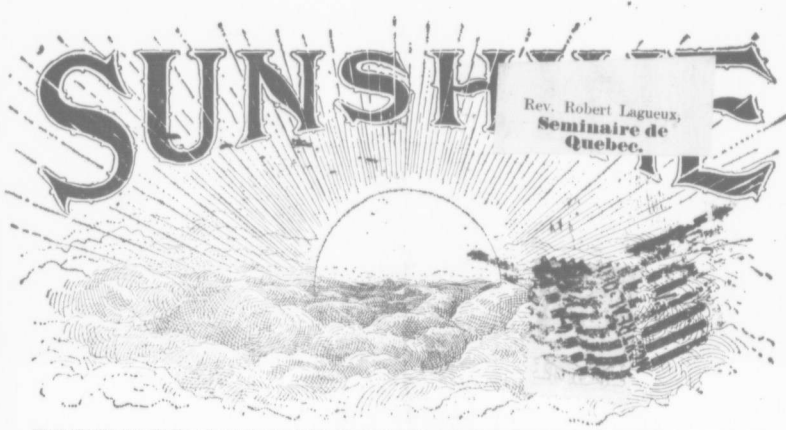


SUNSHINE

Rev. Robert Lagueux,
Seminare de
Quebec.



MONTREAL, SEPTEMBER, 1897.



A DAUGHTER OF THE SOUTH.

W. H. HILL, ESQ.

Manager For Central Ontario.

Mr. Hill was born in March, 1852, at Inverness, in the County of Megantic, Province of Quebec. He attended the Inverness Academy for some years, and then took a course in the Military School in Quebec City. In the year 1873 he went to Peterborough where he studied at the Collegiate Institute preparatory to entering upon the profession of teaching. From 1875 to 1883 he taught school in the County of Peterborough, but in the latter year resigned his position in order to accept the agency of the Sun Life Assurance Company for the counties of Peterborough and Victoria. So successful was he in this new sphere that his territory was again and again enlarged, until it came to include the whole Central Ontario District for which he was appointed local Manager. Under his administration the volume of new business secured for the Company has been thoroughly satisfactory and the old business has been kept in force in a way that bespeaks careful attention to the interests of both assured and assurer.

Mr. Hill has been a member of the Board of Education of Peterborough for the past ten years, and is at present Chairman of the Supervision Committee. He is President of the Peterborough Canoe Co. and Director of the Water Company and of the Public Library.

A KITCHEN FREE-FOR-ALL.

The fork said the corkscrew was crooked ;
The remark made the flatiron sad ;
The steel knife at once lost its temper,
And called the tea holder a cad.
The tablespoon stood on its mettle ;
The kettle exhibited bile ;
The stove grew hot at the discussion,
But the ice remained cool all the while.

The way that the cabbage and lettuce
Kept their heads was something sublime ;
The greens dared the soup to mix with
them

And the latter, while it hadn't much
thyme,
Got so mad it boiled over—the fire
Felt put out and started to cry ;
The oven then roasted the turkey,
And the cook gave the grease spot the
lye.

The plate said the clock in the corner
Transacted its business on tick,
And the plate, which for years had been
battered,

The clock said was full of old nick.
The salt said the cream should be whipped,
The cinnamon laughed—in a rage,
The cream said the salt was too fresh,
And its friend wasn't thought to be sage.

Next, the pepper, whose humor is spicy,
" I dare any fellow," did cry,
" To cast reflection upon me !"
The mirror took up the defi.

Then the axe, with a wit sharp and cutting,
Declared that the rug had the floor ;
While the key said the knob should be
worshipped,
'Cause it was the right thing to adore.

The bell, ringing in, said the cook book
Must be bashful, else wherefore so read ?
The stove brush, a thing of some polish,
Looked down on the saucer and said
It thought that the same was too shallow,
But admitted the cup was quite deep ;
The coffee tried to climb on the tea leaves,
But discovered the same were too steep.

You'd not think a thing that's so holey
As the sieve would have mixed in the
fuss,

But it did, for it said that the butter
Was a slippery sort of a cuss.
No one knows how the row would have
ended,

Had not the cook, Maggie O'Dowd,
(Her work being done) closed the kitchen,
And thusly shut up the whole crowd.

— Charles J. Colton in the New Orleans
Times—Democrat.



W. H. HILL, Esq.

THE RECORD OF A BRAVE DEED.

