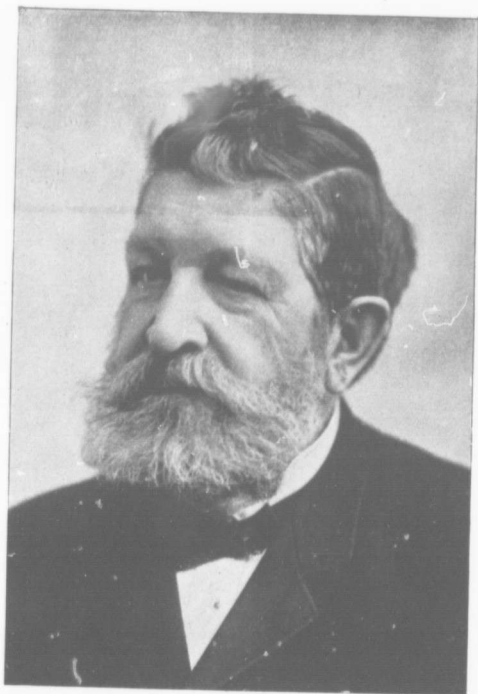
A CABOWNER had the word "Excelsior" painted on the door panel of all his vehicles. He explained that his motto was "hire."

The goose is not a brilliant bird,
 When all is done and said,
 For on all great occasions
 He's sure to lose his head.

Town and Country Journal.

A MINING ITEM.—New Chum: "And how am I to know when I'm getting near the gold?" Old Digger: "Well, just keep on digging till yer pick gets yellor like mustard, and you can reckon you are coming on it."—

Sydney Bulletin.



HON. A. W. OGILVIE,
VICE-PRESIDENT SUN LIFE ASSURANCE COMPANY OF CANADA.

THE HOMELIEST BOY IN TOWN.

BY JOHN PRESTON TRUE

"O, dear! I never can do that ratio example!

It was Flo who said it. Flo who? O, well, never mind her other name. There were seven Flo's in school at that particular term, and it will be just as well if we do not specify. But it was brown-eyed Flo of the golden hair, and with cheek like a pink-hued sea-shell—and that is definite enough for anybody.

We were all out under the trees that noon in the great school-yard, eating our brought dinners and discussing lessons, and it was one of those complex—"If it takes 7 men $\frac{3}{4}$ of two days to do a piece of work worth \$14.17, how long will it take 12 men and a boy to do, etc.," which were the bane of our existence; and small wonder that Flo made her wrathful statement.

"Give it up, Flo," said Hattie Gray consolingly. "I did."

"Wont!" was the terse reply. Then, as though to herself, 'If seven men are two days—I don't see any beginning to it!'

Just back of her sat Fred. Walker. If he only dared to suggest that beginning, which he had himself dragged out, as it were, from a fiery furnace until he knew it at last by heart. It was right on the tip of his tongue to say it, and if there was any one on earth whom he would like to help it was that same golden-haired Flo. He sat for several minutes industriously digging a nice little hole in the sod with his knife, laying a cherrystone in it and burying it up, before he mustered up resolution enough to ask.

"May I show you, Flo? If Seven—"

"No!" and she turned her back even more decidedly on the lad, who flushed a little at the tittering around him, painfully conscious all of a sudden that he was in the midst of a crowd of school-mates and had received an unmistakable "snub."

And once more it struck him that it was indeed true, that stinging remark which he had within an hour overheard, that "Fred Walker was the homeliest boy in town."

