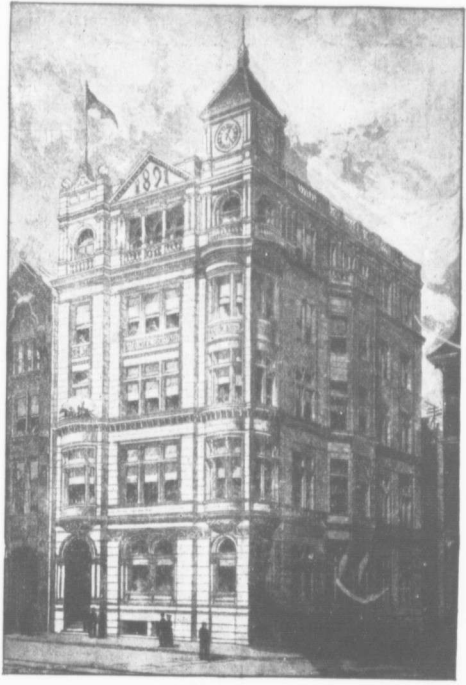


Rev. Jos. Camille Roy,
Seminare de Quebec

SUNSHINE



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

WILLIAM JOHN WITHALL, ESQ.

Mr. WITHALL, like many others who have contributed to the commercial development of the Dominion, is himself a contribution from the Old Country, having been born on the Island of Jersey, November 22nd, 1814.

At the early age of twelve he came out to Gaspé where he had an uncle, and spent some years engaged in farming, fishing, trading, and school teaching until he had accumulated sufficient means to pay Europe a visit.

He returned to Gaspé, and entered into business, remaining until 1840 when he removed to Quebec, and soon found a good place for himself in the commercial arena of that city.

He was elected a City Councillor, and put on the directorate of a number of flourishing Corporations, such as the Quebec Bank (of which he is now Vice-President), the Quebec S. S. Company, Quebec Marine Insurance Co.; Quebec Rubber Co., &c.

In 1854 he was one of four who built vessels to trade between Chicago and Newfoundland, these being the first vessels to sail from Chicago to the Ocean. The venture, however, did not prove profitable, and was discontinued.

In 1884 Mr. Withall made Montreal his home, and associated himself with a number of the important enterprises of the city. He is a Director of the Canadian Rubber Co., the Guarantee Co., the Royal Electric Co., the Sun Life Assurance Co'y. and other flourishing interests.

Always cautious and far-seeing, Mr. Withall never committed himself to any enterprise beyond his powers, and the result of this sagacity has been the building up of a substantial fortune which he still actively administers. For many years he was intimately associated in various enterprises with the late Hon. J. G. Ross, of Quebec, and commanded the full confidence and esteem of that remarkable man.

DON'T LET THE WORLD KNOW.... *Kate Murr*
Detroit Free Press

The world is wide, remember this,
Nor shrink from fate's deep furrowed frown;
Woo fortune with your brightest smiles,—
Don't let the world know when you're down.

It spoils your chance for future deeds
To frame your face with dull care's crown;
Brace up, and higher hold your head,—
Don't let the world know when you're down.

The world will bow in servile zest
To one who sways it with a frown;
Toss up your head, and flash your eye,—
Don't let the world know when you're down.

If scandal's lip would seek to stain
The name you hold as honor's crown,
By your own life, refute the lie,—
Don't let the world know when you're down.

If bare your purse, your heart most sad,
Your life near crushed by sorrow's crown,
Then mask them well with jest and song,—
Don't let the world know when you're down.

THE STARS.... *Robert Beverly Hale... Harper's Weekly.*

I lay at my ease in my little boat,
Fast moored to the shore of the pond,
And looked up through the trees that swayed
in the breeze
At God's own sky beyond.

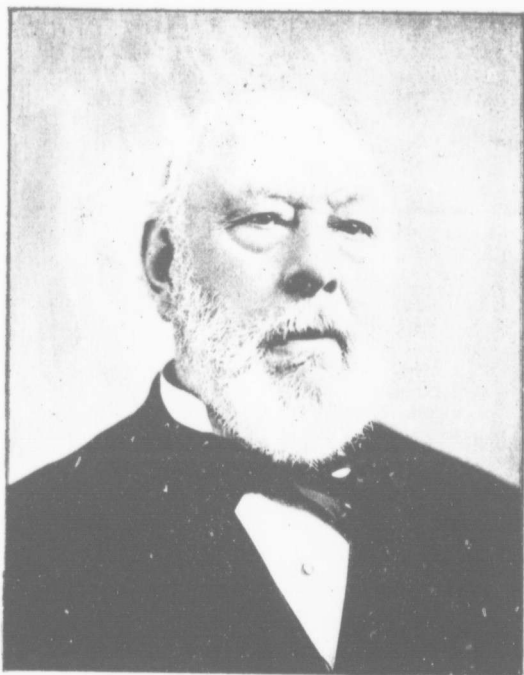
And I thought of the want and the sin in the
world,
And the pain and the grief they bring,
And I marveled at God for spreading abroad
Such sorrow and suffering.

