

MONTREAL, AUGUST, 1897.



IN THE HAY-FIELD

WILLIAM THOMAS MCINTYRE, Esq.

"ONE, TWO, THREE."

The Manager for the Sun Life Assurance Company of Canada in the Toronto District was born at Peterboro, Ontario, in the month of January, 1852. He received his education in the public schools and Collegiate Institute of that town. Having in mind the profession of teacher he fitted himself therefor by a course at the Normal School, Toronto, after which he taught for several years in the Province. Giving up this occupation for the more arduous and as it happily proved more lucrative one of life assurance, he brought his whole energies to bear upon the securing of desirable lives for the Canada Life Company in the cities of Lindsay and Ottawa. In the year 1876 he resigned from the Canada Life in order to accept a general agency for the Sun Life of Canada in Belleville, which position he filled so entirely to the satisfaction of the Company that three years later he was promoted to the position he now occupies where he has continued to flourish and prosper with unabated vigour.

A RIGHT AND A DUTY.

"Equal rights" means "equal duties."
For responsible women, no less than for responsible men—for moneyed women, money-earning women, women who exercise their right of interest and activity in the world's work—life assurance is a duty.

The Sun Life of Canada is a progressive, wide-viewed company, which has frankly recognized this right and duty of womankind, and has made provision for it in certain liberal policies for women.

Brief descriptions of these policies, with tables and rates, will be willingly and promptly sent, on application. Assurers become sharers in the profits of the company.

It was an old, old lady,
And a boy who was half-past three;
And the way that they played together
Was beautiful to see.

She couldn't go running and jumping, And the boy no more could he, For he was a thin little fellow, With a thin, little, twisted knee.

They sat in the yellow sunlight,
Out under the maple tree;
And the game that they played I'll tell you,
Just as it was told to me.

It was Hide-and-Go-Seek they were playing
Thoughyou'dneverhave known it to be—
With an old, old, old, old lady,
And a boy with a twisted knee.

The boy would bend his face down
On his one little sound right knee,
And he'd guess where she was hiding,
In guesses One, Two, Three!

"You are in the china closet!"

He would cry, and laugh with glee—
It wasn't the china-closet;

But he still had Two and Three.

"You are up in Papa's big bedroom, In the chest with the queer old key!" And she said: "You are warm and warmer; But you're not quite right," said she.

"It can't be the little cupboard
Where Mamma's things used to be—
So it must be the clothes-press, Gran'ma!"
And he found her with his Three.

Then she covered her face with her fingers,
That were wrinkled and white and wee,
And she guessed where the boy was hiding,
With a One and a Two and a Three.

And they never had stirred from their places, Right under the maple-tree— This old, old, old, old lady,

And the boy with the lame little knee— This dear, dear, dear old lady, And the boy who was half-past three.

-H. C. BUNNER.



WILLIAM THOMAS McINTYRE. Esq.

THE KING OF BIRDS.

THE EAGLE IN TENNESSEE Cincinnati Inquirer,

There are many eagles in the Tennessee mountains, and there are mountaineers who are expert catchers of the young eaglets, who reap rich rewards in return for their perilous risks and adventures. Eagles make their eyries among the clefts and crags of the highest mountains of the state. They are found on the Stone Mountain, the great Roane, 6,296 feet high; the Bald, 5,550 feet; the Great Smoky range, 6,636 feet; the Bullhead, 6,612 feet: on the Unaka, the Big Stone, and others, none of them less than 5,000 feet above the level of the country at their feet.

The American yacht Defender, which defeated the English yacht Valkyrie III. in the famous international race, carried as its mascots two young eaglets captured in the Tennessee mountains. Private owners of yachts, captains of big ocean liners, and the steamboat men of the big rivers of America are very partial to eaglets as pets, and the eagle catchers find this class of men among their best customers. There is a well-grounded superstition among them that the boat or ship that carries the king of birds for its mascot will never go down. The superstitious belief is like the superstition of the old Romans, who, in choosing the great bird as an emblem for their imperial standard, regarded it as the favorite messenger of Jupiter, and that the bird held communion with heaven. Oriental people, too, thought that the feathers of an eagle's tail made their arrows invincible. The Indian tribes among the mountains of East Tenessee venerated the eagle as their war bird, and valued its feathers for headdresses and to decorate their pipes of peace.

