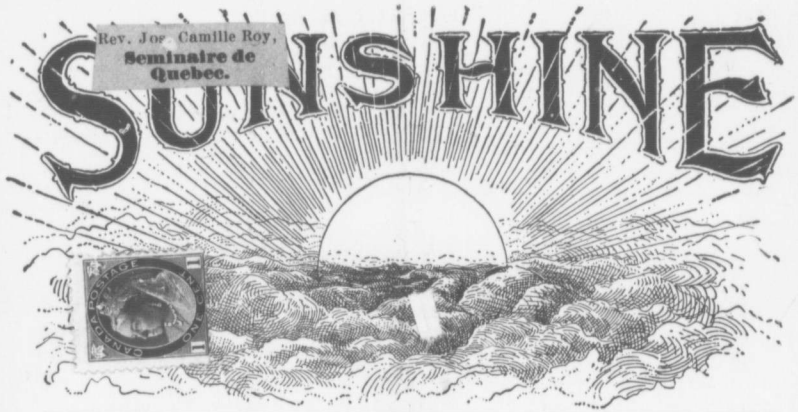


Rev. Jor. Camille Roy,
Seminare de
Quebec.

SUNSHINE



VOL. IV.

MONTREAL, AUGUST, 1899.

No. 8.



AT THE CHINESE CAPITAL.

WHAT IS LIFE ASSURANCE?

(From the French, by JOS. GOBERT.)

Many persons have a very vague and imperfect idea of what Life Assurance really means. They confound it with those "Tontine" operations of the past, which have only left behind them memories of deception or unfulfilled hopes. Assurance companies act on very different lines.

Take the case of a man 35 years of age.

If I were to say to him: Here is a house, well situated and always occupied. It is worth \$5000. I will give it as a present to your child at your death on the sole condition that you will pay me, commencing from this day, interest at the rate of $2\frac{1}{2}\%$ on its value. You would say, without doubt, that I acted with great liberality, if not foolishly.

Capital.

Yet this is what life assurance actually performs. But instead of a house, it gives to your heirs the amount of capital in money. The companies say to you: Here are \$5000 which we will pay on your decease, to your wife or your children, if you will pay in the interest at $2\frac{1}{2}\%$, viz: \$125 a year; whether death comes in twenty years, in ten years, or even to-morrow, the capital is at the disposal of those whom you have left behind.

Herein is the superiority of assurance over the savings bank. The one gives you in one day what the other would give you in twenty or thirty years.

If HE Dies?

Let us take again the case of a young merchant; he has two or three children; his affairs are prosperous; all promises well for his family. He saves each year a few hundred dollars. In so many years, he says to himself, that he will (vulgarly speaking) have "made his pile." That is to say, he will have saved a sufficient sum to spend the rest of his days in tranquility, and have the wherewithal to place his children upon the world. But

what if he dies to-morrow? The widow is not able to continue the business; it is liquidated; trade debts are paid, and little is left. It often means ruin and misery for the children.

Look around you. You will meet many unhappy widows who have fallen from a position which I may call opulent. During their husband's life they were refused nothing—concerts, theatres, dances, &c.—all amusements they enjoyed, leading to many extravagant expenses which were not indispensable, and absorbed almost the entire gains of the husband.

SHE is Overwhelmed.

An accident happens. Perhaps the husband gets inflammation of the lungs and dies. The wife is overwhelmed with bills and claims which cluster round her as fast as crows gather round a dead body. The woman who was admired and envied a few days ago now finds herself abandoned with her little children. The friends of opulence become too often indifferent when reverses occur and adversity arrives. The first victim is the woman, and is it not she who usually opposes life assurance by saying that it is a kind of speculation upon the death of the husband? She forgets that when one makes a will in the wife's favor that this is an operation of precisely the same kind. She fears that assurance will have a morbid influence on the life of her spouse, but the man does not die the sooner because he is assured, any more than a house does not take fire because it is insured against incendiary risks.

How to Live Long.

