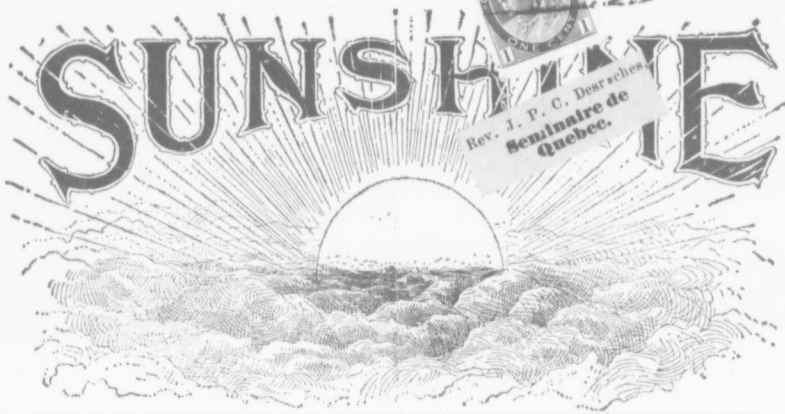




SUNSHINE

Rev. J. P. C. Desrosches
Seminare de
Quebec.



VOL. IV.

MONTREAL, MARCH, 1899.

No. 3.



ON THE HORSE RANCHE.

CHRISTOPHER COLUMBUS.

The recent ceremonies at Seville, Spain, in connection with the re-interment of the remains of the discoverer of America after their removal from the Island of Cuba, now no longer a part of the Spanish Empire, has drawn attention to the career of this remarkable man, and we take pleasure in presenting to the readers of *Sunshine* an exceedingly good picture of the renowned navigator.

Born in Genoa in 1435, Columbus took to the sea at an early age, and passed an adventurous youth afloat, or ashore making maps and charts. He was not thirty years of age when he conceived the design of reaching India by sailing westward, and it took him seven years of persistent advocacy of the enterprise to at last secure from King Ferdinand of Castile the means to carry out his project. Setting sail in August, 1492, on a Friday, he pushed on due west until on Friday, October the 12th, the first landfall was sighted, being one of the Bahama Islands, thus showing that Friday was his lucky day. After visiting Cuba and Hayti, Columbus returned to Europe, to receive the highest honours from the Spanish Court in reward for the success of his undertaking.

SLEEP.

Much has been written lately concerning the phenomena of sleep. Many persons have aired their views on the subject. Some assert that people, as a rule, sleep too long, while others are of the opposite opinion. Dr. Andrew Wilson has recently made some apt remarks on the matter. He first cites instances of celebrated men who needed a small amount of sleep, and says: "Humboldt, who lived to be eighty-nine, is said to have declared that when he was young, two hours' sleep was enough for him and that the regulation seven or eight hours of repose repre-

mented an unnecessary prolongation of the time of somnolence. It is also said that Sir George Elliot, who commanded at the siege of Gibraltar, never indulged in more than four hours' sleep while the siege lasted, and that little affair occupied at least four years. Sir George died at the age of eighty-four. Dr. Legge, professor of Chinese at Oxford, who died the other day at the age of eighty-two, was declared to be satisfied with five hours of sleep only, and rose regularly at 3 A.M. What do such cases prove? Assuming the correctness of the details, they prove only that certain men (and very few men, I should say) are able to recuperate their brain cells more quickly than the bulk of their fellows. They are the exceptions which, by their very opposition to the common run, prove the rule that a good, sound sleep of seven or eight hours' duration represents the amount of repose necessary for the average man or woman. It would be a highly dangerous experiment for the ordinary individual to attempt to curtail his hours of repose, and it must not be forgotten that in this matter of sleep we have to take into account the question of the daily labor and the nature of the work in which the individual engages. In the case of Dr. Legge we have a picture of the student whose labor is solely of the intellectual kind, involving little drain on the muscular system. In the case of Sir G. Elliot we have an active commander, who, in addition to the mental anxieties involved in the conduct of a long siege, had no doubt a fair amount of physical exertion to undergo. But, while the case of the professor may be explicable on the ground that his five-hours' sleep compensated him for any wear and tear his quiet life presented, we may fall back in the instance of the general on the theory of a special organization, set, as it were, so as to satisfy itself with a limited amount of sleep. The personal equation, in short, plus the kind or character of a man's work, determines the duration of his repose; and that the average period required by the ordinary individual in health is from seven to eight hours is the one opinion confirmed by the collective experience of the civilized race."—*Medical Record*.