Young eagles bring from \$40 to \$80, occasionally \$100. Eagles that are of some age and of a great size (such are rarely captured, however,) bring as high as \$300 to \$500. Eagles which have to be killed while

trying to capture the male valuable to taxidermists, who always find an easy market for a great stuffed eagle. Their feathers, especially the wing and tail feathers, are sold for good prices. The eagle builds its nest upon the top of a mighty tree growing far up on the mountain, among the myriad of twining vines, or in the thickest and almost inaccessible growth of bushes and shrubs, or on the summit of a high rock. An eagle's nest is a large one always, and is strongly and comfortably built. Large sticks and branches are laid together, nearly flat, and bound with twining vines. The spacious inside is covered with hair and mosses, so minutely woven together that no wind can enter. The mother bird lays two eggs, which are curiosities. The long end tapers down to a point. The color of the egg is a ground of brownish red, with many dots and spots upon it. The egg itself is proof of the wild and savage parentage. An eagle lives from 80 to 160 years. The young birds are driven forth by their savage parents to scratch for themselves as soon as they are able to fly. No training is given them by the old bird. That is left to their wild instincts, which hunger and necessity develop. There is no going "back to the old home" for the young eagle. The mother bird tears up every vestige of the nest where they have thriven since birth, and while they emit plaintive shrieks the old bird darts at them and pushes them off the crags or rocks, and, to prevent falling, they must take to their wings, and this is how they learn to fly. It takes three years for a young eagle to gain its full and complete plumage and for the development of its strength.

An eagle is always fully confident of his strength, and rarely overreaches himself in his rapacious desire for prey. The minuteness of their vision, for they can take in at a searching glance the presence of desirable prey in a radius of many miles, on mountain, valley, forest, swamp or field, humanity cannot comprehend. With this wonderful power of sight is combined a swiftness of flight equally as wonderful. In a single night and in a day a full grown eagle can fly a



thousand miles. The flight of an eagle after prey is like a flash of lightning, and he rushes past like a falling meteor, descending with fearful force upon his victim, which is staggered at the blow of his cruel talons. Oftentimes the visitor in the Tennessee mountains can just see him like a little speck in the sky, moving in majestic curves around the crest of a far-away peak. The sight-seers and mountaineers who love to watch them always choose the break of dawn or a calm sunset. They wheel in circles and glide about in horizontal sweeps just before starting out on a day's hunt or in settling for the night. When lingering by the mountain rivers watching for ducks or geese, or even fish, a pair of eaglets will display their natural shrewdness. They swoop from opposite directions upon a fowl, which tries to escape by diving, and could outwit one eagle, but suddenly, as the fowl comes to the surface of the water the second eagle seizes him.

Eagles are captured by the expert mountaineers, who spy upon the parent bird building her nest and wait for the breeding season. After a due time they scale the mountains, and, well armed for the inevitable fight with the parent birds, go to these mountain eyries. Oftentimes four men are required to let one of them down a deep precipice or cliff, while two of them, dead shots with the rifle, shoot and kill the old birds upon their first approach, for it fares ill with the daring robber who attempts to secure the young birds with none to protect but himself. In this way are many of the old birds killed for the taxidermists or for feathers, while the eaglets are borne away and caged for a good sale. An eagle captured, at first, is an uninteresting prisoner. Frequently they utter hoarse cries, sullen and savage, breathing heavily and fiercely all the while. Their eyes dart fire, their low brows and flat foreheads are contorted with hateful expressions. They will dart fiercely at the bars of their iron cages, and finding themselves unable to reach their hated captors, draw themselves up and utter terrific plaints and whines. They are always restless while in captivity, due, of

course, to their natures. Rarely an eagle is captured in a huge trap baited with a small lamb. Attempts have been made, too, in the Tennessee mountains to capture them in nets, but this is impracticable, or else the mountaineers prefer to capture them when young by visiting their nests. Dangerous and difficult of accomplishment as this is, many a mountaineer finds it his chief source of revenue.

SUPERSTITIONS ABOUT CATS.

ANCIENT LECENDS AND MODERN BELIEFS,

London Standard.