Evening came creeping over the earth,
And the sky grew dim and gray
And faded from sight; and I grumbled at
Night
For stealing my sky away.

Then out of the dark just a speck of a face
Peeped forth from its window bars;
And I laughed to see it smile at me:
I had not thought of the stars!

There are millions of loving thoughts and deeds
All ripe for awakening
That never would start from the world's cold
heart
But for sorrow and suffering.

Yes, the blackening night is sombre and cold,
And the day was warm and fine;
And yet if the day never faded away,
The stars would never shine!



WILLIAM JOHN WITHALL, ESQ.

TWO GOOD HORSE STORIES.

LINDEN MEADOWS, IN THE "ARGONY."

I was the invidious possessor of a pony once, who, from a certain bibulous expression about the eyes and nose (I was always under impression that he drank in private), I christened Bardolph. He had the cunning of a fox, combined with the coolness of our lamented friend the late Charles Mathews. He was in the common habit of walking out of his piece of pasture, going down a lane, opening the church gate, and proceeding to one particular group of graves where some of the "the rude forefathers of the hamlet slept," and he had found the grass to be sweet. Nor was Bardolph altogether selfish in his enjoyments, for he would look round, give a neigh, and induce other rakishly disposed horses in adjacent fields to walk calmly over or through the hedges and join him, politely opening the gate for them with his nose as they presented themselves one by one, with ears laid down, and the most jocular of airs. What do you think this same Bardolph did, too, one day? The man who came to work for me in my garden had hung up the jacket containing his dinner behind the stable-door. Bardolph waited till the stroke of the spade was audible among the cabbage-beds, then he slipped his halter, thrust his physiognomy into the man's skirt-pocket, drew out and undid the parcel, ate the contents (all but a bit of rather stale cheese), and conscientiously returned the paper and string. I chanced to be present when Hodge went in at one o'clock to partake of his frugal meal. He examined his pocket, looked ruefully at the empty paper, then at the unaltered pony (who was gazing pensively at the rack), and with a good-natured grin said, "He's a rare 'un, master, he is," and gratefully accepted my invitation to go and refresh himself in the rectory kitchen.

Switchback was an Irish horse that I had bought at a fair; a splendid-looking

animal, with a coat like satin, and the fastest of trotters. "He'll pass the mile-stones, sir, quicker than you can count them," said his owner—a short, stout gentleman in top-boots, with a slight cast in one eye; "you'd think you were going through a churchyard." The bargain struck, we adjourned to the little inn to partake of a friendly bottle of wine together. There was a scar just over the animal's near hock. "Now I have bought him," I remarked, "you perhaps won't mind telling me any little fault or misfortune my new purchase may possess." "Eh?"—filling his glass and smiling; "no, upon my soul and body, sir, a more magnificent creature was never mounted; but he *has* an objection to letting anything get before him, and—well, he is a little restless at night." "You rascal!" cried I. This was to Switchback next morning, as I surveyed the walls of the stable at the hotel where we had put up. The ostler had begged my attendance for a moment. A single brick partition had been cleverly kicked down. I paid the damages, of course, and jumped into the saddle, started for home. By-and-by I heard the Bedford coach coming behind us. Switchback refused to let it pass, and, when I expostulated, he stuck himself across the road and would not budge an inch. "What is to be done, young gentleman?" the driver asked. I was already dismounting. "There is only one thing that *can* be done," I replied; "crack your whip and go at him!" My hint was quickly taken, and Switchback, the moment the nose of one of the leaders touched him, gave a shrill neigh, made a sudden leap, and rolled down an embankment, kindly waiting for me at the bottom. I rode Switchback for a year or so (he made a capital hunter), and then sold him for a few pounds more than he cost me. He cut an imposing figure, and would have gone at any pace I pleased till he dropped, like Turpin's celebrated Black Bess; conditionally always that I allowed him to pass everything



THE LIFE BOAT.

George Eastman

on the road that happened to be before us, and not allow anything to pass us that was coming up behind; but the many scrapes in which he involved me for payment of damages to stable partitions, as well as for doctors' bills for attendance on ostlers that he had kicked, or nearly squeezed to death against the sides of the stall, compelled me to part with him.

FROM GAY TO GRAVE.