CHRISTOPHER COLUMBUS.

THE MORTGAGE *Washington Star.*

We needed the money, so where was the harm?

We knew we could carry the debt,
We drew up the papers an' mortgaged the farm,

An' bought what we wanted to get.
An' it isn't the money the enterprise cost
Whose memory rankles an' stings,
But the brains we were out an' the time that we lost

Over debits an' credits an' things.

We agreed that economy was our main chance;

So we opened with ardor intense,
A book that was ruled off to show at a glance

Each item of gain or expense.

We might have learnt dancin' or grammar or Greek,

Or to play on the mandolin strings
In the time we kep' figgerin', week after week,

Over debits an' credits an' things.

These business transactions—they're simple at first,

But they're never jes' what you intend;
An' there's no one seems able to tell you the worst,

Or when you'll arrive at the end.
It's no use to kick—though it does seem a shame,

Whose remembrance resentfully clings,
To pay half a dollar fur signin' your name
To debits an' credits an' things.

My friend, you kin bet when we git out o' debt

We will never get in any more.
But the future has comforts. It's pleasant to let

Our thoughts seek that beautiful shore
Wherethere's gold in the street. An' what makes it complete

Is the fact that your wanderin' wings,
Wherever they lead you, won't cause you to meet

With debits an' credits an' things.

NO LESS PROMPT IN INDIA THAN IN CANADA.

15th November, 1898.

MESSRS. G. M. LAIKASAN & Co.,
Chief Agents for India,

Bombay.

DEAR SIRS,

We, the undersigned trustees of the estate of the late Madowjee Juggiwan, beg to thank the Sun Life Assurance Co. of Canada for the promptness with which the amount of insurance (Rs. 3000) has been paid, and also for the courtesy and help received at your hands.

Wishing your Company abundant prosperity,

We are, Yours faithfully,

DEVKARAN PREMJI,
MOTICHAND V. RSONJI,
JUTHA CHAPSI,
SUNDERJI PRENJI PANDYA.

THE HOUSE OF THE GATE OF RIGHTEOUSNESS.

FIRE PLATS IN THE FLOWERY LAND.

In a country where, as someone has said, the roses have no fragrance, and the women wear no petticoats, where the labourer has no Sabbath, and the magistrate no sense of honor, where the needle points to the south, and the sign of being puzzled is to scratch the antipodes of the head, where the place of honor is on the left, and the seat of intellect is in the stomach, where to take off your hat is an insolent gesture, and to wear white garments is to put yourself in mourning—in such a country, in China, of course, few suspect that the business of fire insurance can be carried on with profit. Of life assurance in China the public have already some knowledge, for has not the most powerful man in the Celestial Empire written an essay on the subject, and a very clever essay, too, as one would naturally expect from the pen of Li Hung Chang. In respect of fire assurance, however, John Chinaman, if fairly honest, is also a trifle peculiar. We all know how a child will sometimes prefer a penny to a sovereign, because the penny is the larger

coin of the two, and, in the same way, your insuring Chinaman prefers a fire plate to a fire policy. Without a fire plate nailed to his house it would, indeed, be difficult to persuade a Chinaman that he is really insured. He rests his faith upon a fire plate as upon a talisman, which, in his eyes, represents all the power and wealth of the company in which he is assured. The fire policy is written in English, and is, therefore, more or less a mystery to Mr. Chinaman, but the fire plate may be inscribed in his own language and decorated in his own colours, and is accordingly grateful in his sight. We have seen a fire plate used by a well-known English fire assurance company for its Chinese business. It is decorated by dragons and Chinese letters, and its colour is mandarin yellow, the same colour, in fact, as that of the famous Yellow Jacket, which, by the way, His Excellency Li Hung Chang has lost and recovered more than once, accordingly as he has lost or gained favour with his Imperial master, the Son of Heaven.