The Arabs have a curious legend connected with the cat. It was created, they say, to keep down the mice who swarmed in Noah's Ark and devoured the food of the other animals. A Russian story tells us that the furry coat of the cat was originally designed for the dog, but that the nobler animal forfeited it by growing impatient at the slow distribution of the gifts, at the Creation, and therefore going over to the devil, in hopes of getting something better. Since then the dog has hated the cat because he suspects her of having stolen his coat. In the Middle Ages cats were often kept in nunneries. From this fact may have arisen the traditional association of cats and old maids. Cats, too were always connected in the popular mind with sorcery, and were supposed to be the constant attendants of witches. An Egyptian origin is claimed for this belief, for it is said that when Typhon, the Evil Principle, terrified the gods and goddesses so much that, to protect themselves, they took on them the shapes of animals. Bast (the cat goddess) assumed that of the cat. Bast, in one of her aspects of the Egyptain Diana, was, like Hecate of the Greeks, a patroness of witchcraft. In the Monferrato it is believed that all cats who wander about upon the roofs during the month of February are really witches, whom it is lawful and even necessary to shoot. A German superstition has it that if a black cat sits upon the bed of a sick man it is a presage of his death; while if, after his

decease, it is seen upon his grave, it is enough to arouse doubts as to the locality to which his soul has departed. In Hungary it is thought that cats generally become witches between the ages of 7 to 12 years. In mediæval France it was customary to burn unfortunate cats alive in a bonfire upon St. John's Day. There still exists a receipt for 100 "sols parisis" paid to one Lucas Pommoreaux in 1575 "for having supplied for three years all the cats required for the fire on St. John's Day as usual." A French belief concerning the cat is that, if the animal be carried in a cart, and the wind blow from it to the horses, they immediately fall tired. If any part of the horseman's clothing be made of cat's skin, the horse will feel as though it carried a double burden. In other countries, however, superstition is favorable rather than adverse to the cat. A variant of the famous story of the Kilkenny cats is found in Piedmont, the cats being, however, replaced by wolves. Several weather forecasts may be drawn by the observant from the actions of a cat, When she is seen to clean herself behind the ears with her wet paw, you may expect rain. Sailors, too, tell us the frolics of a cat on shipboard portend a storm.

A SOUTHERN WELCOME.

Richmond is peculiarly blessed with leading reliable assurance companies either of home origin or represented from other points.

The laws of our State are equitable and do not crush and drive out of existence this worthy and laudable institution, like some other States that are governed by radical legislation. The laws of Virginia protect both the assurer and the assured, and there exists an amicable and friendly feeling between the people and honorable, high-standing companies.

The latest addition to our list of highstanding companies here represented, is the well and popularly known

SUN LIFE ASSURANCE COMPANY, of Canada, that has for thirty-two years faithfully

and honorably served that country in giving the people cheap, reliable, and desirable security against poverty and desolation of the dependents upon those who have taken out policies in the same.

From reports made to us by old assurance men, who have had opportunities to know the standing of this company, we can confidently recommend it as an excellent company in offering the strongest inducements to those who wish to embark in the honorable and pleasant business of life assurance, as district managers and local agents. Good men, who can give the necessary reference, can get a position with this company right away by addressing the general manager for Virginia, at 832 East Main Street.

In Mr. W. A. Higinbotham, the general manager, the public will find those higher qualifications of correct business principles that will make it pleasant as well as profitable to do business with him.

Mr. Higinbotham is well known to the assuring world and the public in general, as a man of the strictest reliability, courteous sociability, and excellent business ability.

-Southern Trade Review, Richmond, Va.

EXPERT TESTIMONY.

George Alfred Townsend, the famous journalist, whose pen name is "Gath" and whose writings have pleased and instructed millions of his countrymen for a generation or more, says: "Life assurance is a mighty epic." He calls attention to the nation's means, establishing great companies, with assets so enormous as to render credit impregnable. He has implicit faith in the wisdom of life assurance investment, and tells of advantages accruing to himself during the fifteen years he has thus been protected. "I have discharged a little mortgage upon my home in Washington," he says, "and stepped out of debt, bound only to taxes on my home. How could I complain of an institution inducing me to save, and stout enough in falling times to keep its obligations?"

Sunsbine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY OF CANADA.

MONTREAL, AUGUST, 1897.

J. MACDONALD ONLEY, Editor,

THE

PHILOSOPHY OF LIFE ASSURANCE.