Among the many negro nations, differing widely from one another in speech and physique, who obey the rule of the White Queen, as she is termed throughout the West African littoral, there are none more remarkable in their manners and customs, nor harder to manage, than the tribes who inhabit the limitless swamps and little known forests of the Niger delta. They are all men of huge stature, with arms and chests splendidly developed by constant labor at the paddle, for they practically live in their dug-out canoes, but with the weak lower limbs of the negro. A little while ago, King Shaillu of Hioba, not having the fear of the Government before his eyes, and disregarding what had happened when the stronghold of the river pirate Name went down before the wrath of the Protectorate, built himself a strong stockade around his city of mud walled huts, and took counsel with his Ju-Ju men as to how he might most easily acquire power and riches, and make a name for himself, as did his fathers before the coming of the white men. Soon afterwards, mutilated corpses of unfortunate slaves commenced to drift down the river with every freshet, and inland traders, arriving at the scattered coast factories, told strange tales of men buried alive among the foundations of new houses or stockades. At last it was determined that Shaillu should be made an example of.

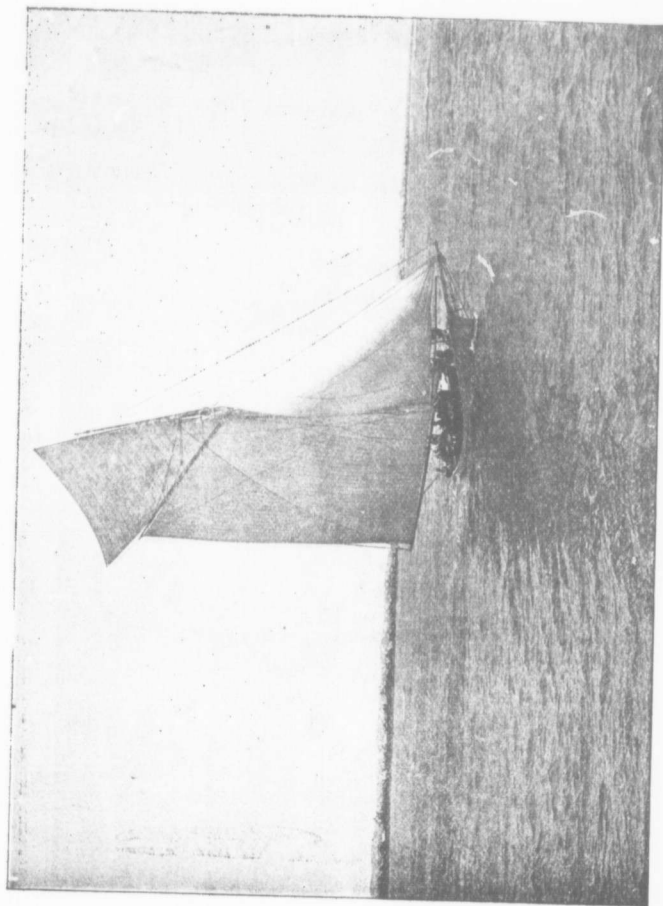
Silently, file by file, with scarcely the crackling of a twig or the rustling of a leaf to mark their passage, the Yorubas moved down the steep bank, for they had been trained in forest warfare from childhood, and had held their wild land with spear-blade and flintlock gun against the fierce tribes of the Western Soudan and Arab raiders from the northern desert. Captain Cranton watched them flitting like ghosts through the shadows, and abused the clumsiness of his subaltern who tore his way clumsily with nervous haste through every obstacle, until he heard their feet sucking in the soft mire. Presently, there was a splashing by the edge of the ford; then the sound melted into the gurgle of the river, and the last dim figure disappeared into a drifting cloud of mist.

"Get on there, this is no time to rest," said the captain as the leading files halted; and he hurried forward only to sink breast deep in a steep-sided hollow, and to wonder if they had blundered and lost the track across the ford. While he hesitated there was another

roar of flintlock guns and a shower of jagged potleg sang past overhead and splashed along the surface of the river. A Yoruba dropped his rifle with a splash, and clutching at his side collapsed, a limp heap, into the stream. A comrade dashed forward, but it was too late; there was a choking gasp, and with an oily gurgle the muddy current closed above a gaspily face, and the Yoruba was gone. The soldiers stared at one another for a moment, and a few of the Snider butts came home to the shoulder with a rattle, but Captain Cranton said sternly: "The man is dead; the first who fires without my order dies also. Forward there!"

Then with set teeth, the Yorubas went ahead, floundering and splashing, struggling shoulder deep against the power of the stream with uplifted rifles, while the sickly Doctor gasped for breath as he was half carried, half dragged, wildly through the water. Just as they came dripping out of the river, a long trail of fire streamed upward across the midnight sky, and a detonating rocket burst into a cloud of crimson stars far overhead, to show that the landward gate had gone down before the attack of the flanking party.