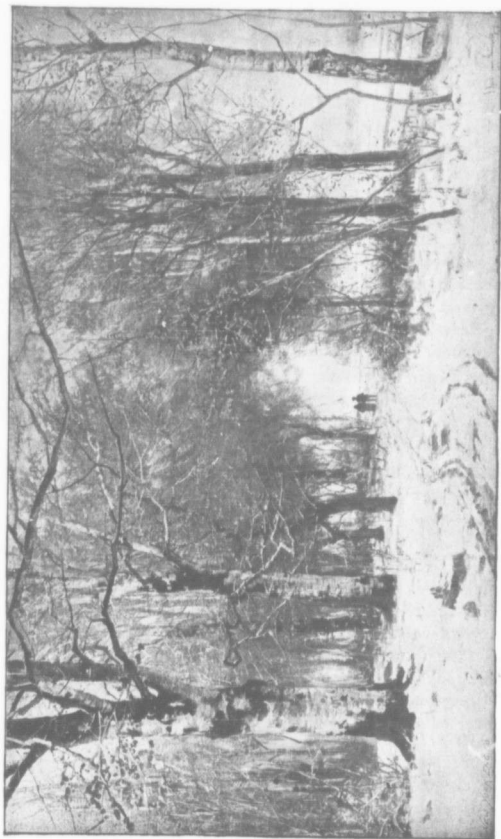
Do you realize what that implies?

It means being shut out from most of the good times; it means that if you accept an invitation to a party, or go to the "circle," that you might as well be stood in a corner and enclosed in a glass case, since you see it all, and yet the gaiety slips around you and falls elsewhere. And when all is over, last of all it means to your offer of escort, "No, thank you," although to the next one, "Yes."

Perhaps he was at fault in not finding all this out before. In point of fact, it had never occurred to him to consider the matter either way. What was the good of a looking-glass to a boy who could part his hair with mathematical accuracy without one—a useful accomplishment to hide a stolen swim?

So, why had he needed to trouble himself over his tow-whiteness, or over his nose, thick and squat, or over the great dent in his chin, souvenir of a horse who was dead long years ago? On the contrary, when you looked into his clear blue eyes and shook his strong well-shaped hand, you were apt to forget all that yourself, only you cannot be shaking hands all the time. And then, too, there is a deal of unconscious cruelty latent in most girls, somewhere. But up in the tower the great bell was tolling, and it was time to go in.

How hot it was in school-room! Seventeen boys and twenty-one girls all sighed and looked tired when the bell for the first recitation rang: took their books and listlessly lounged down the aisles to the front seats. When the bell rang again they all looked tired and sighed; then they rose solemnly and filed back again, while the near-sighted, wavy-haired, red-checked teacher closed her own big blue



A COOL SUGGESTION.

eyes wearily as she leaned her head for a moment upon her hand, listening in a sleepy mood to the drowsy hum of a grumpy bee a-down the pane, and up, across and zig-zag, slowly down again in one long, lazy, listless monotone. It was a summer school in August. From outside came the shrill song of cicadas, winging their way high up among the trees in the hot sun. From inside came the slow scratching of pencils upon slates, the rustle of a dress now and then, more rarely the faint flap of a turned leaf, as some more energetic scholar, generally a girl, did manage to worry down a page. More often came a despairing slam, generally from a boy, as he made up his mind that he could'nt, and would'nt, study another line, and that summer schools are an unmitigated nuisance anyway—with a deep yawn of cavernous dimensions and a half audible, meditative "O hum!"

It was just two p.m. when the fat trustee entered, wiping his bald head.

"Miss Towne, it is too hot to keep school. Scholars, school is dismissed."

Was there ever a more welcome sound?

Very possibly the dear and reverend gentlemen thought we were going decorously home to sit under the apple-trees and do sums for to-morrow. If so, never was a man more mistaken. "It so fell out that they all fell in; the rest they ran away." That is to say, as we started for home we met a hay-cart bound for Hasting's Island, and if we had any plans whatever they vanished at the veriest hint of an invitation from the driver of the slow-footed oxen. So that is how it happened that at three p.m. we seventeen boys were not at school and were down in a shady cove of the "Big River."

The girls had boarded another team bound for a different part of the same large island.

Was it cooler? Very little, so far as the thermometer was concerned; but when four walls and a blackboard are antagoni-

zing two grassy bluffs (topped with choke-cherries) and a river, the former "goes to the wall" every time, and sixteen of us would have affirmed with all our energies that it was at least thirty degrees more comfortable in that shady bend behind the island.

The seventeenth boy was never known to have an opinion on any point whatever, and did'nt count.

Some distance up-stream some riflemen were firing at a mark, the dull explosions sounding like a far-away Fourth of July, and perhaps it was this that made Fred Walker say, suddenly,

"Boys, let's play Bunker Hill."