Statistics, on the contrary, prove that the act of foresight (*prévoyance*) which consists in assuring the life of the head of the family, has the effect of prolonging his existence. The man who is assured has his mind free from the worry of the sad perspective of an uncertain future, and it is easy to comprehend that this tranquility of mind exercises a good influence on the state of his health.—*From Business.*



A GOOD PLACE IN HOT WEATHER.
BANFF HOTEL, ALBERTA

MY PROPERTIES.....*Sam Walter Foss.*

I own no park, I keep no horse,
I can't afford a stable,
I have no cellar stored with wine,
I set a frugal table;
But still some property is mine,
Enough to suit my notion:
I own a mountain toward the west,
And toward the east an ocean.
Just this one mountain and one sea
Are property enough for me.

A man of moderate circumstance,
A frugal man, like me,
With one good mountain has enough,
Enough with one good sea.
My mountain stretches high enough,
Up where the clouds are curled;
My ocean puts its arm around
The bottom of the world.
I do not fear my sea will dry;
My hill will last as long as I.

I cannot glibly talk with men,
No gift of tongues have I;
My sea and mountain talk to me,
Expecting no reply.

They tell me tales I may not tell,
But tales of cosmic worth,
Of conclaves of the early gods
Who ruled the infant earth;
Tales of an unremembered prime
Told by Eternity to Time

And so I'm glad the mountain's mine,
I'm glad I own the sea,
That they have special privacies
Which they impart to me.
I took eternity to learn
The tales they know so well,
And I am glad these tales will take
Eternity to tell.
I do not fear my sea will dry;
My hill will last as long as I.

Somebody says, in speaking of flattery
that "A little soft soap is a good thing if
there isn't too much lie in it."

A SATISFIED POLICYHOLDER.

BETHANY, ONT., April 3rd, 1899.

W. H. HILL, ESQ.,
Man. Central Ontario District,
Peterboro, Ont.

re Policy 44241.

DEAR SIR,

Five years ago, at age 60, I insured
with your agent, Mr. McCartney, for \$5000 on the
straight life plan and have to-day received notice
of my first dividend which I assure you is exceed-
ingly satisfactory. Three options have been
given me. 1st. A bonus addition to the policy
of \$481.00. 2nd. I may accept a temporary
reduction of \$74.75 a year for the next five years.
Or, 3rd. A single cash payment of \$316.90 This
last option being practically the return to me in
cash of 17½% of all premiums I have paid during
the five years. I hold two policies of \$5000 each
in the Sun Life of Canada and the results in both
cases are exactly the same. I can only say I am
well pleased with the results I have received—
the latter being considerably more than I was led
to expect. With best wishes for the success of
the Sun Life of Canada,

I am,

Yours very truly,

JOSEPH MCGILL.

DARING DEEDS.

The cutter *Swallow* was cruising off the
south end of Zanzibar Island one autumn
day, when a boat was sent off to Uzi Island.
Several of the men went ashore to cook
supper, and the two left in charge thought
the circumstances favorable enough for a
bathe. The boatswain (Thomas McDermott)
was idly watching their elephantine gambols,
when he suddenly espied a large shark
making for one of the men, and only a few
feet away. For the glory of the English
name, it is to be hoped that any other sailor
would have done what McDermott did then,
but doubt is pardonable. There was no time
to give an alarm; there was time, in fact, for
nothing except one desperate thing, and the
boatswain was the man to do it. He wasted
no time in a plan of campaign; he simply
obeyed his instinct. With one huge leap he
sprang right across the shark and dropped

with a terrific splash in the water almost on the top of the fierce monster. The sudden noise alarmed it. With a rush it shot away, and before it had time to realize the truth the men were all safe in the boat. This is one of those shark stories which sound extravagant enough for elementary fiction, but it is gospel truth, and if after reading it anyone is mad enough to say that British pluck is a forgotten quantity, he deserves as bad a fright as the brave boatswain administered to the baffled sea-tiger.