The letters on this fire plate read, when translated, "The House of the Gate of Righteousness," and this magnificent title is the one by which the agents in China of the fire assurance company referred to are known among their clients in the Flowery Land. These agents, be it said, are an English commercial house of high standing, with a branch in China, and the beautiful metaphor into which, according to Chinese custom, their name is transformed, is probably a just tribute to the probity and fair name of an eminent English firm. As an indication of the value set upon a fire plate in China we may mention that some time ago an unsuspecting Chinaman paid his premium on a fire plate only, never having received a policy from the dishonest agent, and it was only after his premises had been burnt he discovered that a fire plate was not quite the same thing as a fire policy. But the agent who could in cold blood abuse this simple faith in fire plates deserved to be put out of existence with all the ingenuity of Chinese tortures.

The Chinaman, we know, has one article of faith which is beyond the corrosive influences of doubt. He believes in his fire plate, especially in the one that bears the name of "The House of the Gate of Righteousness." Long may it flourish!



A WINTER THAW.....By Minna Irving.

A wandering wind came up the land
And bore the sweetness yet
From miles of lilies in the south
And banks of mignonette.
The maple-buds began to swell,
The brooks began to flow,
And violet-roots were faintly stirred
Beneath the sod and snow.

A crocus in a sheltered nook
Put up an emerald blade
With hints of gold about the heart,
"For this is spring," it said;
But down the bitter norther swept
In clouds of snow and sleet,
And wrapped about the tender leaf
An icy winding-sheet.



THIS COMPANY PAYS WITHOUT RELUCTANCE.

TORONTO, December 24th, 1898.

The Sun Life Assurance Co of Canada,
Toronto.

GENTLEMEN,

I acknowledge the receipt of your cheque in payment of the Policy upon the life of the late Miss Kate Barber of Toronto. The proofs of claim were handed in to your Toronto office on Monday and a cheque was received and paid over early on Saturday morning in the same week. From the way this claim has been adjusted and attended to, it would make it appear as if the Company were delighted to pay losses under their policies. Miss Barber had only been insured in your Company for about eight months and yet the claim was settled as promptly and cheerfully as if the Company had made handsomely out of the business.

Yours truly,

JAS. R. ROAF,

Executor of the Estate of Kate Barber.

CANADIAN FOLK LORE.

If one mends a garment while wearing it, every stitch taken represents an enemy which will be made.

If the thread knots while sewing, the sewer will live to see the garment worn out.

If a person's two front teeth are wide enough apart to place a quarter of a dollar between, he will be rich.

If one's hair grows with two "crown" formations, or whirls on the back of the head, he will live in two kingdoms.

While peacock feathers are kept in the house sickness will never be out of it.

"If you stub your toe
You'll meet your bean,"

is a school girl's jingle.

More maiden's lore is: If a pen drops and sticks in the floor, the owner's lover lives in the direction toward which it inclines.

If a maid peels an apple and throws the unbroken peeling over her left shoulder it will fall in the form of one of her future lover's initials.

If a girl places two apple seeds side by side on the hot stove, naming them after herself and her lover, the conduct of the seeds will indicate the behavior of the interested parties. If they approach one another "the course of true love will run smooth." If, on the contrary, one leaves the other, that one will prove faithless.

When sleeping in a strange bed a girl should have each post named after an eligible young man. The post she first sees on awakening will bear the name of her future husband.

Among weather signs may be mentioned:

"A cock's crow at night is the sailor's delight;
A cock's crow at morning is the sailor's warning."

If enough blue sky can be seen during a rain to "make a Dutchman a pair of pants," the rain will cease.

If the sun goes down behind a bank of clouds on Friday, it will rain on Sunday.

A ring around the moon indicates a storm which will last as many days as there are stars inclosed by the circle.

A storm is near if smoke hangs to the ground.

If sounds, such as the noise of a train or whistle, carry a phenomenally long distance, a rain is near. This, of course, is due to the moisture of the atmosphere.

Gulls flying over dry land is a sign of rain.

If the sun rises clear and afterward goes under a cloud, it will rain before night.

If a pea-hen calls, a donkey brays, pigs carry straw, geese flap their wings, a pot boils dry, or the clouds move north, it will rain.