Now "Bunker Hill" as we played it, consisted in climbing up a steep bluff and pulling down every boy who got ahead of us. It is a good, lively, rough-and-tumble, and it was a hot day. We were very comfortable as we were lying flat on our backs against the warm sand bank, dressed in our bathing suits, which we always had in our pockets in those days, and our feet were dabbling in the water where the swift current had deeply scoured the bank away; and so no one moved.

Fred had an active temperament, however, and quietly reaching around behind his neighbour he laid a paternal hand on the head of the next and shoved; and lo! like an otter down a slide that boy shot down the sand bank and disappeared in the swift current with a chug. That started it. The nearest boy promptly seized Fred, who wriggled out of hand in time to send the other plunging, only to be himself ducked by Earle Meredith, who, in his turn, found himself caught by the ankle and jerked after, till' in less time than it takes to tell it, we were all tailing out upon the long sandspit at the end of the island, laughing, choking, scolding, according as we felt that we had comported ourselves well or ill in the "late unpleasantness," clustering together like gulls upon a bar.

It was at just about that time that the girls had started for home. They had been choke-cherrying, too—that is, they had sat down in a shady corner, had bullied the long-suffering Pelatiah, the driver, into cutting down a tree so that they could strip the cherries without the trouble of getting up, and had in their dinner-pails about a quart of cherries, all told—the rest were eaten. The hay lay heaped on the

two-wheeled cart in a perfect mountain. The long binding-pole lay fore and aft and was already being chained down tightly until it made a perfect "parting" in the hay, and Pelatiah wiping the perspiration from his brow, thrust the tines of his fork deep into the side of the load with a

"Come, gals, hiper up; here's yer step an' its time ter git."

And up they climbed with screams of laughter and little squeaks of fright to the top of the great load, where they burrowed like mice and held on. The lengthy Pelatiah laid his goad across the backs of his oxen, tried the point on "Star," shouted "Gee, Bright," in a creaky voice as they strained at the yoke till the load started from its bed in the soft soil and rolled lurching on and down the grass-grown road to the ferry. Once aboard, Pelatiah simply shoved off, lifted the cable over an upright roller at the bow, and let out the stern guy till the scow pointed diagonally up stream, and then sat down upon the rail as the strong current slowly swept the craft across.

How still it seemed! The water glided by as smooth as a stream of oil; they could see the sandy bottom, with now and then a swiftly moving shadow, while faintly across the island came the sullen roar of the falls a mile away. Once there a little panic as a small snake poked his head out, and rapidly wriggled overboard, where they watched him swimming sinusously.

Something skittered along the water suddenly. Again! Then, without warning, crack! with a twang like a giant harp the cable parted and flew writhing in air. The oxen, dull, quiet, humdrum beasts though they were, sprang at the yoke with dilated nostrils and flashing eyes as the near end whirled back like a boa and enveloped them. Round spun the scow in the eddies, drifting swifter and swifter until it reached the end of the tether; then the oxen were dragged with irresistible force on and on to the end on the boat, then over with a mighty splash, freeing themselves from the pole at the instant just as the great load toppled over slowly and crushed down through rail and stanchion into the gurgling river.

One would not like to hear again the shriek that went up then. Where was the driver? The motionless form among the wreck could give no answer. Where

were they drifting? As if in answer to their questioning—hark! How much louder they could hear that muttered thunder! What had happened? A careless rifleman, a bullet glancing along for half a mile, a severed ropeyarn where the strain was greatest. That was all. All? Great heaven, was not that enough?

They had clambered upward as the load had toppled, and clung together on the upper side.

"Hold tight, girls, for your life!" and down a little shoot they lurched.

"O, Mallie, *cant* we do something?"

"Shout, girls," said Flo, suddenly; she had been very quiet. "Shout, all of you. Now!" and a great scream went shrieking out across the intervalles again and again, scaring the swallows as they darted zigzag overhead in swarms. And louder yet comes that deep-toned rumble, the hoarse diapason of the mighty river.

"It is no use, girls. Can any of you swim? No? Then, girls, we must say good-bye to each other now."