There are curious true stories in connection with the famous Stanhope medal. One relates to a feat of great daring on the part of one officer and of exceptional strength in another in India. A trumpeter crossing the compound of Captain Holmes's bungalow fell into a well. An alarm that was raised brought Captain Holmes and likewise Captain McRae upon the scene. They had been anticipated by another gentleman, a Mr. Grose, who had let down a rope long enough to reach the soldier, but it seemed that he was unable to take advantage of it, for he made no attempt to secure a hold. From this it became evident that he was seriously injured, and it was seen that the only chance of rescuing him was a swift descent on the part of one of them. The well was fifty-five feet deep, and contained twelve feet of water, so that there was great danger that the man would drown unless help went quickly. Captain Holmes claimed the right to go, but he was a man of great size and weight, and as the rope was only a one-strand tent cord it was practically certain that it would not bear him. Captain McRae therefore established his claim. The officer went down hand over fist, and found when he reached the bottom that the soldier was insensible. He was therefore compelled to hold on to the rope as well as he could, and at the same time carry the body of the helpless man. Owing to the confined space and the lightness of the rope, the task of raising the men was a somewhat embarrassing one. It was solved, however, by Captain Holmes, whose enormous strength came in well. He alone

did the heaving, the others standing behind and held the successive hauls. Bit by bit the two men rose. The rope was groaning ominously and at each heave of the haulier's powerful muscles it creaked as though the strands could hold out no longer. They got to within twelve feet of the top before the dreaded catastrophe happened, then crack! the rope parted and down plunged the men into the depths of the well. Those above heard a tremendous splash, and listened anxiously for other sounds. Happily Captain McRae retained his senses, and when they came to the surface he was still able to cling on to the insensible man. Another rope had been sent for, and when it arrived it was quickly sent down. This time all went well. The rope was strong enough to withstand the weight of the men as well as the ponderous strength of the officer at the top. In a few minutes they were brought to the top, and willing hands dragged them into safety. On the whole, there are not likely to be many who will cavil at the decision of the court to award a Stanhope medal to gallant Captain McRae.

The second well story is of a somewhat different character. It is also, however, an Eastern one. In this case some coolies were at work in a cylinder under water in connection with the municipal works at Seng Bridge, Singapore. They were accustomed to ascend and descend in buckets only three feet in diameter. One day a rush of foul gas took place, and the men in the cylinder fell insensible. Their fate was almost a matter of seconds, but immediately a gentleman named Meyer offered to descend. He was let down by means of a rope, and brought up one of the coolies on it. He then took a good breath and went down again after number two. Short as the interval was it proved fatal to the man whose turn came second. Mr. Meyer brought him up still breathing, but he died two minutes after. The other man recovered. The fatal termination to the accident is proof of the danger run by Mr. Meyer.

PATTY-CAKE.....*Albert Bigelow Paine.*

Patty-cake, patty-cake, baker's man !
 Love is a jewel, and life is a span ;
 Summer is here, and the morning is gray,
 Let us be babies together to-day.
 Sorrow's a myth, and our troubles but seem ;
 The past is an echo, the future a dream ;
 Plenty of mornings to worry and plan !
 Patty-cake, patty-cake, baker's man !

Patty-cake, patty-cake, baker's man !
 Roll it and prick it as fast as you can ;
 Roses and lillies for baby and me.
 Roll it and prick it and mark it with T.
 Roses and lillies and daisies that come
 Down from the garden that dimples are
 from—

Let us be babies as long as we can !
 Patty-cake, patty-cake, baker's man !

THE WORLD'S BIRTHS AND DEATHS.

The Massachusetts' State Board of Health has just issued a pamphlet, consisting mainly of a compilation from the *Bulletin de l'Institut International de Statistique*, together with omissions supplied by the State Board. It gives the birth-rates of the various states and countries as well as the death rates. The largest birth-rate is in European Russia, and is 479 per annum to 10,000 of the population. Next to Russia is another Slav country, Servia, with 421. Next in the list stand Saxony with 397 ; Uruguay with 381 ; Roumania with 380 ; Prussia with 370 ; Austria with 369 ; Bulgaria with 367 ; Italy with 363, and Bavaria with the same ; the German Empire with 361. Most of the states and countries are in the neighborhood of 300 to 10,000. Examples of a very low birth rate show France with 226 ; Ireland with 228 ; Connecticut with 223, and in a suitable interval, Rhode Island with 262.