There is always something new to be said upon this subject, or at least some fresh and striking way of putting before the public the beneficent qualities of what is undoubtedly the most admirable feature of modern economies. This has been recently done by one of our contemporaries, and we gladly avail ourselves of the eloquent words that are herewith given:

"Life assurance makes scientific adjustment between the possibilities and probabilities, the accidents and averages of life. It enables the individual to merge his constant liability to death in the average longevity of the race, and to share in the productiveness of life in general, whatever may be his own fate. It discounts probability and gives certainty.

"In its adaptations to practical life and finance, life assurance enlists the cumulative power of small investments through long periods of time, and utilizes the far-off interest of prudence for present needs. It applies scientific methods to those impulses of generosity which would otherwise encourage improvidence, and provides for the needs of all through the love of each for his own. It gives affection a place to stand and a lever with which to work. It transforms forethought and good will into practical helpfulness and well-being. It enables us to realize

for our loved ones the hopes we cherish for their future, which might otherwise be blighted by death.

"To the husband and father, life assurance is duty, opportunity, partnership with vast and indestructible forces, guaranty of average success in a field where individual failures are sure to be many and disastrous. Under all accumulation and endowment forms, it is protection for loved ones during a term of years, and benefit to the assured in case of survival! it is manhood and middle age relieved from anxiety, and old age relieved from want. To the wife and mother it is protection, security, the fulfilment of marriage vows, the assurance of love stronger than life, and over which death has no power. It bridges over the abyss of poverty that may at any time open for herself and her children, the fear of which causes many an anxious hour. To children it is guardianship, the pledge of support and of the continuance of educational and social advantages, until they are prepared to take up the burdens of life with a dequate preparation and strength.

"Founded in the nature and needs of man, allied to the most persistent forces in the business world, adapted to circumstances the most common, ministering to ends the most dear, approved by the wisest, and patronized by the best of men—life assurance fulfils a mission without parallel in the financial world."

A word Fitly Spoken—The little word "again" once threw a large assembly into fits of laughter. It was at a public meeting in New York. One of the speakers, the Rev. Mr. R. had the misfortune, when he tried to take a seat, to miss his chair and come down at full length on the platform. The accident occasioned not a little subdued mirth. When at last it came his turn to speak, the presiding officer introduced him in these words: "The Rev. Mr. R. will again take the floor." The reverend gentleman never met with so enthusiastic a reception as greeted this announcement.



THE CHALLENGE.

BY ROCKAWAY RIVER TO BEDFORD TOWN

Martha Banks...Outlook.

Every day, when the sun goes down, The babies are off to Bedford town; All of the little folk grave or gay, Down by the river of Rockaway. A mother's lap is each bonnie boat; The Lullaby Lady will set it afloat; Little elf Lazylid pushes from shore, Goodfairy Dreams lends her aid at the oar; Nod, nod goes each weary young crown, And it's all aboard for Bedford town.

Rock, rock, they ride over the billows; Sleep, sleep, mother-arms are the pillows; Glide, glide o'er the rippling tide, As the eyelids drop and the dimples hide; Swing, swing, while the mother shall sing Of lambs in the meadow, of birds on the wing;

The stars light their lanterns afar in the sky, Each tired little daisy-bud closes its eye, While the babies, steadily drifting down, Drop into the harbor of Bedford town.

A SATISFACTORY RESULT.

VANCOUVER, B.C., June 16, 1897.

J. W. Prescott, Esq.

Sun Life Assurance Co. of Canada, Vancouver, B.C.

DEAR SIR.

In acknowledging receipt of Dividend Certificate on policy held by me in your Company, No. 17,211, I would ask you to apply profit to reduce the premium for next five years.

I might say that I consider the reduction a very substantial one, and perfectly satisfactory to me.

Yours truly,

JAMES STARK.

The above is only of the many expressions of satisfaction received by the Sun Life Assurance Company of Canada from its policyholders, and is evidence of the substantial character of investment and protection that is obtained by the possession of a policy in this reliable company. Rates can be obtained on application to the local agent.

THE

PARADOX OF JUDGING INDIVIDUALS.