While the evil-smelling vapour was still eddying and drifting along the face of the stockade, with a yell the Yorubas rushed forward stumbling and blundering over shattered logs and glowing cinders, half choked by the sickening odours of the explosive, and swept down the main street of the village, driving the river men before them at the bayonet-point like a flock of frightened sheep. Some one had hurled a blazing torch into a hut, and the roaring flames leaped from thatch to thatch, throwing a lurid light on the crowd of naked figures flying for their lives between the lines of mud walled huts, or scaling the palisade and flinging themselves over into the darkness outside. Dripping with perspiration, and scarcely visible through the stifling smoke-wreaths, Captain Cranton dashed along at the head of his men, swinging his revolver and threatening, in hoarse breathless gasps, all kinds of penalties on the man who fired without his order; for he knew if the Yorubas once got beyond control there would be no human being left alive in the town. While the doctor wondered what he should do, a chorus of yells, hisses, and whistles rose from behind a cluster of huts, and presently a handful of black soldiers came into sight, giving way slowly before a wild mob of naked river men. There was no time to load or fire. Spear-heads and the brass-bound butts of the



GOING FREE.

trade guns rattled and crashed among gleaming bayonets and brown Snider barrels, for the Yorubas were fighting desperately as they went, four of them bearing what appeared to be a shapeless heap of tattered karki uniform upon a layer of woven palm fibre, torn out from the side of some headman's house.

"Stop them—stop them—one time!" shouted the Doctor, but his men needed no telling. With the wild shout of the northern raiders ringing out above the clash of spear and rattle of Snider butts, they drove forward, and as the bright steel filled up the narrow way the foe were held in check for a few moments. Staggering up to the side of the rough litter Surgeon Marsland felt the grasp of the big Yoruba Sergeant on his shoulder and heard a voice in his ear: "Officer man live for die, Sah; river-man chop him with spear. Say, carry me first through the stockade, alive or dead."

"Never mind what he said, let me get at him. For heaven's sake keep those brutes back, he's bleeding to death," shouted the Doctor, shaking off the grasp and bending down over the still form. Young Liscombe feebly raised his head. "Good-bye, I'm about finished; but I was the first man in," he gasped. Without a word, the Doctor slit the tunic from the arm, and wrenched open his instrument case as he saw the bright blood pulsing in jets from a severed artery. "Oh for two minutes, just two minutes!" he groaned, as he slipped a rubber tourniquet around the white skin; but even as he did so, the crowd of river-men surged madly forward; there was a clash of bayonets and spearheads, and though the Yorubas parried and lunged desperately they staggered and yielded ground before the dead weight of numbers.

Never turning his eyes, the Doctor went quietly on with his work, in a grim race against time to save his comrade's life. Just as the thick rubber, biting into the firm flesh, chocked down the spurting blood, the Yorubas broke away and a huge naked river-man swung a gleaming matchet back to the full sweep of his right arm, to deliver the resistless cut the West African knows so well at the Doctor's head. Almost instinctively Surgeon Marsland closed his eyes. Then he felt himself hurled on one side as something rushed past him, and, glancing round again, saw the red bayonet of Sergeant Koffee shoot past at the point from behind the shoulder and slide into the negro's naked flesh until the socket clashed against the breast-bone. Almost simultaneously he heard the Yorubas'

shout and the swarming foe split up and melted into flying groups as, swinging his spitting revolver right and left, Captain Cranton swept past at the head of his men. Then his overtaxed strength gave way, and he collapsed a limp unconscious heap across the foot of the litter.

Before morning Hioba was a heap of smoking ruins and Shailu a prisoner fast bound with tui creepers.

WHY I AM ASSURED.

Because I cannot foresee at what time my earning capacity may be cut short by death.

Because, were I not assured, my death would inflict untold misery and discomfort upon my loved ones and dependents.

Because life assurance instantly creates an estate for me which it would take years of saving on my part to accumulate.

Because while I might not make regular deposits in a savings bank, I am compelled to pay my premiums as they fall due and hence cultivate habits of regularity.

Because even though I may possess a comfortable fortune, depreciation in securities and a forced sale may render it almost or entirely valueless at my death, while my life assurance policy will be instantly worth its face value.

Because my life assurance will enable my executors to so administer the balance of my affairs as to prevent any of my property being sold at a loss, the ready money instantly available at my death being sufficient for immediate necessities.

Because under the modern forms of policies, as issued by the Sun Life for instance, the assurance becomes available to myself after a selected period, either in the shape of a cash payment or as an annual income for the remainder of life, thus proving a support for me in my declining years.

Because, in brief, life assurance is a protection to myself, my wife, my children, my dependents and my estate. It tends to the cultivation of saving habits, lengthens life by eliminating worry as to the future and enables me to live up to my income. Finally, it affords me the best opportunity to accumulate a fund which will protect my interests if I die and aid me in my old age should I live.

MR. G. F. JOHNSTON.

In this number of "Sunshine," we have to chronicle the departure from our immediate ranks of one of the Company's most valued officials.