The death of an ossified man in Tennessee is reported. He died hard.—*Chicago Tribune*. This is as bad as a man who swallowed a thermometer and died by degrees. It suggests also the case of the consumptive undertaker who died of a coffin.—*Medical Record*. These remind us of a man who choked while eating an apple, and died of appleplexy.—*National Medical Review*. It was in a St. Louis hotel that a Pike County farmer blew out the gas and died from gastritis.—*Meyer Brothers' Druggist*. Not any worse than the man struck by an engine; verdict, died from locomotor attacks.—*Montreal Pharmaceutical Journal*. The other day a negro in Southern Georgia ate six watermelons. He died of melancholia.—*Atlanta Medical and Surgical Journal*. "Gaily the troubadour touched his catarrah," you will remember. And that is what was the matter with the troubadour.—*The National*. And the summing up of the whole list was exemplified in the death of the Life Insurance agent who died the other day of knows-all-ogy.—*Detroit Indicator*.

"How," demanded the advocate of equal suffrage, impassionedly, "are women to be induced to stop and reflect? 'Put up mirrors.' They searched for him who had spoken, but found him not, nor knew they ought of him except that he must be a supporter of the ancient regime and an observer of human nature.

ARTIFICIAL GEODES.

THE MYSTERY OF LIQUID CANDIES HAPPY THOUGHT.

King Alfred it was, though some say Dr. Johnson, who, examining with care some apple dumplings and finding no seam, was puzzled to know how the apple could possibly have gotten inside. We modern Americans, all of us kings and sovereigns in our own right, are confronted with an equally puzzling problem in those candies which are solid on the outside, yet which contain within a quantity of sweetened, flavored liquid. Two questions arise in the mind of the inquisitive one, first, how the liquid became enclosed within its prison cell, and second, why it does not dissolve its way out through the thin crust of sugar. But puzzling as it seems, the reason is very simple, and the process is one used in others of the arts besides the confectioner's, and, according to some authorities, even by Dame Nature herself in the formation of those curious miniature crystal caves known as geodes, many of which have been found to contain a liquid.

For the benefit of those who visit the porcelain works at Sèvres the guide explains to some extent the processes. Among other things he shows how the delicate cups are made. He holds in his hand a mold, fills it from a tank of porcelain mixture as one would fill a glass with ice-water from a cooler, holds it for a moment or two, and then pours out the mixture from the mold. The solution is a saturated one, that is to say, a given quantity of the liquid cannot contain any more of the solid than is actually in it. But the mold being porous, withdraws some of the liquid from the mixture, and a portion of the solid part, having lost the water which belongs to it, is deposited in a thin layer along the surface of the mold. This is the cup, and, after a number of strengthening processes, it becomes the delicate, egg-shell porcelain cup.

In much the same way the candy drops are made. The liquid is a saturated solution, and will not dissolve any more sugar, just as your coffee in the morning will not dissolve the fourth lump of sugar that you put into it, but disintegrating it, deposits it at the bottom of the cup. The sweet mixture is poured into molds of absorbent material, starch for example, which at once begins to absorb the water. That part of the sugar which has been robbed of its water is deposited against the mold, just as the porcelain was, and the result is the liquid drop, which is to be regretted has sometimes a little brandy added to it for flavoring. The liquid which is confined within the drop has already all the sugar it can possibly hold, being saturated, so it cannot attack the sugar walls which confine it. The whole process is a simple and interesting experiment in absorption, although probably not one in a thousand of those who have tasted the candy have had any idea of the method of its manufacture.

NUGGETS FROM THE SAGE OF CHELSEA.

Carlyle was not a man of business, but he would have made a success of it had he tried it. In his writings one finds these lines of solid business truth: "A laugh is worth a hundred groans in any market." "Have a smile for all, a pleasant word for everybody." "To succeed, work hard, earnestly and incessantly." "All honest men will bear watching; it is the rascals who cannot stand it." "Better have the window empty than filled with unseasonable and unattractive goods." "When you hang a sign outside your place of business, let it be original in design and of good quality." "Wondrous is the strength of cheerfulness; altogether past calculation its power of endurance." "Efforts to be permanently useful must be uniformly joyous, a spirit of sunshine, graceful from very gladness, beautiful because bright."

George—"Whew! What can be the matter? Telegram says, 'Come home immediately.'" George (rushing to his suburban home one hour later)—"Tell me quick, my dear. What is it?" Young wife—"The baby said Mamma."

THE SINGING MOUSE IN REPERTOIRE.

A MUSICAL MARVEL CHICAGO EVENING LAMP.

From the little town of Hodgenville, Ky., comes the true story of a mouse that sings like a lark and imitates a wren, a chicken or a mocking bird with wonderful accuracy. This musical little animal is owned by Mr. Richard Russ, who lives in Hodgenville, and who keeps his remarkable pet in a cage and amuses his friends now and then with the tiny fellow's warblings. The other day, when the mouse was put on exhibition by his fond master, a correspondent who was present vouches for what happened as follows:

The mouse showed no signs of being scared, "Now," said Mr. Russ, "as soon as I feed it you will hear it sing." He gave the mouse a few crumbs, which it began to devour. As soon as it had finished its meal it began chirping like a chicken, then like a wren and then like a mocking bird. It kept this up four minutes, when the appearance of a cat interrupted it. Mr. Russ at once put the cat out, but the mouse was so scared that it would not consent to sing. After dinner several men from the neighborhood called in to hear the wonderful mouse sing. As soon as it finished more crumbs which were given to it, it began to sing.