Do not accept a present of any article that will cut, as scissors or knife, for it will cut friendship. If, however, you give a cent or any trifle in return, you may safely take it.

If a girl's skirt or apron comes off she will lose her lover.

If her hairpin sticks out, but does not fall, she will have a disappointment; if it falls, her lover thinks of her.

If a silver coin or a fresh-laid egg is placed in the hand of a new-born babe, long life and prosperity will be assured to it.

If the blue vein on the bridge of an infant's nose is prominent, it will die a violent death.

Three threads of silk should be tied around a child's neck and knotted over the bronchial tubes to prevent bronchitis.

If a wedding ring is rubbed on a sty, the sty will disappear.

If a maiden passes a piece of wedding cake three times through a wedding ring and then sleeps with it under her pillow she will dream of her future husband.

A spider on one of your garments signifies that you will soon have a new one of the same sort.

A bird tapping at the window is a sign of death.

Detroit Free Press.

It was the first time Stewart had seen any very small chickens, and he did not understand that the smooth patches on the sides were wings. When one of the chicks tried to spread his wings, Stewart cried: "See! he's opening his pockets, and there isn't anything in them."

Tommye—Auntie, mamma bought me a pair of gloves to-day. Auntie—Did she, Tommye? What are they, kids? Tommye—No, indeed; they're men's.



THE BREAKING OF WINTER.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, MARCH, 1899.

J. MACDONALD OXLEY, *Editor.*

INADEQUATE ASSURANCE.

It would be an astonishing exhibit were the life assurance companies able to show how inadequately assured most of their policy-holders are. Men of family who have nothing but their incomes seem to think that a policy for five or ten thousand dollars is quite enough when their annual income is from twenty-five hundred to five thousand dollars. How do these assurers expect a widow and several children to live on the interest derived from the investment of, say, ten thousand dollars when the family has been spending his full earning of five thousand?

The interest rate on safe securities is steadily falling, and those who leave inadequate life assurance might often as well leave none at all, as the beneficiaries soon learn that the income to be derived from it is insufficient, and are apt to fall victims to the advice of fools or knaves as to speculations which will yield larger returns than any mere four, five or six per cent. The sure and safe investments for trust funds which will give over four and a half per cent. net are not easy to find, and women are proverbially inclined to listen to alluring tales as to mining stocks, ranch bonds, real estate schemes, manufacturing companies and the like.

Evidently the life agents do not work their fields properly, or else the insurers have failed to give the question of income

to be secured proper consideration. A man whose income is \$7,500, and who has a wife and three children, represents to himself and family the earning power of \$150,000 at five per cent. Assuming that his entire personal expense is one-third of the income, it would still take \$100,000 well invested to maintain his family in the manner to which he had accustomed them. Yet how many men with approximately the income instanced carry only ten or fifteen thousand dollars life assurance, and how few as much as thirty or forty thousand?



WHAT LIFE ASSURANCE DOES.

- Life assurance lifts mortgages.
- Life assurance educates orphans.
- Life assurance preserves the family.
- Life assurance cultivates saving habits.
- Life assurance lightens the load of care.
- Life assurance keeps the wolf from the door.
- Life assurance gives repose to the rich man.
- Life assurance gives courage to the poor man.
- Life assurance builds a barrier against the almshouse.
- Life assurance enables a man to enjoy his income.
- Life assurance supports the credit of the business man.
- Life assurance lays the foundations of home and independence.
- Life assurance encourages the marriage of prudent men and women.
- Life assurance keeps embarrassed estates out of the receivers' hands.
- Life assurance certifies to a man's affectionate regard for his family.
- Life assurance places the widow above the need of marrying for a home.
- Life assurance adds to a man's years by freeing him from apprehension.
- Life assurance heightens the esteem in which wife and children hold a man.

* *

"I saw a rabbit run through that hedge!"
"No, dear, it was imagination." "Has 'magnations got white tails?"

PAID ON THE DAY OF BURIAL.

CHARLESTON, S.C., Nov. 28th, 1898.

MR. E. S. PRINGLE,
District Manager,

Charleston, S.C.

DEAR SIR,

Will you please convey to the Company my best thanks for check handed me this day in settlement of policy of assurance on the life of my late lamented father, Thos. P. Wilson.