"Is there really no hope? O, Flo, I can't die, I can't die!" shrieked Mallie Russell, burying her face in the elder girl's lap. "I *cant*!"

And then no one spoke again for what seemed a life-time. They looked into each other's white faces, then at the green shore so far away; while down below them, nearer now as the water slowly saturated the great mass of hay, the stream laughed and danced with dimpled face carelessly, heartlessly, gurgling and rippling.

"O, Mallie, there's somebody!" cried Flo suddenly. And with the next breath her sweet voice pealed out a most wonderful long-drawn cry for help that echoed from bluff to bluff and seemed to go miles and miles across the lowlands, for right opposite them, outlined against the sky on the summit of a clay precipice, a form suddenly appeared, gave one look, a strange wild gesture of amazement; then, as by his signal, the bluff swarmed with figures gazing at them.

Then the first one pointed down stream and said something, and with a cry they vanished, to re-appear again a minute or two later on the next island. But now their shoulders were wet and glistened in the sun, and they carried belts in their hands. Then, like a pack of hounds, they

Continued on page 106.

Sunshine.

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THE FUNCTION OF THE RESERVE.

One may readily hazard the assertion that scarcely more than five per cent. of the policy holders in the different Life Assurance Companies possess any clear understanding of the details of the contract between them and the Company. They know that a certain premium has to be paid annually, and that if this is done regularly, the Company will in due time pay to either themselves or their estate a certain sum of money, but beyond these two facts all is vague and mysterious.

Perhaps there is no feature of the contract less understood than the Reserve. What is this thing of which all good solid Companies make such boast, which the Government Superintendent of Insurance so rigorously insists upon being fully up to the mark, and which every alert agent impresses upon the clients he is canvassing.

We will endeavor to answer this very proper question as simply and briefly as possible.

In the first place let it be understood that the cost of insurance necessarily increases with increase of age. At the age of forty, the number dying out of 1000 is 10, at sixty it is 30, at eighty it is 140. The risk to the Company is therefore fourteen times as great when the policy holder is aged eighty than when he was aged forty. But if a man takes out a straight life policy at forty, and lives to be eighty, he is charged no more at the latter

age than at the first. How then does the Company equalize the matter? There is but one answer—by means of the Reserve.

In fixing the premium for a man aged forty, a sufficient excess over the actual cost of the risk at that age is charged to provide, with accumulated compound interest, for the higher premium demanded by increasing age. In other words a level rate guaranteed not to increase even though the policy holder live to age 100, is fixed at the start.

Now this excess, which bears an exact proportion to the risk in every case, is carefully invested, and constitutes the Reserve. But for it there would be an inevitable growth of the premium rate. Because of it there is no change. On the contrary if the Reserve, being prudently invested, yield more than is necessary to meet the demands upon it, there then comes into being a surplus, which can be allocated as Profits or Bonus among the policy holders from time to time according to the plans of the Company.

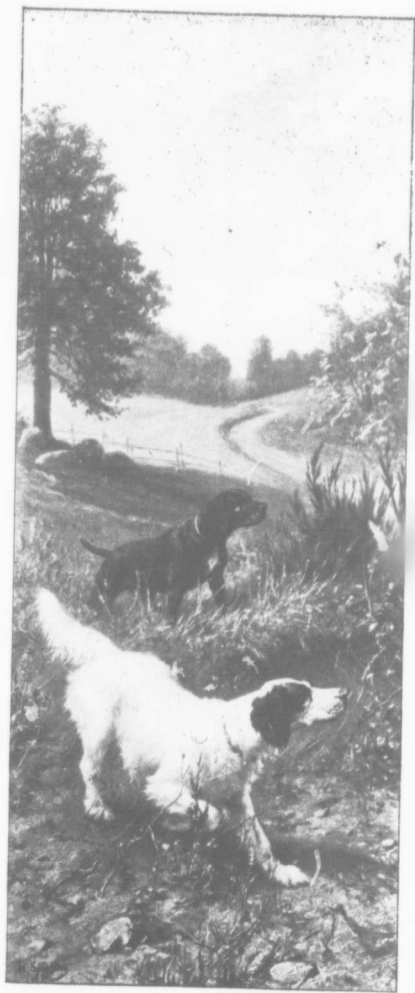
The vital importance of this Reserve may be illustrated by the experience of several old and substantial English Companies, which have ceased to accept new business, and whose premium income is therefore steadily decreasing, but which, thanks to their well-invested Reserves, are more than able to meet in full every claim upon them, and can continue to do so until their last policy has been paid.