In the matter of mortality, Russia also enjoys an unenviable distinction. Her death rate is 355 out of every 10,000, and has shown no improvement in the last twenty years. A criticism upon the Russian Government more scathing than this cannot be put into words. Chili follows at a considerable interval with 305. There are some surprises in this list ; for instance, Bavaria shows the heaviest death rate from consumption, namely, 2,894 per million inhabitants ; Prussia, 2,389, and the German Empire, 2,363. Wurtemberg follows with 2,098, and Ireland with 2,092. Then comes Switzerland with 2,069, a most remarkable showing, taking into account the mountainous character of the country which is thought to be so great a protection against this disease. Massachusetts does not show up well in this comparison, the mortality being 2,230, and that of Rhode Island is 2,885. The most salubrious of all countries in this respect appears to be Japan, with a mortality of only 1,281, but even there it is increasing. Not long ago it was but 938. Of European countries Italy appears to be the best in this respect with a mortality of but 1,303, while of the American countries, Uruguay, with 1,395, makes the best showing.

The rates of suicide showing the pressure of the conditions of life are also interesting. Saxony shows the largest rate with 312 per million inhabitants. Denmark comes next with 255, then Switzerland with 235, followed by the German Empire with 217, and Prussia with 212. Russian Poland shows the lowest rate, viz., 24 ; Ireland is next with 30, and European Russia next with 31. Roumania and Hungary are tied with 304. The last mentioned, however, shows a distinct improvement within twenty years, the mortality having fallen from 359. Other examples of high mortality include Austria with 278 ; Bavaria with 254 ; Italy with 252, and Russian Poland with 248. The lowest mortality in the group is exhibited by Sweden with 163, followed closely by England and Wales with 166, Connecticut with 168, and Norway 169.



THE LIMPID REACHES OF THE RIVER.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, AUGUST, 1899.

J. MACDONALD OXLEY, Editor.

SOME SIMPLE TRUTHS ABOUT LIFE ASSURANCE.

Life Assurance is not mere guess-work. It is an exact science based upon the unalterable laws of life and death. It is a common saying that two things in this life are inevitable, viz: taxes and death. While we have health and strength we can earn money enough to pay the first, but when we die there is nothing better than a policy in such a company as The Sun Life of Canada to take the place of our earnings.

As an *Investment* of our earnings there is nothing better than a good policy. The reasons are many, but we will mention only a few.

1st. Its safeguards are the best. The Company is chartered by the Government and carefully examined by the Government.

2nd. The value of the policy does not fluctuate. It is not affected by panics, nor the rise and fall of stocks.

3rd. It is the most, easily and promptly realizable asset that a man can leave. The Sun Life of Canada pays all claims immediately upon satisfactory completion of the proof.

4th. Its results are definitely and distinctly stated. Other investments may

turn out well or ill, but a policy always commands at least its full face value, with the possibility of added bonuses.

5th. The protection afforded to the family by such a plan as the Guaranteed Income Policy of The Sun Life of Canada is more complete and far-reaching than any other provision that can possibly be made for them.

Once more. The right kind of a policy is a bulwark against extravagance and speculation. The premiums must be paid regularly and on time, and the money to pay them must therefore be laid by.

Finally. The carrying of adequate life assurance is a duty that a man owes to himself, to his family and to his country; and in view of the merit and multiplicity of plans provided by The Sun Life of Canada, there is absolutely no excuse for any man who is assurable to leave these duties unfulfilled.

Among the many exchanges which reach the editorial table of *Sunshine*, no one has been more suggestive or valuable than *Business*, a very bright and attractive monthly published by Mr. A. Arthur Reade at Wood Green, London, England, and devoted chiefly to the interests of assurance companies in general.