I have had no trouble whatever in connection with the matter, the claim having been paid on the day of burial.

I appreciate the kindness and promptness very much.

Yours very truly,

ROSA E. WILSON.

A GHOSTLY VISITANT.

I was a medical student in London, attending the lectures at dear old Bart's, and looking forward to being the possessor of a snug little practice, which, for family reasons, I could almost already call my own. It wanted but a few days to Christmas, 1874, and I intended to pass that season with an aunt in Huntingdonshire.

On the 22nd I packed my bag, and in due time arrived at Oakshott, as my relative called her house—regarding which Miss Betsy Frotwood might have inquired, "Why Oakshott?"—it being named on the *locus a non lucendo* principle, as there was not an oak within a mile of it. The old lady met me in the entrance hall and gave me an effusive greeting—so gushing was it that, although we were the best of friends, and I could always consider her home mine, I could not help fancying there must be some unusual cause for the delight she evinced.

After supper the truth came out. "Phil, dear," she said, "I am more than glad to see you this time. You know you are always welcome; but what you don't know is that either my intellect is failing or that there is a—a ghost in the house! Yes; don't stop me, or I shall break down; I know I shall. It is very, very stupid; but I can't help it. And O! Phil, Phil, my dear, dear boy—" and she burst into her flood of tears. I made some commonplace remarks to pacify her, wondering all the while what the deuce it could be, and whether it was really a case of "a bee in a bonnet." By-and-by her hysterical fit subsided, and my aunt was able to give me a rational account of her trouble.

It seemed that for some nights past, after she had gone to sleep, she had been awakened by something tugging at the bed-clothes. On one occasion the eider-down quilt, and the covering next to it, had been actually pulled off, and had fallen on the floor. Naturally Miss Rachael—that was her name—was very much frightened, but, nevertheless, each time she got up, lit her candle, and made a thorough search of the room, discovering nothing, however, to explain the mystery. Her door was fast locked and bolted on the inside, the shutters were securely closed, and there was not a crevice in the apartment that she had not carefully explored to see if a living bird or animal had been concealed there, but all in vain.

I should state that my aunt, though wealthy, had only a small establishment, consisting of two elderly female servants, and these I well knew could be entirely depended upon. They slept on the first floor at the back of the house, overlooking the garden, and the servants' quarters were on the story above. The front of the house, completely furnished should need arise, was almost always unoccupied, and, owing to the peculiar construction of the building, the only other room at the back on the same level as my aunt's was the plate closet, where some hundreds of ounces of silver, most of it antique and of great value, were stored. I had often endeavored to persuade her to deposit this at her banker's, but she always objected to do so, alleging that it was one of her chief pleasures to look after the various articles herself, and to see that not a speck was allowed to tarnish their elegance.

After Miss Rachael had told me her story, I fancied I could see clearly that no supernatural agency had been at work, and yet I was puzzled to account for the fact that her chamber had certainly not been entered, and that no living being had been "lying low" in it. The elucidation of the difficulty was, I felt convinced, to be found in connection with the plate closet, and I begged my aunt to allow me to pass the night in that retreat. After some hesitation she consented, and when bedtime came I made myself as comfortable there as I could, with the assistance of a sofa-chair, plenty of eggs, and a modicum of—well, not water alone. My only stipulation was that my aunt's door should be left unfastened.

I must have dozed, off and on, for a couple of hours, when I was aroused by a piercing scream; and "Phil! Phil!" in an agonizing

tone, sounded in my ears. I rushed out of the plate-room, crossed the narrow passage which separated it from the bedchamber, and in a moment was in the latter. As I entered something became entangled in my legs, and I nearly fell. But in that second, I heard a slight scuffle outside the window, and dashing open the shutters I caught sight of a man making tracks for the end of the garden. I had my revolver in my hand and fired, bringing down the quarry. The shot attracted the attention of the village policeman who happened to be close at hand, and between us the wounded man, who proved to be a ne'er-do-well of the locality, was safely housed.

I then had time to devote attention to Miss Rachael, who, it may easily be believed, was not a little alarmed. But her satisfaction in finding that she had neither been the victim of a mental malady, nor a ghostly visitant, tended greatly to quiet her nerves, and she was completely reassured when we discovered how the trick had been worked.