OUR FAULTS IN OTHERS The Outlook,

Many people have a genius for seeing the faults in others, but there is one peculiarity about this faculty which will be an interesting study for the psychologist; it is the tendency to criticise most sharply those faults in others which are most prominent in ourselves. In other words, that which excites our greatest antagonism is the duplication of our own traits. It would be amusing, if it were not disturbing and pathetic, to hear people criticise mercilessly traits in others which everybody recognizes as being the special possession of the critics themselves. It is pathetic because it shows how little we know about ourselves, and it is disturbing because it suggests to the listener that he may be doing precisely the same thing. In all probability he is. So little do we know ourselves, as a rule, that when we see parts of ourselves in others we detest them. If we recognized them as being in a sense our own possessions, we might not like them any better, but we should surely sympathize with their possessors. If there is any common experience which ought to draw us together, it is identity of struggle and temptation. We ought to stand shoulder to shoulder with those who are fighting the same fight which we are fighting, and who find in themselves the same tendencies to evil or to weakness; and yet these are the very people from whom, as a rule, we withdraw ourselves most entirely, and upon whose shoulders the lash of our criticism falls most mercilessly. It is a good plan, when one finds that he is specially irritated by certain traits in another, to study himself closely in order to discover whether those very traits are not his own characteristics.

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

PROMPT PAYMENT APPRECIATED.

ST. JOHN, N.B., April 22, 1897.

MR. E. W. HENDERSHOT,

Manager for Maritime Provinces, Sun Life Assurance Co. of Canada,

St. John, N.B.

DEAR SIR,

I desire to express my sincere thanks for the prompt settlement of claim on policy No. 62607, on the life of my late husband and for your personal attention and saving of all expense in connection with payment being made.

Yours truly,

MARY ELLEN NORTH.

WESTMOUNT, June 15, 1897.

SUN LIFE ASSURANCE CO., MONTREAL.

GENTLEMEN,

I beg to acknowledge receipt of cheque from you, in payment of policy of my late husband, Dr. J. Gentles, and to express my appreciation of the Company's promptness in adjusting the claim.

Yours very truly,

HENRIETTA E. GENTLES.

THE COURTSHIPS OF GREAT MEN.

The late Czar Nicholas of Russia met the object of his supreme affection (says Success) at a State dinner, and during the progress of the banquet made his ardour known to the lady by passing her a piece of bread in which was hidden a ring of gold.

The late Sir George Airy, the celebrated astronomer, on account of his innate modesty, seemed doomed to bachelorhood for life. But Fortune favoured him, and he was led into matrimony by a curious incident. "Have you ever noticed Miss——'s eyes? They possess the rare property of double refraction." "Dear me," returned Sir George; "that is very remarkable; I should like to see that. Do you think I might venture to call?" And he did call in due course, and begged permission to examine the young lady's eyes. The novelty of the situation

may have fascinated him. At any rate, he begged the privilege of another look at the eyes in a clear light. The problem grew so interesting he at length resolved to make it a life study. He was accepted, and the unique courtship terminated in a happy union.

The story of Edison's first courtship is intensely interesting in that it was markedly characteristic of the famous inventor. His first wife was, previous to her marriage, a telegraph operator in his employ. Her maiden name was Stillwell. One day, while standing behind her chair, watching her dexterous hands despatch the swift messages, Edison, who had long admired the young lady afar off, was not a little surprised when she suddenly turned round and said: "Mr. Edison, I can always tell when you are behind me or near me." "How do you account for that?" returned Edison. "I don't know, I am sure," responded the young lady, "but I always know when you are near me." It was now Miss Stillwell's turn to be surprised, for with his characteristic bluntness and ardour, Edison confronted the young lady, and, looking her full in the face, said, "I've been thinking considerably about you of late, and if you are willing to marry me, I would like to marry you." The young lady said she would consider the matter, and talk it over with her mother. She did so, the result being that they were married a month later, and the union proved a very happy one.

Bismarck's courtship of his second wife is unique in its way. The Fraulein Johanna was a charmingly sweet and comely country maiden-in spite of her name-when, at the wedding of one of her friends, at which she was bridesmaid, she met young Herr Otto von Bismarck, a stalwart, pompous young dandy of thirty-one. There and then, during the festive occasion, a mutual mental understanding took place between them, and, before leaving, Bismarck surprised the assembled guests and the young lady herself by openly embracing her and kissing her before all present. This abrupt and amusing courtship ended soon afterwards in a very happy marriage.