"Every night for the last two weeks," said Mr. Russ, "we have been hearing strange noises, which sounded like the singing of a bird. For the first two or three nights we paid but little attention to it, but upon the continuance of this strange noise, we decided to investigate the matter, but we could not discover it. We called in several gentlemen to keep watch with us, and we sat up all night for two nights. The noise would not stay in one place, but would run from one room to another, then upon the roof. We began to think," he continued, "that may be this strange noise was a ghost, or a warning that some one of the family would soon die. This idea scared us all, and we were determined to find out what it was. Just then the noise sounded as if it was under the hearth, when out ran a mouse, which was grabbed by Mr. Kennedy. We locked it up in a corn-popper and continued our search, when about midnight the noise came from the popper. Then we were convinced that the mouse was the cause of our uneasiness, much to our joy."

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, SEPT. 1896.

A FIXED FINANCIAL BASIS.

The present disturbed condition of business in the United States together with the troubled outlook for the future has naturally aroused no small concern in the minds of Canadians whose fortunes are in any way involved with those of their American cousins.

This has been particularly the case with the holders of policies in American Life Assurance Companies. The oft-reiterated statements made, not by interested competitors, but by the citizens of the Republic, that if the present gold basis be given up in favor of silver the policies in all their home companies will at once depreciate fifty per cent. in value, has a very sinister sound for those Canadians who have preferred American Companies to their own when placing their assurance.

It is true that many of our best authorities consider that policies issued by American companies in Canada would have to be paid in Canadian currency, even though the proposed silver legislation were adopted in the United States. There is, however, some little doubt upon this point. To set the matter at rest the majority of the American companies doing business in Canada have given the assurance that their Canadian policies will be payable in gold no matter what may be the result of the coming Presidential election.

But even so, there is sufficient in the present condition of things to cause thoughtful men to consider very gravely before they pass by a solid Canadian institution in order to patronize one that is exposed to any such dangers.

Nothing short of the bankruptcy of the whole country could impair the solvency of such institutions as the SUN LIFE OF CANADA, and the other leading life Companies of the Dominion, and there is absolutely no excuse for any of their fellow-countrymen at least, giving them the go-by when attending to a matter of such supreme importance as the obtaining of life assurance.

The Canadian Companies have already reached the stage of being perfectly competent to accept all the risks and provide all the protection required by the Canadian people, and they are on every ground fully entitled to expect the utmost consideration on the part of those who are willing to take out policies.

The present uneasiness has its lessons which it is to be hoped our people will be quick to learn, and act upon.

Note.—Through a Typographical error the statement of Mr. Ewing's birth-place in the August issue was quite inaccurate. It should have read that he is "a native of Ireland, having been born at Londonderry."

IN A STRANGE COFFIN.

BURIAL SERVICE OVER A MASS OF STEEL,
POUGHKEEPSIE STAR.

One of the strangest coffins ever told of is that for which the British war department is said to be responsible. The story is that a workman engaged in casting metal for the manufacture of ordnance in the Woolwich arsenal lost his balance and fell into a caldron containing twelve tons of molten steel. The metal was at white heat and the man was utterly consumed in less time than it takes to tell it. The war department authorities held a conference and decided not to profane the dead by using the metal in the manufacture of ordnance, and the mass of metal was actually buried and a Church of England clergyman read the services for the dead over it.



A SHADY NOOK.

SATISFIED WITH THE RESULTS.

One of the successful merchants and prominent citizens of Cornwall, has just received a cheque for the results on a matured twenty year endowment policy. To show that he is well satisfied, we submit the following letter of acknowledgment. Mr. Hunter's testimony is borne out by many other policy holders of the Sun Life Assurance Company of Canada.

In justice to the Company, it is but fair to state that this policy was on the five year distribution plan. Under our Reserve Dividend Policies the profits would considerably exceed those realized under the above plan. Mr. Hunter's age at entry was 28 years.

CORNWALL, July 10th, 1896.

JOHN R. REID, ESQ.

Manager Eastern Ontario,

SUN LIFE ASSURANCE CO. OF CANADA,

Ottawa, Ont.