Mr. G. F. Johnston, our worthy Superintendent of Agencies, has resigned that office to accept the position of Vice-President of the State Insurance Company of Philadelphia. Mr. Johnston has, however, been too long identified with, and is too loyal to, the Sun Life of Canada to entirely sever his connection with it, and our friends will be pleased to know that his interests will still be bound up with our own, for his special work as an officer of the State Insurance Company will be the management of the business of our own Company in Pennsylvania, New Jersey, Maryland and the District of Columbia, the State Company being our agents for this territory.

Mr. Johnston has, as a result of merit, rapidly risen through all the various stages of agency work to the highest rank on the field staff. He is eminently qualified for the position on which he has now entered, and the State Insurance Company are to be congratulated on their good fortune in securing his services.

On the occasion of his departure he was the recipient of a formal address and a handsome diamond ring as a parting expression of friendship from the Executive Officers of the Company and the members of both Head Office and Agency staffs.

The following resolution passed by the Directors of the Company speaks for itself:

"Resolved, That we accept with sincere regret the resignation of Mr. G. F. Johnston as Superintendent of Agencies, and that we unambiguously place on record our high appreciation of the services which he has rendered to this Company, and of his character as a man. Entering the service of the Company over nine years ago, he was in the course of time appointed manager of the West Indian branch of our business, and

afterwards manager of the entire Foreign agency department. In 1894 he was promoted to the position of Assistant Superintendent of Agencies, and on the resignation of Mr. Thayer in May, 1896, he became superintendent of all the agencies of the Company. To the duties of this office he brought such an amount of energy, hard work and sound judgment as to make his management of the department a striking success and to win for him our most hearty approval and thanks. Although his decision to accept a position abroad has come upon us as an entire surprise, we cannot but congratulate him on his appointment to a more lucrative office, and we would express our pleasure at the fact that his connection with the Company is not to be entirely severed. We assure him that he will always have the very best wishes of both directors and officers for his success and happiness in the new position to which he is going."

Mr. James C. Tory, formerly the Company's Manager for the State of Michigan, has been appointed to the vacant office.

THE STEERSMAN. Robert Cameron Rogers. *The Bookman*

The fore shrouds bar the moonlit scud,

The port rail laps the sea :

Aloft all taut, where the wind clouds skim,

Alow to the cutwater snug and trim,

And the man at the wheel sings low ;

sings he :

"Oh, sea room and lee room

And a gale to run afore ;

From the Golden Gate to Sunda strait,

But my heart lies snug ashore."

Her hull rolls high, her nose dips low,

The rollers flash alee—

Wallow and dip and the untossed screw

Sends heart throbs quivering through and

through—

And the man at the wheel sings low ;

sings he :

"Oh, sea room and lee room

And a gale to run afore ;

Sou'east by south and a bone in her mouth,

But my heart lies snug ashore."

The helmsman's arms are brown and hard,

And pricked his forearms be ;

A ship, an anchor, a love knot true,

A heart of red and an arrow of blue,

And the man at the wheel sings low ;

sings he :

"Oh, sea room and lee room

And a gale to run afore ;

The ship to her chart, but Jack to his

heart—

And my heart lies snug ashore."

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, SEPT., 1897.

J. MACDONALD OKLEY, *Editor.*

THE NEW MANUAL.

By the time this number of "Sunshine" reaches them the field staff of the Sun Life of Canada will have had the new manual long enough in their hands to make themselves acquainted with its contents.

The need of a careful revision of rates and results on policies has been for some time past manifest. In view of the marked decline in the rate of interest obtainable from such unimpeachable investments as a well managed life assurance company is limited to, the necessity of some increase in the rates was inevitable in order that the profit-earning power of the Company should not be curtailed, and its surplus maintained at a satisfactory ratio.

Not only so but in the growth of the business of life assurance new plans and policies had been evolved containing attractive features which a progressive Company like the Sun Life of Canada must needs adopt and perchance improve upon.

For more reasons than one, therefore, the call for a new manual was urgent, and after an infinitude of pains on the part of the Secretary and his actuarial assistants it is now ready for use.

Without any undue boasting it may be pronounced unrivalled in its completeness and efficiency for its purpose. As it is our intention in subsequent issues to take

up its novel features in detail, for the present we shall simply point out that in addition to the matter contained in previous manuals (all of which has been carefully revised) and the rates and results of the new forms of policy, it contains full tables of Reserves, Loans, Paid-up Policies, and Extended Assurance guaranteed and a variety of other tables helpful to the agent who is canvassing for a risk.

Notwithstanding its multiplicity of contents it is not a bulky book, but slips easily into the pocket, so that in every respect it is a most convenient tool which will no doubt be warmly welcomed by those who have to use it.