When Lord Beaconsfield first became acquainted with his wife he was not impressed very favourably, for he told an intimate friend that though she was "a very pretty little woman," she was also "a flirt and a rattle." The lady, also, regarded Beaconsfield as "a very dull and gloomy man." Later on, however, when he began to distinguish himself as one of the finest orators of the House of Commons, the lady began to admire him, and, being extremely wealthy, she resolved to devote her wealth to the advancement of his success. In writing to an intimate friend, she made bold to say: "His talents and my money shall combine one day to make him Prime Minister." How well this prophecy was fulfilled has long been a matter of history. Chance brought them together more often, and their acquaintance at length terminated in marriage.

THE RACE AT DEVIL'S ELBOW.

James Buckham... Youth's Companion.

Devil's Elbow was clean gone wild!

Men and women were in the street,
Shouting, crying! And why? A child,
Toddling down with uncertain feet,
Came to the river bluff, and—"Ho!
See it yon, where the tide runs back?"
(Wee, white face, like a puff of snow.)
"Quick! a lariat! Now stand back!"

Buckskin Pete made a fling as straight As an arrow's flight—but it fell too late. The little tossed hands and golden head Sank from sight ere the loop had sped! Hoarse lamenting and weeping sore Rose from the crowd on the beetling shore.

Swift the current, and deep the gorge, Glooming down to the Devil's Leap. Knotted muscle, from mine or forge, Vain would battle the current's sweep. Never a boat, though its stuff were stout, But the rocks would batter it inside out.

Little hope for the babe, unless— Tossed and buoyed in the Father's hand, Stayed, perhaps, by its bit of dress— Some one rode to the bridge that spanned The gorge at the Devil's Leap, and stopped The tiny innocent, ere it dropped. Into the roaring gulf of surge, Over the cataract's awful verge! Who should do it, must do it soon!
Every man to his saddle sprang.
Off they went, like a jangling tune—
The hoofs and the spurs and the bridles
rang.
Four miles down by the river's crook,

Six miles round by the rocky trail.
Figure it out by guess or by book,
Which of the racers were like to fail?
Horse against current—a ten mile gait,
We'll say, to the river's seven or eight
Close enough, when it's life and death—
Not much muscle to spare, or breath!

First and foremost rode reckless Dan.
No one thought of him at the start.
No one dreamed that his heart could plan
A rescue—nay dreamed that he had a
heart!

Always first in the fight and brawl,
Always last at the dance or spree,
With a sneer, or a curse, or a blow for all,
Not a friend in the world had he.
None?—not a human friend, indeed;
But ne'er was a closer bond than drew
The heart of the plainsman to his steed,
Andheart of the horse to the master, too.

One by one fell the field behind, Till Dan's gray horse was without a mate. His long mane flew in his own speed's wind, And he seemed to know he was match'd with fate.

Neck and muzzle stretched out in line;
Ears, like arrow-tips, pricking back;
Nostrils red as the new-prest wine,—
So he galloped along the track.
Not a man of them in the race,
Save Reckless Dan! Will he brave it
through?

Think you, his heart has some human grace?

Deep in the core, is it warm and true?

Well—while they doubted, on he flew!

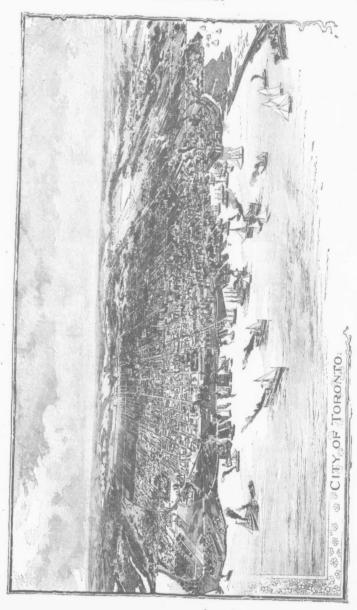
After him floated the choking dust,

Under him glided the narrow trail.

Beat the river, he would and must,

When did he ever try and fail?

Thirty minutes—and round the bend Flashed his horse, like a streak of gray. Now for a straight course to the end. Hold the pace, and life wins the day! Foam on the flank, and foam on the lip; Nostrils crimsoned with oozing blood; Heaving girth, and a trembling hip—Yea—but think of the racing flood! Down they swept by the sandstone bluff.



Dim grew the rocky trail and rough. Still they thundered along the pass, Like storm-wind blowing the summer

Forty minutes—the bridge in sight, Spanning the gorge with a web of light! Rails agleam in the slanting sun, Rods and cables like silver spun.