Such then is the function of the Reserve.

A GENTLEMAN, in apologising for language used, said: "I did not mean to say what I did, but the fact is that, as you will see, I have had the misfortune to lose some of my front teeth, and the words slip out of my mouth every now and then without my knowing it."—*Town and Country Journal*.

AGATHA: "Charley is tickled with his new moustache, isn't he?" Marie: "Yes, but [with a sly blush] not half so much as I am."

—*New York World*.



GAME IN SIGHT.

Continued from page 105.

started again at full speed and vanished over a wave.

"They've left us! O, girls, they've deserted us!"

But no; they come again, each bearing something on his back, caught in the loop of his belt. There is no more delay. Each catches the strap in his teeth and the white spray flies as they plunge into the stream and swim out and across the current with rapid strokes.

"Hurrah! O, girls, they'll save us!"

But how? and why are they towing those pumpkins with them? and who is this on whose bare head the sunlight has turned snowy hair to gold, whose strong arms have left the others yards behind as he comes breasting down?

He sweeps along-side,

"Quick, girls, no time to lose, for we'll have to make two trips! he says, supporting himself by one arm against the hay. "Slide down, one of you," and he looked at Flo.

She leans forward till her hair hides her face. "You go first, Mallie, you are the youngest; I'll wait." And the younger girl immediately slides down and into the water with a splash, is caught, told to hold fast to the strap around the pumpkin, which, to her surprise, buoys her up like a life-preserver. Others slide down in turn. As she is slowly towed away, two boys take the driver on a couple of planks just as he is coming to, and those who are left behind—six in all—watch them drifting steadily shoreward, watch them land at last and climb the bank. And Flo, who is watching too, sees the leader tell off five of the strongest and is himself the first to plunge in a second time and come breasting down diagonally toward them—and her. There was no resisting fate.

Years have made some difference among us. Not the least of the changes have been those in Fred. Walker's features. His hair has turned dark—is brown. Constant and unconscious stroking (a trick caught from a favorite teacher) has made his nose a thing of beauty; a curly brown beard now covers his chin. Yet he never forgets the days when he led the boys in swimming, the days when he was the "homeliest boy in town."

THE HAPPIEST HEART *John Vance Cheney*
Harper's Magazine.

Who drives the horses of the sun
Shall lord it but a day;
Better the lowly deed were done,
And kept the humble way.

The rust will find the sword of fame;
The dust will hide the crown;
Ay, none shall nail so high his name
Time will not tear it down.

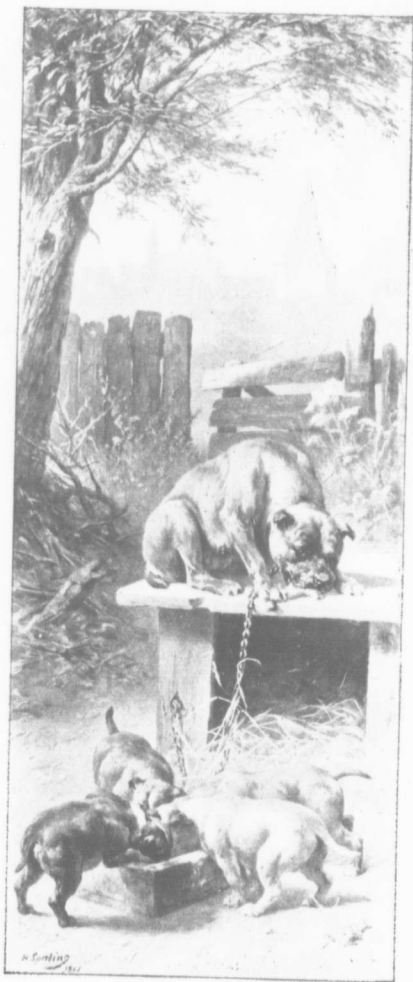
The happiest heart that ever beat
Was in some quiet breast
That found the common daylight sweet
And left to heaven the rest.