Having found *Business* so helpful, we are all the more anxious to make amends for the inadvertence which led to due acknowledgment being lacking of our indebtedness to it for the main part of the article "What Will My Poor Wife Do?" published in our June issue.

An Antithetical Climax.—He was an earnest minister, and one Sunday, in the course of a sermon on the significance of little things, he said: "The hand which made the mighty heavens made a grain of sand; which made the lofty mountains made a drop of water; which made you made the grass of the field; which made me made a daisy!"

IT IS THE WAY OF THE COMPANY.

HAMILTON, ONT., June 8th, 1899.

A. S. MCGREGOR,
Manager Sun Life Assurance Co.
London, Ont.

DEAR SIR,

We beg to acknowledge receipt of your letter of the 6th inst. enclosing cheque payable to the order of Mrs. L. Melbourne, for the sum of \$2000, on policy on the life of the late A. K. Melbourne. We beg on behalf of Mrs. Melbourne to thank you for the very prompt and obliging way this claim has been entertained.

Yours truly,
BIGGER & LEE.

THE NOSE.

Undoubtedly the most neglected and ill-used part of the human face is the nose. Poetical literature of all nations extols other features; the eyes have furnished a theme for the most sublime poetry; cheeks, with their witching dimples and captivating tints, have drawn forth some of the finest similes that were ever invented; and the raptures which have been indited concerning the lips, would occupy an age to enumerate. But it may safely be averred, that in the universal anthology of civilized or uncivilized man, there is not to be found a truly sentimental effusion to a nose. What the latent quality may be which is so productive of risibility seems difficult to discover, for in point of utility the nose is quite on a par with the rest of the face. To it, the respiratory system owes the ingress and egress of a great portion of the food of life-air; to it we are indebted for the sense of smell, while it acts as the emunctory of the brain. In an ornamental point of view, the nose, however, is a main element of facial beauty; a fact which is easily corroborated by the unpicturesque effect produced by a countenance which is bereft of the nasal appendage.

The nose may be regarded as somewhat indicative of the character of an individual; and it is by reason of this connection with internal characteristics, that so many proverbs and axioms have taken rise in reference to both. Thus the French say of a clever man,

that he has a "fine nose"; of a prudent one, that his is a "good nose"; of a proud man, that he "carries his nose in the air"; and of an inquisitive one, that he "pokes his nose everywhere." A gourmand is described as always having his nose in his plate, while a scholar is declared to have it always in his books. When a man is angry under provocation, the French also say "the mustard rises in his nose." In England, a man is often described as being "led by the nose," and Shakespeare says—

Though authority be a stubborn bear,
Yet he is often led by the nose with gold.

Individuals not blessed with much acuteness or forethought are said "not to see beyond their noses." Others, who to do some injury to an enemy, injure themselves, are declared "to cut off their nose to spite their face." The condition of a supplanted rival is described as having his nose "put out of joint"; and there are hundreds of other proverbs in which the nose takes a prominent part.

All these allusions are of a comic cast; but every simile relating to the eyes, brow, cheeks and other features is found to be of a most serious and poetical character. But the nose provokes the smiles when it happens to be oddly shaped, and many very uncomplimentary epithets have been applied to designate all sorts and sizes; such as hook nose, hatchet nose, club nose, snub nose, pug nose, parrot's nose, turned up nose, crooked nose, cheese cutter nose, &c. It is also figuratively termed a conk, a snout, a proboscis, and a promontory. The Romans had a proverb signifying "it is not given to every one to have a nose," meaning that it was not the good fortune of all to exhibit a marked and precise nasal individuality—an expressive nose. The great Cyrus had a long, sharp nose; hence it is said that the noses of all Persian princes are pinched by bandages, that they may grow like their great prototype in at least one particular. All nations consider this prominent feature a great ornament, with the exception of the Crim-Tartars, who formerly broke their children's noses because they stood in the way of their eyes.