DEAR SIR,

Please accept my best thanks for cheque handed me by Mr. D. Monroe, the Company's local representative, for the sum of Thirteen Hundred and Thirty 68-100 dollars (\$1,330.68) in payment of matured 20 Year Endowment Policy No. 2178 for \$1,000 and profits, in the Sun Life Assurance Company of Canada. This prompt settlement and the extremely satisfactory results speak volumes for the Company. My policy only expired on the 1st inst., and the cheque bears date July 6th, and represents a return of all premiums paid, and \$370.68 in addition, so that not only has the investment been a good one, but my life assurance protection for twenty years has cost me nothing—it has been practically "thrown in."

I wish the Sun Life of Canada every success, and will always take pleasure in recommending it.

Yours very truly,

(Signed) JOHN G. HUNTER.

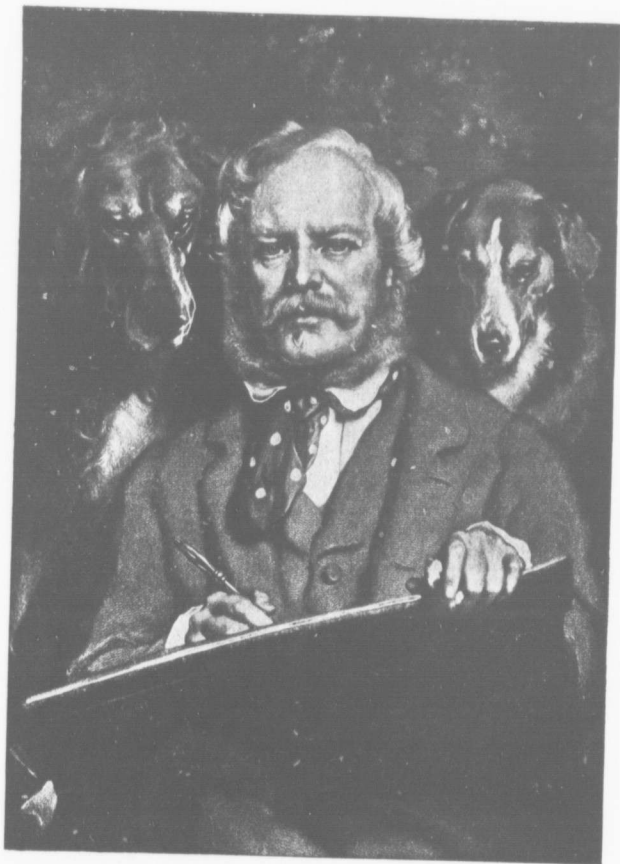
LIFE ASSURANCE, GOD'S PROVIDENCE,

FROM A SERMON BY SAM JONES, IN THE TABERNACLE,
ATLANTA, GA., MARCH 29, 1896.

You hear frequently, brethren, of the providence of God. I believe in the providence of God as much as I believe in the great God himself.

Look ahead and prepare. It is the part of a wise and sensible man to look ahead and to arrange ahead. Whatever of providence there is in God his creatures may adopt as a part of their creed and a part of their life. God is a great providence. God looks ahead and arranges ahead. I have often thought of humanity in this connection. I have had my heart touched by scenes I have witnessed in this city. I have found widows in destitution. I have found orphans in destitution. Does God provide for those who love and serve him? Yes. God has rained down manna to the children of Israel in the past; God made the ravens take bread to Elijah, and we find instances where he has fed physical man out of his own hand. But God has also given me hands to work and feet to walk. Sometimes he sends a rain of manna. Sometimes he sends his ravens to Elijahs. And I believe that while the lillies bloom and the ravens are fed our bread shall be given us and our water shall be sure. But we should lay by the harvest while the sun shines. It is well to have the luxuries and comforts of life while we live, but we may soon die, and then what becomes of those whom we love, who are dependent on us, when we are dead and gone. It is your business to care for your family in life. But it is, also, if it is in your power, your business to look after them after you are dead and gone. It is your business to guard them and protect them after your arm is forever paralyzed in death.

Now, the thing for you to do, and hear me, brethren, is to go to some of those *large, established and reputable insurance companies and take out a life assurance policy.* Pay your premiums, and when you are dead your wife and children will have a home and a competency. I know of some preachers who are not in favor of life assurance. What life assurance I carry, I carry it just as you do. I pay for it. If you have the opportunity to provide for them and do not accept it, you cannot think hard of Providence, which gives you the opportunity to provide for them. God provides, brothers and sisters, so that you may provide for yourself. That is the true meaning of the providence of God. Don't forget that. I believe that God can do much in this world, and he prepares the way for heaven if you do your best in this world. Fix your family so that they



SIR EDWIN LANDSEER.—THE ANIMALS' FRIEND.

can do without you when you are dead. I believe in this as strongly as I believe that I stand here. So many men are careless in their provision for their families. They look to God for spiritual blessings, but they are not economical in their own households. They are good men and love the Lord, but when their lips are sealed in death they have left nothing for the widow and the orphans. He has saved his own soul, but has not made the way peaceful and comfortable for those he leaves behind, and for whose existence he is partially responsible. Fix up the best you can for them, brethren, before you die.