THE VIRTUES OF THE APPLE.

DR. G. R. SEARLES. . . DETROIT BULLETIN OF PHARMACY.

The apple is such a common fruit that very few persons are familiar with its remarkably efficacious medicinal properties. Everybody ought to know that the very best thing they can do is to eat apples just before retiring for the night. Persons uninitiated in the mysteries of the fruit are liable to throw up their hands in horror at the visions of dyspepsia which such a suggestion may summon up; but no harm can come to even a delicate system by the eating of ripe and juicy apples just before going to bed. The apple is excellent brain food, because it has more phosphoric acid in easily digested shape than other fruits. It excites the action of the liver, promotes sound and healthy sleep, and thoroughly disinfects the mouth. This is not all. The apple helps the kidney secretions and prevents calculus growths, while it obviates indigestion and is one of the best known preventives of diseases of the throat. Everybody should be familiar with such knowledge.

SHE: "How old would you say I was?"
HE: "Um—well, I should say you were old enough to know better than to think I would answer a question like that."



A SQUARE MEAL.

CRUSHED BY MIGHTY WORDS.

ABRAHAM BROUGHT TO BAY. . . . CHICAGO TIMES-HERALD.

I sat on the seat with the colored man who drove me down to the railroad depot with a shackley old wagon, and as we left the hotel he said:

"Boss, if yo' kin dun say ober a few big words on de way down, the ole man will be 'xtremely disobleeged to yo'."

"How big words do you want?"

"Can't get 'em too big, boss. I've a powerful hand to 'member big words an' git 'em off when a calamitous occasion predominates."

"Do you expect to find use for them this morning?"

"Reckon I does, sah. My son, Abraham, works down to de depot, an' whenever I cums around he tries to show off ober me an' make me feel small. He'll try it on dis maw'nin', fur suah, an' I jest want to be dun fixed to paralyze his desirability. Spit 'm right out, boss, an' de ole man won't forgit yo' when de water-millyun sezum cums ag'n."

We had about half a mile to go, and before we reached the depot I gave him a large and choice assortment of Webster's longest vocabularic curiosities. When we drew up at the platform Abraham was there, and also a dozen white people who were to go out on the train. It was a good opportunity for the son to show off, and he realized it, and came forward and waved his arm and shouted:

"Yo' dar, ole man; ha'nt I dun toled yo' 'bout four hundred times not to sagaciate dat stupendous ole vehicle in de way of de omnibus? Sum ole niggers doan seem to have no mo' idea of 'de consanguinity of rectitude dan a squash."

"Was yo' spokin' to me, sah?" stiffly demanded the father, as he stood up and glared at Abraham.

"Of co'se I was."

"Den, sah, I want yo' to distinctly understand, dat, when de co-operashun of de imperialism seems to assimilate a disreputable infringement of hereditary avariciousness, I shall retract my individuality, but not befo'—not befo', sah!"

Abraham's eyes hung out, his complexion became ash color, and his knees bent under him as if the springs were about to give way. It was a long minute before he could utter a sound, and then he reached for my trunk with the muttered observation:

"Befo' de Lawd, but things am gittin' so mixed up I can't dun tell whedder I'm his son or his fader!"

THE REAL "INTOLERABLE STRAIN."—Street organs.—*Punch*.

NEW NAME FOR THE PRESENT AGE.—The German Sausage!—*Punch*.

GOVERNMENT "PENNY HORRIBLES."—The Armenian Bluebooks.—*Moonshine*.

"WHAT IS THE DIFFERENCE BETWEEN a church bell and a pickpocket?" "One peals from the steeple and the other steals from the people."

"WHY, you're a new man—they've shaved you out of all recognition." "Ye-e—he, he—es; the first time I looked in the glass I only knew myself by my voice."—*Judy*.

KATE: "Just look; these boots are ever so much too big." MARY: "Yes; you must have given him the number of the house instead of the number of your shoe."