It appears, then, that the nose differs from all the other features in as far as it is regarded by mankind from two entirely different points of view—namely, as a thing essentially ridiculous, and as a thing indispensable to the beauty of the face, and in itself beautiful. This curiously shows how near the whimsical and the serious are to each other. We gaze with pleasure on a female face which is set off with a fine nose, and acknowledge the effect which that elegant object has in the *tout ensemble*; yet if desiring to apostrophise the lady's beauty in poetical language, we should probably allude to everything but her nose. Not a word on that point as it would be sure to mar the effect. The reason for this is because we in general associate only ridiculous ideas with the nose. But what is the cause of this ridicule? Alas, I fear it must be traced to some of the useful functions served by the organ. Man strains after the fair which flies from him; the useful is his willing drudge, and he laughs at it. If the nose were as little service to us as the cheeks, it would doubtless be as much, and as undividedly, admired.—*St. Andrews Gazette, Buenos Ayres.*

“The business of assurance, both of life and property, has become so interwoven with our various commercial, manufacturing and producing interests as to have made it a subject of much legislation, as well as interstate and international negotiations and an important factor in the affairs of government throughout the civilized world, scarcely second to commerce or banking, and standing side by side with either in the matter of pecuniary interests involved. Questions are continually arising under our assurance laws which cannot lightly be put aside as matters in which only assurance companies are interested.”—*Superintendent of Insurance, Louis F. Payn.*

We commend the foregoing wise words to the attention of our policyholders. When a life company has reached the proportions attained by The Sun Life of Canada every matter affecting its permanent welfare becomes of public interest. It is the trustee for so many who perhaps may become entirely dependent upon the protection afforded by its policies when the wage-earner shall be taken away.

THIS QUEER OLD WORLD.....S. E. Kiser.

It is queer how things go by contraries here,
'Tis always too cold or too hot,
And the prizes we miss, you know, always
appear

To be better than those that we've got ;
It is always too wet, or too dusty and dry,
And the land is too rough or too flat,
There's nothing that's perfect beneath the
blue sky,

But

It's a pretty good world for all that.

Some people are born but to dig in the soil,
And sweat for the bread that they eat,
While some never learn the hard meaning of
toil,

And live on the things that are sweet ;
A few are too rich and a lot are too poor,
And some are too lean or too fat—
Ah, the hardships are many that men must
endure,

But

It's a pretty good world for all that.

The man who must think envies them that
must be

Ever pounding and digging for men,
And the man with the pick would be happy
if he

Might play with the brush or the pen !

All things go by contraries here upon earth,
Life is empty and sterile and flat ;
Man begins to complain on the day of his
birth,

But

It's a pretty good world for all that.

Berry Well Done.—The late Charles Matthews now and then failed, like some of the rest of us, in meeting his bills as promptly as the tradespeople concerned could desire. On one occasion a brisk young tailor, named Berry, lately succeeded to his father's business, sent in his account somewhat ahead of time. Whereupon Matthews, with virtuous rage, seized his pen and wrote him the following note: “You must be a goose—Berry, to send me your bill—Berry, before it is due—Berry. Your father, the elder—Berry, would have had more sense. You may look very black—Berry, and feel very blue—Berry, but I don't care a straw—Berry, for you and your bill—Berry.”



THE WOODLAND WALK.

OOR WEE LADDIE.....*Wm. Lyle.*

He's juist as sweet as sweet can be—

Oor wee laddie,

Perfection to his mither's ee,

For a' the warl' I wadna gie

Oor wee laddie,

He looks juist like a butter ba',

Oor wee laddie,

Ilka bit about him's braw,

I wunner wha he's like ava,

Oor wee laddie,

He peeps sae cunnin' frae hiss een—

Oor wee laddie,

Sometimes he's dirty, sometimes clean,

He disna seem to care a preen—

Oor wee laddie,

He's aye in mischief—late or sane—

Oor wee laddie,

But Megsty! when a's said an' dune,

There's no' his like aneath the mune—

Oor wee laddie,

Whiles he tumbles richt off his chair,

Oor wee laddie,

But ne're a greet has he to spare.