SAT'DAY NIGHT. *John Langdon Hutton. The Quilting Bee*

"The's never a week," says Uncle Si,
With his corn-cob pipe alight--

"The's never a week o' sob 'n' sigh,
W'en clouds 'r' gloomy 'n' floods run high,
But comes to Sat'day night.

"Mcnday's hours o' toil may drag,
'S if they'd never git pas';
'N' Toosday 'n' We'n'sday may linger 'n'
lag,

W'ile th' sun is hot 'n' our sperits flag;
But Sat'day comes at las'.

"W'en things goes wrong, jes' stop; 'n'
low

'At time'll set 'em right.
Mebbe the darkness 'at kivers us now
Is meant to try us, 'n' teach us how
To 'preciate Sat'day night.

"I've toiled 'n' troubled 'n' sorrowed much,
I've fit thro' storm 'n' ca'm
Fer Dead Sea apples 'at cheat the touch
'N' roses 'at leave but thorns to clutch;
But Sat'day night brings ba'm.

"'N' so," says Uncle Si, "ye'll find,
Ef ye value yer blessin's right,
The' haint no place for a mortal min'l,
'Th the Sabbath ahead 'n' the week behind
Like a restful Sat'day night."



ROMEO AND JULIET.

My Boy... Johanna Ambrosius... Poems

The sons of many other mothers
Have pink and white cheeks just as fair,
And wealth of gold and brown locks
waving;

But none can with my boy compare;
Oft in the distance with his comrades
I see him coming, while afar,
Among the whole group shining radiant
As when from gray clouds gleams a star!

When merry songs in neighb'ring wood-
lands

Ring forth like sweet bells, pure and
clear,

I hear but one mid all the voices,—
My son's alone doth reach my ear!

And when a ball in happy playtime

Flies upward to the very roof,

I know that my own boy's hand flung it,—
Of his young strength a joyous proof!

When fifteen more brief years have fled,
The vision ye will see with me,

As slender as a green young fir-trunk

He stands beneath the apple tree!

E'en now, his bright, clear eyes uplifted

The radiant sunshine strive to bear:

Yes, there are sons of other mothers,

But none can with my boy compare!

MILK BRICKS ABROAD.

THE SUPPLY IN BELGIUM AND DENMARK.....LONDON SUN

Milk may be bought by the brick in summer, just the same as some kinds of ice-cream. It will be frozen solid, though, and if intended for use as soon as received in the household the lacteal fluid for the tea or coffee will have to be chipped off with the handle of the knife or fork, according to the quantity desired in the drink. From a fad, frozen milk has grown to be more or less of a necessity in the warmer countries in Europe. The Belgium government designs to increase the trade at an annual outlay of £10,000, and in Copenhagen, the capital of Denmark, a company has been formed and arrangements have been completed for the regular export of frozen milk. The necessary plant has been erected, and contracts have been made already for the delivery of 110,000 pounds per week, which will be sent to all parts of the world in bricks or blocks like ice.

CARDS OF THANKS.

WATERLOO.

MR. JOHN H. WILDFONG,

Berlin,

Agent Sun Life Assurance Co. of Canada.

DEAR SIR,

Permit me to thank you for the promptness with which your Company has paid the insurance on the life of my late husband, August Stockfish.

I would advise every one to carry a life insurance policy in the Sun Life Assurance Co. of Canada.

Yours truly,

JUSTINA STOCKFISH.

MR. PRESCOTT,

Agent of the Sun Life Assurance Co.

DEAR SIR,

I have to thank you for the prompt manner in which my claim has been settled, also for the kindness and attention shewn towards me, which proves that the Sun Life Assurance Co. are fortunate in securing the services of two such competent gentlemen in transacting their business for them in Vancouver.

Believe me to be,

Yours truly,

E. M. PILLING.

728 Seymour St., Vancouver.

JOHN R. REID,

Manager Eastern Ontario,

Sun Life Assurance Co. of Canada,

Ottawa.

DEAR SIR,

Accept my thanks for the Company's cheque handed me this day for the sum of Twelve hundred and Sixty-Three Dollars (\$1263.00) in payment of my matured Endowment policy, No. 16855, and profits. It is a matter of satisfaction to myself as it must be gratifying to the Company to know that the results on my policy slightly exceed the estimates given me when I insured. I am well pleased with the results and likewise appreciate the prompt settlement accorded me.

The policy matured on 1st and cheque was handed me on 4th.

Yours very truly,

S. R. POULIN.

HANDS ACROSS THE SEA.

THE SUN LIFE OF CANADA IN 1896.