LADY (interviewing servant); "I may tell you that we are vegetarians. I suppose you are not one?" Servant (anxious to be engaged): "I've attended a vegetarian chapel all my life."

BANK CASHIER: "You'll have to be identified before I can cash this cheque." Pat Grogan: "Begor! that's easy enough. Here's my photograph as I had tuck lasht wake. Ye'd know me anywhere by it."

A Sillars Yarn... J. J. Roche... Ballads of Blue Water.

This is the tale that was told to me
By a battered and shattered son of the sea.
To me and my messmate, Silas Green,
When I was a guileless young marine :—

'Twas the good ship Gyascutus,
All in the China seas,
With the wind a-lee and the capstan free
To catch the summer breeze.

'Twas Captain Porgie on the deck,
To his mate in the mizzen hatch,
While the boatswain bold, in the forward hold,
Was winding his larboard watch.

"Oh, how does our good ship head to-night?
How heads our gallant craft?"

"Oh, she heads to the E. S. W. by N.,
And the binnacle lies abaft!"

"Oh, what does the quadrant indicate,
And how does the sextant stand?"

"Oh, the sextant's down to the freezing point,
And the quadrant's lost a hand!"

"Oh, and if the quadrant has lost a hand
And the sextant falls so low,
It's our bodies and bones to Davy Jones
This night are bound to go!

"Oh, fly aloft to the garboard strake!
And reef the spanker boom;
Bend a studding-sail on the martingale,
To give her weather room.

"O boatswain, down in the for'ard hold,
What water do you find?"

"Four foot and a half by the Royal gaff
And rather more behind!"

"O sailors, collar your marline spikes
And each belaying-pin;
Come, stir your stumps and spike the pumps,
Or more will be coming in!"

They stirred their stumps, they spiked the
pumps,

They spliced the mizzen brace;
Aloft and a low they worked, but oh!
The water gained apace.

They bored a hole above the keel
To let the water out;
But strange to say, to their dismay,
The water in did spout.

Oh, then, 'twas the noble second mate,
What filled them all with awe;
The second mate, as bad men hate,
And cruel skippers jaw.

He took the anchor on his back
And leaped into the main;
Through foam and spray he clove his way,
And sunk and rose again!

Through foam and spray, a league away
The anchor stout he bore;
Till, safe at last, he made it fast
And warped the ship ashore!

Tain't much of a job to talk about,
But a ticklish thing to see,
And suthin' to do, if I say it, too,
For that second mate was me!

* * * * *

Such was the tale that was told to me
By that modest and truthful son of the sea;
And I envy the life of a second mate,
Though captains curse him and sailors hate,
For he ain't like some of the swabs I've seen,
As would go and lie to a poor marine.

WHY SHOULD A MAN INSURE HIS LIFE?

Because it protects a man against poverty.

Because it protects a man's other investments.

Because it is the safest investment known to man.

Because it is the best collateral security.

Because it provides for him in old age.

Because it provides for his family in case of death.

Because cash invested in Life Insurance is cash invested that will return again with compound interest.

Because it is a man's duty to provide for his wife and family.

Because men generally follow their leaders; ministers of the Gospel are mostly insured.

Because successful business men carry large amounts of insurance.

Because it is a sad thing to see an old man in poverty.

Because it is a sad thing to see the widow in poverty.

Because it is a sad thing to see the widow and her family destitute.

Because when you meet a happy man you will find he is protected by a life insurance policy.

Because it is a source of great satisfaction to a man to own a life insurance policy.

Because the very birds of the air provide for their young; oh, man, take advice.

Because if you break down in business a policy of insurance will set you on your feet again.

Because it will help your credit in the in the business world.

Because merchants are anxious that all their customers carry life insurance.

Because it is additional security to the creditor and safety to the debtor.

Because a man can buy goods cheaper when the security offered is good; and his policy is the best security that can be offered.

Because it is a great consolation to a man when taking the last farewell with his family to be able to say: "I am glad that my insurance policy will keep you from want."

Because if you have a mortgaged farm and you drop off, the insurance policy will pay the bill, and your wife and family will be left with the old homestead free of debt.