He's up again an' after mair—

Oor wee laddie,

Gude bless an' guide him a' his days,

Oor wee laddie,

May he ne'er bend to gather straes,

But aye be found in wisdom's ways,

Oor wee laddie,

An' syne, when time has closed his span,

Oor wee laddie,

May he wi' his auld mither stan',

A prince for aye in yon far lan'—

Oor wee laddie.

WHY YOU SHOULD ASSURE YOUR LIFE.

First.—If you have your health now, you may lose it later.

Second.—Your best judgment requires you to make an immediate provision for your family. It would exemplify your love for them.

Third.—By assuring, your estate is increased in value. Do so at once.

Fourth.—The premium increases as you grow older. Take advantage of the present.

Fifth.—If you take an endowment now, it will mature and be paid to you at an earlier date than it would if you postpone.

Sixth.—In any business transaction it is unwise to defer until to-morrow what can be done to-day; this is particularly true with regard to life assurance, for there may be no to-morrow for you.

Seventh.—You cannot offer a single reason for deferring that you yourself would regard as valid if applied to any other business transaction.

Eighth.—To-day is many a man's opportunity; to-morrow the maelstrom of many a man's expectations.—*Exchange.*

Authentic Anecdote.—When I was purser of a big mailship running to the West Indies, the colonial headquarters of our company was Kingston, Jamaica. One night our wharfinger gave a dance at his bungalow on the company's wharf. The officers from the garrison came down in mess dress and all our officers and engineers attended, and it was a crowded affair. Our third officer (well-known and very popular in Kingston) was on "cargo duty" and could not get away until ten o'clock. He was dead tired and during one of the intervals of the dances, fell fast asleep in a hammock on the veranda, lulled by the heat and the music and the soft twitter of girls' voices. Our hostess, finding him in this condition and presuming an old friendship and the bonhomie of the island manners, playfully blacked his nose with a burnt champagne cork. His awakening and ignorance of his ornamentation added to the good-natured fun incident to the joke. Of course, when he found out what had happened he was naturally a wee bit piqued, but laughed it off for the sake of friendship with the fair joker. It was a harmless jest after all said and done, but our ship's doctor, a new importation from the Emerald Isle, accustomed to the strict etiquette of Dublin society and keen to resent insults to our cloth, took it upon himself to remonstrate with the wharfinger's wife when he paid our "return call." In an impressive silence this was the way he lodged his protest: "Mrs. J——, I consider it a mighty ungentlemanly thing for any lady to black a man's nose behind his back."

1873 - 1898

THE ASCENSION
OF
THE
SUN LIFE
OF CANADA

| | | |
|------|--------------------|------------------|
| 1898 | INCOME | \$ 1240,483.12 |
| | ASSETS | \$ 8,231,911.81 |
| | ASSURANCE IN FORCE | \$ 4,969,340.65 |
| 1895 | INCOME | \$ 525,273.58 |
| | ASSETS | \$ 400,776.90 |
| | ASSURANCE IN FORCE | \$ 27,799,756.51 |
| 1888 | INCOME | \$ 1,536,816.21 |
| | ASSETS | \$ 11,931,316.21 |
| | ASSURANCE IN FORCE | \$ 274,865.50 |
| 1885 | INCOME | \$ 735,940.10 |
| | ASSETS | \$ 6,779,565.74 |
| | ASSURANCE IN FORCE | \$ 126,635.65 |
| 1878 | INCOME | \$ 349,525.60 |
| | ASSETS | \$ 3,369,683.43 |
| | ASSURANCE IN FORCE | \$ 51,574.26 |
| 1873 | INCOME | \$ 129,935.97 |
| | ASSETS | \$ 1,514,300.00 |
| | ASSURANCE IN FORCE | |