It is wonderful to see how far we have travelled along the Imperial highway during the present year. It seems but yesterday that Englishmen regarded the countries composing our colonial dominions as little more than step children, To-day we are a family united by ties of affection and self-interest, interdependent, inseparable, and glorying in the realization of the dream which makes London the heart of a world-wide empire. The suddenness of this development is, however, more apparent than real. When a vessel is launched from the dockyard she does not occupy many seconds in sliding from the stocks into her native element, though she has been many a month in building. And so with the Imperialism of 1897. It had been quietly developing for many years past, and only awaited the psychological moment to make itself manifest. Well, we think that in the work of Imperial development, colonial insurance companies have played a not unimportant part. Take, for example, the Sun Life Assurance Company of Canada, whose report for the year 1896 we have now under review. Does it count for nothing on the credit side of the Imperial ledger, that a prosperous assurance company, having established its branches over the United Kingdom advocates, by voice and pen, the financial advantages of our greatest colony, and is it for nothing that the Sun Life of Canada has for several years past been issuing pamphlets containing, in microcosm, the social, political, and financial history of the Dominion? As an insurance journal, we feel that the *Policy-Holder* would be wanting in duty, if, in the hour of Imperial rejoicings, it failed to award due credit for the work done by colonial assurance companies towards bringing the members of this vast empire more closely together. And we are not indisposed to the opinion that the British branch of the Sun Life of Canada has done not less, since it has been established, to familiarize and popularize

the advantages of the Dominion than even the representatives of the Canadian Government themselves have done in the same period of time in Great Britain. We observe that the year 1896 was the most prosperous one ever experienced by the Sun Life of Canada, its new premiums alone having amounted to £102,603, a figure which, under this particular head, places it in the first flight of the world's life assurance companies. When a life assurance company attracts to itself an unusually large volume of new assurance, the critical mind naturally directs its attention to the expense column, for a large amount of new business necessitates and also justifies a correspondingly large amount of extra expense during the year in which that new business was obtained. But in this regard the report of the Sun of Canada affords a welcome surprise, for notwithstanding the magnitude of the new business in 1896, the expense ratio for the year was decreased by over 4 per cent. The income of the company for 1896 was no less than £410,473, and the handsome sum of £205,000 was added to the funds, which stood on December 31, 1896, at £1,283,000, exclusive of nearly £90,000 of uncalled capital. One fortunate feature of the operations of the Sun of Canada is the opulent rate of interest which the invested funds of the company have always yielded, a feature of immense advantage in the working of any life assurance company. And, notwithstanding the decline in the rate of interest, which was everywhere so characteristic of the year 1896, the Sun of Canada maintained a rate of about five per cent. on the average of the funds bearing interest during the twelve months, and this, too, with the highest degree of safety. The Canadians are nothing if they are not patriotic, and it is an ambition with them to see Canadian institutions established and respected in the old country, fellow-workers in a common field, and brothers among brothers. Four years ago when the Sun of Canada came to this country, it brought along with it a unique document which we have long had in a pigeon hole, and which, we believe, has not hitherto been published. This document, we may add, bears the signatures of forty-two senators and nearly one hundred members of the House of Commons of Canada, a list of distinguished names fortified by the name of a Canadian most

distinguished and popular among Englishmen, that of the brilliant orator and statesman, Sir Wilfred Laurier; the Prime Minister of Canada:—

“OTTAWA, March, 1893.

“Having learned that it is the intention of the Sun Life Assurance Company of Canada to establish itself in Great Britain, we take much pleasure in expressing our confidence in this well-known company, as one of the most prosperous institutions of its kind in the Dominion. Its directors and officers we believe to be men of the highest personal integrity, and of undoubted financial ability, and that throughout the career of this company, its methods of doing business have been characterized by uniform liberality and the utmost promptness in the settlement of all just claims. In common with all the life assurance companies transacting business in the Dominion, its affairs are subject to regular government audit and inspection, and owing to the exceptional facilities for the investment of funds, both as regards security and interest returns that Canada affords, the profit-paying power of this company cannot be easily surpassed, and the returns made to policyholders must be correspondingly ample. We would express the hope that the enterprise of the Sun Life Assurance Company of Canada, in extending the sphere of its operations from the New World to the Old, may be fully justified by the cordial reception granted to it wherever its claims to consideration may be presented.”

How cordial the reception granted to the company in this country has really been, may be gathered from the fact that it is carrying on a prosperous business over the whole United Kingdom, where its policyholders would of themselves, in number and influence, constitute the nucleus of a respectable insurance company, and where its hold is daily strengthening, and its operations widening and deepening. It was mentioned at the annual meeting of the company, that in 1896 the British branch received one premium amounting to over £22,000 for a single transaction, and the investment policies of the company—a most useful combination of assurance and savings—were liberally patronized by the commercial and professional classes of this country. England has, from time to time, sent across the ocean branches of some of her best companies, and the colonies are responding by sending us of their best. This is as it should be in a great empire. It is the catholic spirit of enterprise and commerce which belongs to the British race; the firmest bond of Imperial union, hands across the sea.—From *The Policy Holder of England*.