I believe life assurance is a providence that no man can ignore. I believe that every man who has a family ought to carry a policy commensurate with his ability to pay the premium. He may thereby lose some luxuries while he lives, but he will provide comforts for loved ones when he is dead.

Life assurance is but an investment in the interest of widows and orphans. So I feel and so I practice.

YOUNG PHILOSOPHERS: SAYINGS OF THE CHILDREN.

Strangeness of City Life—A little girl whose parents had recently removed to another city, and who is now enjoying her first experience in living in a block, thus described it in a letter to another child "This is a very queer place. Next door is fastened on our house."

Helping Auntie Out—Susie—And so you are an old maid, auntie; a real old maid? Aunt Ethel—Yes, Susie, dear; I'm a real old maid. Susie (wishing to be nice and comforting)—Well, never mind, poor dear auntie, I am sure it isn't your fault.

Pang of Lost Anticipation—"Oh," exclaimed Marjorie Manson, as the dessert came on, "how I wish you had told methis morning, mamma, that you were going to have ice cream for dinner!" "Why, what difference would it have made?" inquired Mrs. Manson. "Oh, lots!" with a sigh. "I could have expected it all day, then!"

Marvelous Loyalty—"Do you think your sister likes me, Tommy?" "Yes, she stood up for you at dinner." "Stood up for me! Was anybody saying anything against me?" "No; nothing much. Father thought you

were rather a donkey, but she got up and said you weren't, and told father he ought not to judge a man by his looks."

A Voice in the Dark—"Mamma, please gimme a drink of water; I'm so thirsty." "No; you are not thirsty. Turn over and go to sleep." (A pause.) "Mamma, won't you please gimme a drink? I'm so thirsty." "If you don't turn over and go to sleep, I'll get up and spank you!" (Another pause.) "Mamma, won't you please gimme a drink when you get up to spank me?"

Little Betty's Joyfulness—Little Betty was at her first evening entertainment, where everybody was strange to her. She grew homesick, and with tears in her eyes begged her hostess to send her home. As she was starting, a smile shone through her tears, and she said: "Good-by, Mrs. Smif. Mamma told me to be sure and tell you I had a nice time."

Utilizing Grandma—Little Gladys—Granny, go down on your hands and knees for a minute, please. Fond Grandmother—What am I to do that for, my pet? Gladys—'Cause I want to draw an elephant.

Discarding the Superfluous—Little Mamie is sick in bed, but refuses persistently to take the prescribed pill. Her mother, however, resorts to strategy, concealing the pill in some preserved pear and giving it to the child to eat. After a while, mamma asks: "Has my little dear eaten her pear?" "All except the seed, mamma, dear."

Juvenile Essay on Boys—At a recent Bombay school board examination, for girls, one of the tasks was an essay on boys, and this was one of the compositions, just as it was handed in by a girl of twelve: "The boy is not an animal, yet they can be heard to a considerable distance. When a boy hollers he opens his big mouth like frogs, but girls hold their tongue till they are spoke to, and then they answer respectable, and tell just how it was. A boy thinks himself clever because he can wade where it is deep, but God made the dry land for every living thing, and rested on the seventh day. When the boy grows up he is called a husband, and then he stops wading and stays out nights, but the grew-up girl is a widow and keeps house."

A Misunderstood Object—Lesson—A school inspector, finding a class hesitating over answering the question, "With what weapon did Sampson slay the Philistines?" and wishing to prompt them, significantly tapped his cheek and asked: "What is this?" The whole class: "The jawbone of an ass."

TUBAL CAIN... *Charles Mackay... Poems*

Old Tubal Cain was a man of might,
 In the days when the earth was young ;
 By the fierce red light of his furnace bright,
 The strokes of his hammer rung ;
 And he lifted high his brawny hand
 On the iron glowing clear,
 Till the sparks rushed out in scarlet showers,
 As he fashioned the sword and the spear.
 And he sang : " Hurrah for my handiwork !
 Hurrah for the spear and the sword !
 Hurrah for the hand that shall wield them well,
 For he shall be king and lord."

To Tubal Cain came many a one,
 As he wrought by his roaring fire,
 And each one prayed for a strong steel blade
 As the crown of his desire :
 And he made them weapons sharp and strong,
 Till they shouted loud for glee,
 And gave him gifts of pearl and gold,
 And spoils of the forest free.
 And they sang : " Hurrah for Tubal Cain,
 Who hath given us strength anew !
 Hurrah for the smith, hurrah for the fire,
 And hurrah for the metal true !"