That which had caused me to stumble just inside my aunt's room turned out to be a fine, but very rigid, steel wire, one end having been split in three, and each point bent down and sharpened, so that an exact resemblance of a bird's claw was produced. The window and shutter being not only old-fashioned but old, had left sufficient space at the corner next to the hinge to allow this instrument to be inserted and pushed forward until the forked end rested on the bed-clothes. A little manipulation enabled the man outside, who stood on a short ladder, to pull off the coverlet by means of the claw, and then quickly to disengage and withdraw the wire. Of course, directly he heard the sound of matches being struck inside, preparatory to the lighting of the candle, he vanished, only to return and repeat the operation on the following night.

This was the substance of the confession made by our prisoner, who alleged that it was his design by these means so to work upon my aunt's fears that—as I verily believe she would have done, had not I fortunately succeeded in unravelling the mystery—she would have changed her sleeping apartment to the front of the house, when he would have had the opportunity he desired, of gaining free access to the back—including the plate closet.

On the following morning when I went to breakfast an envelope with a £10 note was in my plate.

St. Andrew's Gazette, (Buenos Ayres.)

APPRECIATION FROM THE MOTHER COUNTRY.

LOMBARD STREET, INVERNESS,

16 December, 1898.

M. LUNAN, Esq.,

Manager Sun Life of Canada,
137 Union Street, Aberdeen.

H. Ross, deceased.

DEAR SIR,

I received your letter of the 14th enclosing cheque for £150 in favor of Mr. Geo. Gallon, in settlement of this claim for which I am much obliged.

Permit me to express my appreciation of the Sun Life Assurance Company of Canada for the promptness and satisfactory manner in which they have settled my client's claim.

Yours faithfully,

FRANCIS SQUAIR.



THE COMIC SIDE.

The spirit of assurance is now permeating through the comic journals, though the muse is not always in her most successful mood. For instance, the following dialogue occurs in one humorous paper:—

"I find I have to kiss your wife in the second act. I hope you don't mind?"

"Not in the least. Er—by the way, are you assured?"

This kind of wit is not pointed.

As if the idea were catching, Mr. "Punch" comes to the fore in one of the "cases" of that indefatigable legal luminary, Mr. A. Briefless, Junr., who relates in "Pin Kerton's Assurance" how he was called upon to act as reference for a friend who was about to assure, and how he did it. This is his friend's account of his interview with the company's doctor:

"How did you get on with the examining doctor?"

"What, the medical Johnnie? Oh, first rate. He weighed me and said I was satisfactory to an ounce. . . . Then he punched me on the chest and listened with



THE WOODS IN WINTER.

a thing like one of those theatrical telephone tubes to hear the echoes."

"And was the condition of your lungs to his satisfaction?"

"Eminently; he said I was as sound as a bell. Then he made me hop about the room like a one-legged duck. Then he listened for the music again and declared my heart to be perfection. If I may believe the medical Johnnie, I have no need to make my will for the next twenty years. In fact, as the doctor bade me adieu, he predicted that I should be on the books of the company until I was eighty."



**THE ASSURED SATISFIED.
THE COMPANY GRATIFIED.**

ORILLIA, December 10th, 1898.

W. H. HILL, Esq.,

Manager Central Ontario,

Peterboro, Ont.

Policy 1035.

DEAR SIR,

I am in receipt of your favor of the 9th enclosing me a cheque for \$1447.90, in payment of matured endowment policy No. 1035. I gave my application for this policy on the 18th of November, 1873—twenty-five years ago, when the annual income of the Company was only \$45,210.93 as per statement of that year. I notice that last year the income of the Sun Life of Canada amounted to \$2,238,894.74. This I consider remarkable progress and accounts to some extent for the very satisfactory results I have received under this policy. The bonus additions averaged almost \$18 a year from the year in which I entered, and this when compared with the results paid by most other companies is handsome indeed—especially so, seeing that my profits were declared every five years from the date at which I entered. Had I taken my policy on the Reserve Dividend plan, I am led to believe that the profits would have been considerably larger than even those which I have received. I never regret having entered the Sun Life of Canada, and as far as I am concerned the treatment I have received at the hands of the Company has always been exceedingly satisfactory to me. I have been fairly treated and I have received especially good results after being in the Company for twenty-five years.