A MATTER OF EDUCATION.

W. J. LAMPTON... BOSTON HERALD

I was sitting on a keg of nails in a West Virginia mountain store watching a native dicker with the merchant over a trade of a basket of eggs for a calico dress. After some time a bargain was closed, the native walked out with the dress in a bundle under his arm and I followed him.

“It isn't any business of mine,” I said, “but I was watching that trade, and was surprised to see you let the eggs go for the dress.”

“What fer?” he asked, in astonishment, as he mounted his horse.

“How many eggs did you have?”

“Basket full.”

“How many dozen?”

“Dunno. Can't count.”

“That's where you miss the advantages of education. With knowledge, you might have got two dresses for those eggs.”

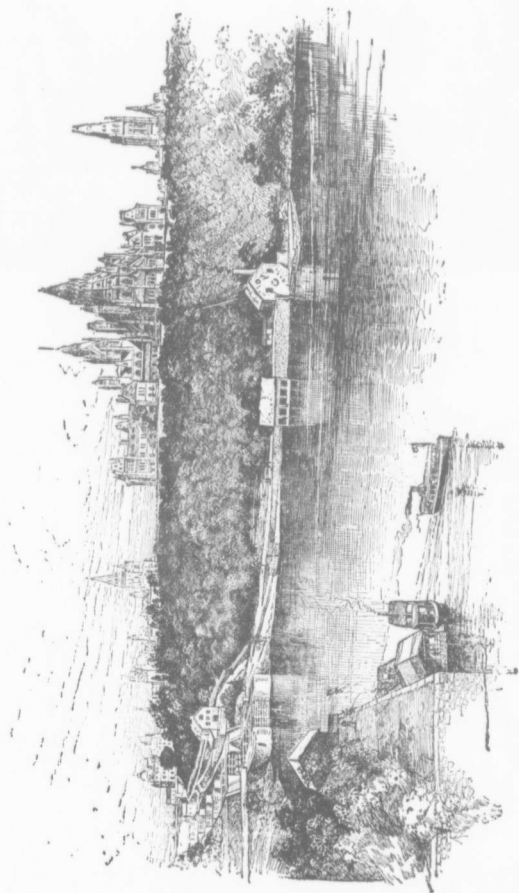
“But I didn't want two dresses mister,” he argued.

“Perhaps not, but that was no reason why you should have paid two prices for one. The merchant got the advantage of you because of his education. He knew what he was about.”

He looked at me for a minute, as if he felt real sorry for me. Then he grinned and pulled his horse over close to me.

“I reckon,” he half whispered, casting furtive glances toward the store, “his eddication ain't so much more'n mine ez you think it is. He don't know how many uv them aigs is spiled, an' I do,” and he rode away before I could argue further.

A Sunday School superintendent at the close of an address on the Creation, which he was sure he had kept within the comprehension of the least intelligent of the scholars, smilingly invited questions. A tiny boy, with a white, eager face and large brow, at once held up his hand. “Please sir, why was Adam never a baby?” The superintendent coughed in some doubt as to what answer to give, but a little girl of nine, the eldest of several brothers and sisters, came promptly to his aid. “Please sir,” she said smartly, “there was nobody to nuss him!”



THE PARLIAMENT BUILDINGS, OTTAWA

SAYINGS OF THE CHILDREN.

Four-year-old Robbie ran breathlessly into the house, just as the sound of bagpipes was heard coming up the street. "Oh, Mamma!" he said, "there's a man out here with a dead pig that sings; come quick?"

Anxious mother—Well, Bobby, and how did you behave at the party? Bobby—Oh, Mummy, I didn't behave at all. I was quite good!

Charlie—Papa, isn't monarchy the best form of government? Papa—No; a republic is. Charlie—Then why do they say "the Kingdom of Heaven?"

Margery—Does your papa read fairy tales to you, like my papa? Jennie—Yes. He read a fairy tale from a *Jungle Book*. Margery—That's not a fairy tale! That's about animals. Its an animal's tale.

A school teacher lately put the question, "What is the highest form of animal life?" "The giraffe," responded a bright member of the class.

"Popper," said little Willie, "did you tell a story at the story-tellers' night at the club, Tuesday night." "Yes, my boy, I did. Why?" "Did they spank you for it, as you do me when I tell a story?" asked Willie.

"Do you think your mamma loves you, Polly?" asked Polly's mother, hugging the little girl up tight. "Yeth I do," said Polly. "I knows it." "I am so glad. And how do you know it, Polly?" "'Cause I'm your doll," said Polly.