But a sudden change came o'er his heart,
 Ere the setting of the sun,
 And Tubal Cain was filled with pain
 For the evil he had done ;
 He saw that men, with rage and hate,
 Made war upon their kind,
 That the land was red with the blood they shed,
 In their lust for carnage blind.
 And he said : " Alas ! that ever I made,
 Or that skill of mine should plan,
 The spear and the sword for men whose joy
 Is to slay their fellow-man !"

And for many a day old Tubal Cain
 Sat brooding o'er his woe ;
 And his hand forbore to smite the ore,
 And his furnace smoldered low.
 But he rose at last with a cheerful face,
 And a bright courageous eye,
 And bared his strong right arm for work,
 While the quick flames mounted high.
 And he sang : " Hurrah for my handiwork !"
 And the red sparks lit the air ;
 " Not alone for the blade was the bright steel
 made"—
 And he fashioned the first plowshare.

And men, taught wisdom from the past,
 In friendship joined their hands,
 Hung the sword in the hall, the spear on the
 wall,
 And plowed the willing lands ;
 And sang : " Hurrah for Tubal Cain !
 Our staunch good friend is he ;

And for the plowshare and the plow
 To him our praise shall be.
 But while oppression lifts its head,
 Or a tyrant would be lord,
 Though we may thank him for the plow,
 We'll not forget the sword !"

HUMOR IN EPITAPH : CHURCHYARD CURIOSITIES.

In the churchyard of St. John, Worcester,
 is an epitaph which, if brevity is the
 soul of wit, has high claim on that
 character.

Honest John
 's dead and gone.

Here are some miscellaneous grotesques :

Here lies me and my three daughters,
 Brought here by using Cheltenham Waters.
 If we had stuck to Epsom salts
 We wouldn't be in these here vaults.

FROM A NEW HAMPSHIRE CHURCHYARD.

To all my friends I bid adieu,
 A more sudden death you never knew.
 As I was leading the old mare to drink,
 She kicked, and killed me quicker'n a wink.

ON AN EAST TENNESSEE LADY.

She lived a life of virtue, and died of
 cholera morbus, caused by eating green
 fruit, in hope of a blessed immortality, at
 the early age of 21 years, 7 months, and
 16 days. Reader, "Go thou and do
 likewise."

The following was composed by three
 Scotch friends, to whom the person com-
 memorated had left a legacy, with the
 hope expressed that they would honor him
 by some record of their regrets. The first
 friend composed the line which naturally
 opened the epitaph :

Provost Peter Paterson, was Provost of Dundee,

The second added :

Provost Peter Paterson, here lies he.

The third could suggest no other con-
 clusion than :

Hallelujah ! Hallelujee !

The following must be taken as a fling
 at a noble profession :

Here lies the corps of Dr. Chard,
 Who filled the half of this churchyard,

This is as bad as the unkind hint
 conveyed in the following, churchyard
 near Newmarket :

Here lies the body of Sarah Sexton,
 Who never did aught to vex one.
 Not like the women under the next stone.

Domestic troubles have been laid bare on the tombstone from the time of the Greeks and Romans. Here is a piece of atrocious dogged to be seen in Selby churchyard, in Yorkshire :

Here lies my wife, a sad slattern and a shrew ;
If I said I regretted her I should lie too.

The following, which frequently appear in collections of epitaphs, are not credited to any locality, and may be more wandering bits of epigrammatic misogyny :

This dear little spot is the joy of my life ;
It raises my flowers and covers my wife.

I am not grieved, my dearest life,
Sleep on—I've got another wife ;
Therefore I cannot come to thee,
For I must go and live with she.

My wife's dead and here she lies,
No man laughs, and no man cries ;
Where she's gone, or how she fares,
Nobody knows, and nobody cares.

Here lies my poor wife, without bed or blanket,
But dead as a door-nail, and God be thankit.

In the following the tables are turned :

Here lies the body of Mary Ford,
Whose soul, we trust is with the Lord ;
But if for hell she's changed this life,
'Tis better than being John Ford's wife.

Intentional drolleries frequently take the form of puns. Among those should rank the epitaph on Mr. Foote, of Norwich :

Here lies one Foote, whose death many thousands
save,

For Death has now one foot within the grave ;
and the one on Mr. Box :

Here lies one Box within another.
The one of wood was very good,
We cannot say so much for t'other ;

also the famous one of Sir John Strange :

Here lies an honest lawyer,
That is Strange !

A "happy conceit" it was doubtless thought in 1640, to write over a member of parliament named White :

Here lies a John, a burning, shining light,
Whose name, life, actions, all alike were White !

The following is by Swift on the Earl of Kildare :

Who killed Kildare ? Who dared Kildare to kill ?
Death killed Kildare—who dare kill whom he will.

Here are a few miscellaneous examples, the first on a Mr. Fish :

Worms are bait for fish ; but here's a sudden change:
Fish is bait for worms—is not that passing strange ?