Thanking you for past courtesies and wishing the most progressive company in Canada every success,

I am,

Very respectfully yours,

CHARLES JOSEPH KANE.

HAVE FAITH IN THE BOY.....*Elmira Facts.*

Have faith in the boy, not believing
That he is the worst of his kind,
In league with the army of Satan,
And only to evil inclined;
But daily to guide and control him
Your wisdom and patience employ,
And daily, despite disappointment
And sorrow, have faith in the boy.

Have faith to believe that some moment
In life's strangely checkered career,
Convicted, subdued, and repentant,
The prodigal son will appear;
The gold in his nature rejecting
The dark and debasing alloy,
Illuming your spirit with gladness,
Because you have faith in the boy.

Though now he is wayward and stubborn,
And keeps himself sadly aloof
From those who are anxious and fearful,
And ready with words of reproof,
Have faith that the prayers of a mother
His wandering feet will arrest,
And turn him away from his follies
To weep out his tears on her breast.

The brook that goes dashing and dancing
We may not divert from its course,
Until the wild, turbulent spirit
Has somewhat expanded its force;
The brook is the life of the river,
And if we the future might scan,
We'd find that a boisterous boyhood
Gave vigor and life to the man.

Ah! many a boy has been driven
Away from the home by the thought
That no one believed in his goodness,
Or dreamed of the battle he fought,
So if you would help him to conquer
The foes that are prone to annoy,
Encourage him often with kindness,
And show you have faith in the boy.

Have faith in his good resolutions,
Believe that at last he'll prevail,
Though now he's forgetful and heedless,
Though day after day he may fail,
Your doubts and suspicious misgivings
His hope and his courage destroy;
So, if you'd secure a brave manhood,
'Tis well to have faith in the boy.

Teacher (angrily)—Why don't you answer my question, Bobby? His Brother Tommy (answering for him)—Please, sir, he's got a peppermint in his speech.



GOING TO MARKET.

A GOLDEN SAYING.

Life assurance is more and better than charity, for it involves no loss of self-respect and independence on the part of those who are benefited by it.—*J. G. Whittier.*

A MOTHER COMFORTED.

GANANOQUE, ONT., 21st Feb, 1899.

D. H. ROGERS, M.D.,

Gananoque.

DEAR DOCTOR ROGERS,

This letter is to ask you to convey to the Sun Life of Canada my best thanks for the very prompt manner in which the insurance on the life of my late lamented son, William Henry Ramsay, was settled. The death only occurred on the 13th, and in less than one week from burial the cheque for \$1500 has been handed me. Accept my sincere thanks for your own kindness in arranging claim papers without trouble or expense to me, and also permit me to say that it is cases like this which show the value of life assurance and the great good that is done where this wise provision has been made. I need not say that I would rather than many times the amount of the assurance have my poor boy with me, but the insurance had nothing to do with his unfortunate suffocation at the fire, and the fact that he so thoughtfully took this step for his mother's benefit during his lifetime will make me cherish his memory all the more now that he is gone. I shall always speak in favor of life assurance and the Sun Life of Canada, and its Gananoque agent.

Very truly yours,

MARTHA RAMSAY.

THE WIT AND WISDOM OF THE INNOCENTS.

Four-year-old Barbara went to church with her two sisters, and came home crying. "What is the matter, dear?" inquired her mother. "He preached a whole s-sermon—about—M-Mary and Martha," sobbed Barbara, "and n-never said a w-word about me."

Mother—Oh, you dirty child—just see the dirt come off! Allie—But I'm made from earth, mamma. There must be a leak somewhere.

Eight-year-old—Don't you know yet that the sun is ever so much bigger than the earth? Six-year-old—Then why doesn't it keep the rain off?

Earle had heard his father say that dog-days would begin the next day. Accordingly, the next morning he seated himself on the front door-steps. When he had been there more than an hour his mother asked what the trouble was. "Nothing," was the reply; "I'm just waiting for the dogs to come along. I want to get a Newfoundland."