Mother—How is it that you get so many bad marks at school? Little Johnnie—Well, the teacher has got to mark somebody, or else folks will think she's not attending to her business.

A little Boston girl, who had been attending one of the public kindergartens, fell from a ladder. Her mother caught her up from the ground in terror, exclaiming, "Oh, darling, how did you fall?" "Vertically," replied the child, "without a second's hesitation."

"My paw's going into the chicken-raising business," said Freddy. "He's goin' down town to-morrow to buy an incubus or an indicator, I forget which you call it."

Teacher—Now what do you call the scientist who spends all his time collecting eggs? Tommy Traddles (promptly)—An egotist.

Fond Mother—My dear, are you feeling any better? Dolly—I don't know, mamma. Is the jelly all gone? Fond Mother—Yes, dear. Dolly—Well, I think I am well enough to get up now.

A little girl in a Pennsylvania town, in saying her prayers the other night, was told to pray for her father and mother who were both very ill, and for one of the servants who had lost her husband. She faithfully did as she was told, and then, impressed with the dreary condition of things, added on her own account: "And now, oh, God, take good care of Yourself, for if anything should happen to You, we should all go to pieces. Amen."

Amasic (who sees the twins in a perambulator for the first time)—Jimini! A baby with a head at both ends!

"I wonder why they call policemen peelers," said Tommie. "Oh, I guess it's because they eat so many bananas," said Willie, who lives near a fruit stand.

"Are you married?" asked an inquisitive five-year-old of a visitor. "Yes," was the reply. "Are you?" "No, but I've been vaccinated."

It was noticed at one of the boys' clubs on the N. Y. East Side, that a little negro who attended regularly always sought a certain book each evening, and laughed uproariously apparently at the same picture. One of the supervisors approached and saw that the picture represented a bull chasing a small colored boy across a field. He asked the little fellow what amused him so. "Gosh!" answered the boy, "he ain't kotched him yet!"

A Scotch mother was assisting her little boy with his geography, when they came to the word "desert," which he could not understand. She explained that it was a barren place—a place where nothing would grow. The boy's face brightened up at her words, and feeling sure that he had solved the difficulty, she asked him to explain the meaning, and the prompt answer came: "Ma feyther's bald heid."

The master was asking questions—masters are apt to ask questions, and they sometimes receive curious answers. The question was as follows: "Now, boys how many months have twenty-eight days?" "All of them, sir," replied a boy in the front.

Curate's Little Girl—My hen has laid an egg. Vicar's Little Girl—My hen has laid two. Bishop's Little Girl—That's nothing; my father has laid a foundation stone.

SUMMARY of the ANNUAL REPORT for 1896.

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

The rapid progress being made by THE SUN LIFE OF CANADA may be seen from the following statement:—

Year.	Income.	Net Assets, besides Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210 93	\$ 96,461 95	\$ 1,064,350 00
1876	102,822 14	265,944 64	2,414,053 32
1880	141,402 81	473,632 93	3,897,139 11
1884	278,379 65	836,897 24	6,844,404 04
1888	525,273 58	1,536,816 21	11,931,316 21
1892	1,134,867 61	3,403,700 88	23,901,046 94
1896	1,886,258 00	6,388,144 66	38,196,890 92

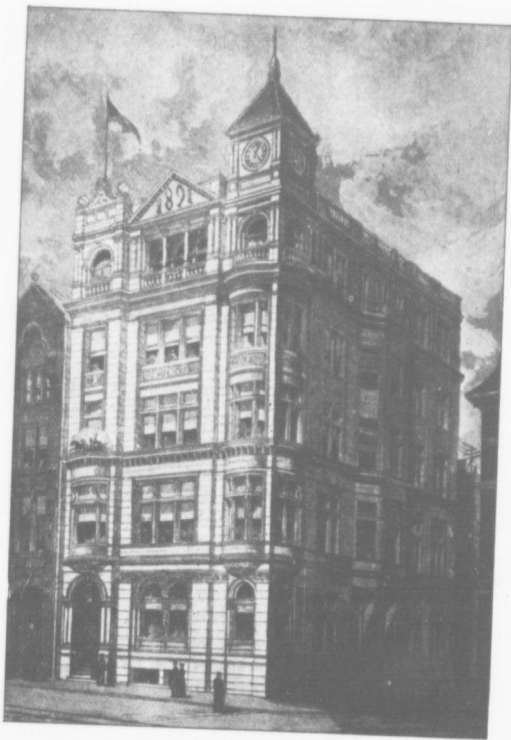
The year 1896 was the very best in the business experience of the Sun Life Assurance Company of Canada. The fact that the Dominion was in a condition of uncertainty and unrest owing to the Federal elections, rendered it very difficult to secure business, but notwithstanding this great impediment, the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

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

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

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

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



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