Getting Her Money's Worth—Hospital experiences are generally supposed to be sad, but there is an occasional merry one, as the experience of Miss—— will prove. Bridget Rafferty had served the best years of her life as a cook, and now that she was "wearin' awa'" and an operation became necessary, she haughtily declined to go to a ward, but took one of the best rooms. The operation was successful—but the patient was allowed very little food. She evidently pondered over the situation, and the result of her reflections was manifested in a most frequent use of the electric bell at her bed. Miss A——, a novice in her profession, would fly to her to be greeted with some trifling question or the remark: "I only wanted to know if you were there." As such frequent use of her bell suggested to the matron on that floor that Miss A—— was neglecting her patient, Miss A—— remonstrated and received the following unique explanation. "Well, you see, Miss, here I am paying thirty dollars a week and I'm not seeing anything, I'm not hearing anything, and Miss, I'm not eating anything. So I just ring the bell to get my money's worth, and anyways, I enjoy hearing it ring."

The Doctor's Papoose—Some years ago a banquet was tendered Generals Brooke and Crook in one of our Western cities. On this occasion all the speakers paid tribute to the fighting qualities of these gentlemen, especially with their Indian campaigns. Among the speakers was an esteemed friend of mine, who after rising, informed Generals Brooke and Crooke that he felt hurt that they should have monopolized all the Indian campaign thunder. "I have killed a few Indians myself," he said with a pretense of great pride. And while the banqueters were wondering how his remark should be taken he added: "You know I was a doctor and practiced quite extensively among the Indians." This "brought down the house," for probably a number of those present remember that the doctor's first patient was an Indian papoose—which was not permitted

to witness the wonderful progress of the city of its birth. In other words, the papoose died, but as the doctor explained, "It would have died, even had I not been the only doctor in X——."

FUNNY ADVERTISEMENTS.

Curiously worded advertisements, which are funny without intent, are common in London papers, it would seem. A contemporary recently offered a prize for the best collection of such announcements, and the following is the result:

"Annual sale now on. Don't go elsewhere to be cheated—come in here."

"A lady wants to sell her piano, as she is going abroad in a strong iron frame."

"For sale—A pianoforte, the property of a musician with carved legs."

"Wanted—A room by two gentlemen about thirty feet long and twenty feet broad."

"Lost—A collie dog by a man on Saturday evening answering to Jim with a brass collar round his neck and a muzzle."

"Wanted—By a respectable girl, her passage to New York; willing to take care of children and a good sailor."

"Mr. Brown, furrier, begs to announce that he will make up gowns, capes, etc., for ladies out of their own skins."

"Bulldog for sale; will eat anything; very fond of children."

"Wanted—An organist and a boy to blow the same."

"Wanted—A boy to be partly outside and partly behind the counter."

"Wanted—For the summer, a cottage for a small family with good drainage."

"Lost—Near Highgate archway, an umbrella belonging to a gentleman with a bent rib and a bone handle."

"Widow in comfortable circumstances wishes to marry two sons."

"To be disposed of, a mail phaeton, the property of a gentleman with a moveable headpiece as good as new."

The last is a copy of an inscription painted on a board which adorned a fence in Kent:

"Notis—If any man's or women's cows gets into these here otes, his or her tail will be cut off as the case may be."



THE FOREST WATER FALL.



The Sun Life Assurance Company of Canada.

HEAD OFFICE, - - MONTREAL.

Directors.

R. MACAULAY, Esq., President and Managing Director.

HON. A. W. OGILVIE, *Vice-President.*

S. H. EWING, ESQ.

MURDOCH MCKENZIE, ESQ.

JAMES TASKER, ESQ.

ALEX. MACPHERSON, ESQ.

J. P. CLEGHORN, ESQ.

T. B. MACAULAY, ESQ.

JOHN REDPATH DOUGALL, ESQ.

Chief Medical Officer.

GEO. WILKINS, M.D., M.C.S. ENG.R.

Secretary and Actuary.

T. B. MACAULAY, F.I.A.

Superintendent of Agencies.

JAMES C. TORY.