Nellie (aged six)—Mamma, You said it was not right to tell tales about John. Mother—Yes, that is what I told you, dear. Nellie—Well, then, I won't say nuffin, but I fink John ought to tell you how he scratched me pretty soon.

Mamma (sadly holding up a nearly empty jar)—Rachel, have you been at my preserves again? Rachel (intently combing her doll's hair)—Mamma, didn't grandma teach you when you was a little girl, same's you have me, not to be too 'quisitive?

"Grandpa, how old are you?" "I am eighty-seven years old, my little dear." "Then you were born eighty years before I was." "Yes, my little girl." "What a long time you had alone waiting for me."

"Georgie, I'm glad to see that you are polite and offer sister the oranges first." "Yes'm; 'cause then she has to be polite, an' take th' little one."

Mother (examining the proof of her small son's photograph)—Johnny, why didn't you smile? Johnny (aged six years, with an injured air)—I did, mother, but the man didn't put it down.

In a western school, not so very long ago, a little fellow was called up to read for the county superintendent, who was paying the school a visit. The boy was a good reader in all respects but one: he gave absolutely no heed to punctuation marks. When he had finished, the superintendent asked, "Willie, where are your pauses?" Willie dropped his book and held up both hands. "Here they are, sir," he said.

A little fellow, some four or five years old, and who had never seen a negro, was greatly perplexed when one came by where he and his father were. The youngster eyed the stranger suspiciously till he had passed, and then asked his father: "Pa, who painted that man all black so?" "God did, my son," replied the father. "Well," said the little one, still looking after the negro, "I shouldn't have thought he'd have held still."

LIFE ASSURANCE BUSINESS IN CANADA FOR 1898.

Compiled by THE CHRONICLE, from advance figures supplied by the Companies.

COMPANIES.	NET PREMIUMS RECEIVED.	ASSURANCE ISSUED AND TAKEN.	TOTAL ASSURANCE IN FORCE.
	\$	\$	\$
Canada Life..... Can. Business..			
do Total " ..	2,167,488	5,792,235	75,256,241
Confederation..... Can. " ..			29,651,000
do Total " ..	960,620	3,183,000	
Dominion Life.....	77,935	619,250	2,960,881
Excelsior.....			
Federal Life.....	366,729	2,031,585	11,125,566
Great West Life.....	240,127	2,378,000	8,403,000
Imperial Life.....	154,946	3,477,900	4,169,125
London Life..... General Business			
do Industrial " ..			
do Total " ..	206,514	1,574,818	5,182,831
Manufacturers..... Can. " ..			
do Total " ..	440,578	3,182,227	13,072,724
N. American..... Can. " ..			
do Total " ..	649,750	3,901,850	20,595,708
Northern Life.....	20,448	665,950	879,950
Ontario Mutual Life.....	726,283	3,901,961	23,703,350
Royal Victoria Life.....	24,278	770,500	921,577
Sun Life of Canada... Can. Business.		4,542,331	
do Total " ..	1,993,813	10,638,057	49,693,415
Temperance & General.....	187,318	1,953,250	7,985,859
BRITISH COMPANIES.			
British Empire.....	215,403	418,375	6,299,001
London & Lancashire.....	244,384	1,070,000	8,026,289
Standard.....	605,899	1,729,850	17,040,898
Star Life.....	20,000	37,000	570,000
AMERICAN COMPANIES.			
Ætna Life.....	510,883	543,800	15,000,000
Equitable.....	693,611	1,595,345	19,193,279
Mutual Life.....	818,128	1,515,937	18,657,184
New York.....	854,399	3,202,700	24,309,649
Provident Savings.....			
Travelers.....	148,015	849,419	5,577,664
Union Mutual.....	142,010	766,853	5,032,675
United States.....	45,172	270,880	1,523,320

"Whenever little Johnny, who is naughty sometimes, is afraid he is going to get a whipping, he has one uniform method of avoiding it. He has great confidence in this trick of his. He went to visit his auntie one day, and in looking around came to the picture of Mary Queen of Scots being be-

headed. "Oh, what's this, auntie?" he asked. "That," said auntie, "is Mary Queen of Scots, and they're going to chop her head off." "Oh, why does she let them do that?" said Johnny. "Why doesn't she hide under the bed?"



The Sun Life Assurance Company of Canada.

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