On William Button, in a churchyard near Sanbury :

O sun, moon, stars, and ye celestial poles !
Are graves, then, dwindled into Button-holes ?

On Foote, the comedian :

Foote from his earthly stage, alas ? is hurled ;
Death took him off, who took off all the world.

The following mark of esteem is as terse as it is ambiguous. It is found in a churchyard in Grafton, Vermont :

GONE HOME.



Is the satire in the following examples intentional ?

Maria Brown, wife of Timothy Brown, aged eighty years. She lived with her husband fifty years, and died in the confidential hope of a better life.

Here lies Bernard Lightfoot, who was accidentally killed in the forty-fifth year of his age. This monument was erected by his grateful family.

BROKEN STOWAGE.

Never write lead-pencil comments in a borrowed book. The owner may rub them out—use ink.

"Whatever now happens to me," he said, violently, "the consequences are upon your head !" "Really ?" said the maid. "I hope they are on straight !"

Mrs. Jones—"Nothing to day." Tramp—"Well, mum, if yer don't give me sumthin' to eat, I'll report yer to the hull perfession as makin' the best mince pies in the neighborhood, and being very liberal to strangers."

He—"I'm going to pay you the highest compliment a man can pay a woman." She—"This is so sudden." He—"I know it, but I came away without my pocketbook—can you lend me a dollar until to-morrow ?"

"Can you tell me where I will get the Lancaster Avenue car ?" inquired a middle-aged, fussy woman, who was standing in the middle of the car track on Market Street, of a man who was in a great hurry. "Yes you'll get it right in the middle of your back if you stand there," he replied, and then passed on.

"Do I love George," mused Clara, softly, "or is it simply a sister's affection that I feel for"—Just then Bobby burst noisily into the room and interrupted her sweet meditations. "Get out of here, you noisy boy," she shouted, and, seizing him by the arm, she shot him through the door. "Ah, no !" she sighed, as she resumed her interrupted train of thought ; "my love for George is not a sister's love. It is something sweeter, purer, higher and holier."

SUMMARY of the ANNUAL REPORT for 1895.

New Life Applications received during 1895.....	\$9,822,905 03
Cash Income for year ending 31st December, 1895	1,528,054 09
Increase over 1894.....	154,457 49
Assets at 31st December, 1895.....	5,365,770 53
Increase over 1894.....	749,350 90
Reserve for Security of Policyholders (according to Dominion Government Standard)	4,734,016 04
Increase over 1894.....	670,080 42
Surplus over all Liabilities, except Capital (according to Dominion Government Standard).....	535,944 23
Surplus over all Liabilities and Capital Stock (according to Dominion Government Standard).....	473,444 23
Life Assurances in force 1st January, 1896.....	34,754,840 25
Increase over previous year.....	3,223,270 51
Claims Paid during 1895.....	349,122 61

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

Year.	Income.	Net Assets, besides Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210 93	\$ 96,461 95	\$ 1,064,350 00
1876	102,822 14	265,944 64	2,414,063 32
1880	141,402 81	473,632 93	3,897,139 11
1884	278,379 65	836,897 24	6,844,404 04
1888	525,273 58	1,536,816 21	11,931,316 21
1892	1,134,867 61	3,403,700 88	23,901,046 64
1895	1,525,054 09	5,365,770 53	34,754,840 25

In presenting a summary of the results of the year 1894 the claim was made that it was a record year. It is accordingly cause for great satisfaction that a review of 1895 justifies the statement that the record has been honorably maintained.

Despite the severe financial depression prevailing, which affected all classes of the community, the new applications received reached the remarkable total of **\$9,822,905**—a result not attained by any other Canadian Company. Of this amount, \$8,866,688 were accepted, the remainder being declined as not up to the high standard required by the Company. The total business in force was thus brought up to \$34,754,840 at the close of the year.

Especially gratifying were the additions to the financial resources of the Company. The increase in income was \$154,457, making the total income \$1,528,054, including all receipts. Three-quarters of a million dollars were added to the assets, which at the close of the year stood at **\$5,365,770**, while the reserve for the security of policyholders was increased by \$670,080, bringing it up to \$4,734,016.

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

Following out the policy announced last year of anticipating a probable gradual decline in the rate of interest obtainable in future, the valuation of the reserves has been made on a four per cent. basis instead of four and one-half per cent. as authorized by the Government, an additional amount of \$272,995 being set aside, raising the total reserve to \$5,007,011.

A division of profits now takes place annually, and the amounts allocated in 1895 were highly satisfactory.

The automatic nonforfeiture feature of the Company's already liberal policy is proving not only very popular, but of signal efficacy to the policyholders, many of whom have thereby had their policies saved to them, and in more than one instance the policy would have lapsed altogether but for this important protection.



THE THREE ARTS.