BROKEN STOWAGE.

PROSPECTIVE TENANT: "But we wish to keep a servant." Landlord of flat: "Oh, very well. I will have an alcove painted on the wall of the kitchen."—*Detroit Tribune*.

MISS GUSH: "Oh, Captain, were you ever boarded by a pirate?" Captain Storms: "Yes. He charged me eleven dollars a day for a hall room on the fourth floor."—*Cleveland World*.

"YOU KNOW Haghair, the artist?" "Well?" "He had on his easel the other day the most spirited and refreshing thing I've ever seen." "Indeed—what was it?" "A bottle of whiskey!"—*July*.

EXPRESSIVE.—Mrs. De Tong: "Im going out, Nanette." Nanette: "Oui, madame." Mrs. De Tong: "And I want you to be sure and take care of the baby." Nanette: "Oui madame." I bottle it at six o'clock."

—*Pick-Me Up*,

FIRST COMPANY PROMOTER: "You think old Lambe is suspicious, then?" How did he make you suspect that?" Second Ditto: "Why, he deliberately counted his fingers after I had shaken hands with him!"

—*Photos and Sketches*.

WILL: "If you are so much in love with that little angel why don't you propose to her?" Gus (modily): "I have seen both her father and mother, and I can't be sure that she won't grow to look like one or the other of them."—*New York Weekly*.

HARGRAVES: "You know that time I was so sick last summer? I just heard that the doctor gave me up once." Ferry: "I heard that he gave you up twice." "Twice?" "Yes. The second time after he had been trying to collect his bill."—*Cincinnati Enquirer*.

BOBBY: "Popper, what does the paper mean by the women of the hour?" Mr. Ferry: "I guess it means the woman who says she will be ready to start in fifteen minutes. An hour is about as near as she comes to it usually."—*Cincinnati Enquirer*.

HUSBAND (shaving): "Confound the razor!" Wife: "What's the matter now? You're dreadfully cross-tempered." Husband: "The razor is so dull." Wife: "Dull? Why, I ripped up an old skirt with it yesterday, and it cut beautifully."—*Chicago Record*.

THE TEACHER was asking questions—teachers are quite apt to ask questions, and they sometimes receive curious answers. The question was as follows:—"Now, pupils, how many months have twenty-eight days?" "All of them, teacher," replied the boy on the front seat.—*Utica Observer*.

MRS. JOLLIBOY: "My husband takes regular exercise at the club gymnasium now, and I judge from what he says that he is getting on finely." Mrs. Kingsley: "Has he become expert enough to do anything?" Mrs. Jolliboy: "He tells me that he has learned how to crook his elbow, though I don't know what that means exactly."—*Detroit Free Press*.

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	295,944 04	2,414,063 32
1880	141,402 81	473,032 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	5,395,770 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.

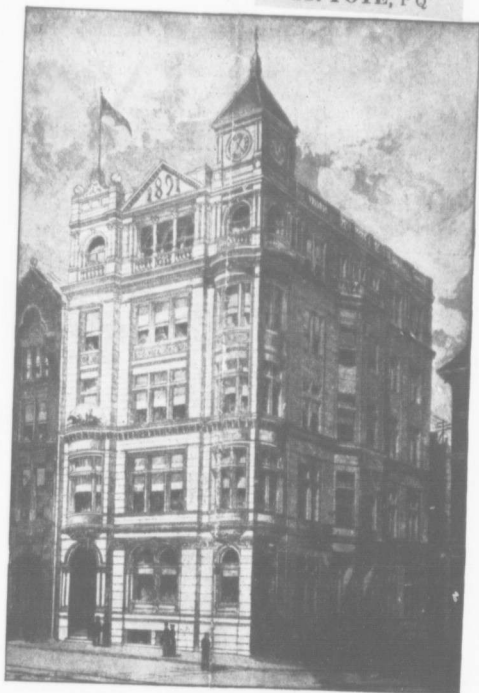
The surplus over all liabilities except capital was \$535,944, and, taking capital stock into account, was \$473,444.

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 who 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.

SUNSHINE.

Rev. Henri A. Scott,
ST. FOYE, P. Q.

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