Out of the saddle sprang Reckless Dan, Just where the network of steel began. Not a moment he paused to think, But ventured out from the dizzy brink, Step by step, on the narrow ties, Scanning the river with eager eyes. Scudenly, stoo; ing, with trembling haste He fastened the lariat round his waist, Tied it fast to an iron beam, And swung out over the rushing stream. Up the river had flashed in sight A bit of flotsam all gleaming white! Ere it should pass there was life and hope—Down he slipt on his swaying rope.

Saved!—but they drew them up half-dead, Man and child, from the whirlpool's grasp,

Close to Dan's bosom the golden head, Strained in his tight convulsive clasp. Saved! and the canon rang again With the joyful shout of the rough-garbed

"Hooray!" they cried "for Reckless Dan! His heart's big enough for any man!" Aye, big enough and warm enough, Like many another in the rough. God sets a child in the midst and—lo! Man's inhumanity melts like snow!

WHERE THE GRASSHOPPER BECAME A BURDEN.

ADVENTURES IN BRAZIL....DETROIT FREE PRESS.

"Speaking of grasshoppers,', said the man with the yaller whiskers, "but were any of you gentlemen ever in Brazil?

"We know nothing of grasshoppers in this country. In Brazil, when you speak of grasshoppers, women will shudder and men turn pale. I was never in Brazil myself, but I had a brother who lived there for five years and who told me about grasshoppers. My brother was rather vain and conceited, but he wouldn't lie.

"The first time he was attacked by them was one morning as he was walking in his garden. Without the slightest warning three grasshoppers sprang upon him and knocked him down, and if his screams had not brought

immediate assistance he would have been killed on the spot. As it was, he was laid up for a week.

"After this attack he began to inquire around and post himself on the habits of the grasshopper, and when the next adventure came he was prepared for it. He was riding along the highway when a fullgrown grasshopper sprang upon the horse behind him and sought to fasten its fangs into his neck. Before it could do so, however, he drew his pistol and turned and shot it through the heart.

"The third time he was attacked he came within an ace of losing his life. While walking one day unarmed, a grasshopper sprang upon him from the limb of a tree. My brother was knocked down and rolled into a ditch with three feet of water in it. By a lucky move he got the insect by the throat and forced its head under the water and held it there till life was extinct. It was a close shave, though. My brother had to be carried home, and it was several weeks before he was able to get out of bed. He bore the scars of that conflict to his grave."

BROKEN STOWAGE.

Reductio Ad Absurdum—Lieutenant Derby, who wrote the Squibob Papers, at one time had his quarters next to General Augur's. Augur had a number of children, and sometimes they made a good deal of noise. One night the children were making considerable noise, when there came a tremendous pounding on the partition, and Derby called out: "Augur! Augur! I wish you'd make those gimlets of yours keep quiet!"

After the Lecture—S. R. Crockett, the popular writer, is said to have had this experience recently, which he relates with keen appreciation. It was after one of the two or three public lectures that he ever delivered. A heavy, solemn-faced Scot came round after the tragedy, and shook him by the hand in a melancholy manner.

"I hae a' your buiks," he said; and after a pause he added, "up to this."

Mr. Crockett expressed his thanks. The man was silent awhile, and tried again.

"You dinna do this for a livelieood?" he asked, referring to the recent lecture.

"No," replied Mr. Crockett, meekly.

"I was thinking that," said Mr. Crockett's critic, with still deeper solemnity.

SUMMARY of the ANNUAL REPORT for 1896.

New Life Applications received during 1896	D11 110 000	
Increase over 1895. Cash Income for year ending 31st December 1896.	11,110,292	19
Cash Income for year ending 31st December, 1896 Increase over 1895	1,287,387	16
Increase over 1895	1,886,258	00
Increase over 1895. Assets at 31st December, 1896. Increase over 1895.	358,203	
Increase over 1895	6,388,144	
Table) of Policyholders (according to Hm. Four per cent.	1,022,374	
Increase over 1995	5,932,200	48
Table) Table)	1,198,184	
Table)	345,108	65
Surplus over all Liabilities and Capital Stock (according to Dominion Govern-	282,608	65
Claims Paid during 1896	595,902 (02
Claims Paid during 1896.	398,504 8	

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 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.