

# SUNSHINE

Rev. J. P. C. Desroches,  
Seminare de  
Quebec.

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MONTREAL, NOVEMBER, 1897.

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CUPID AND PSYCHE.

## ALEX. STEWART MACGREGOR, ESQ.

THE FALL OF THE LEAVES....By Henry Van Dyke

Mr. Macgregor enjoys the distinction of being able to claim the world-famed parish of Drumtochty as his birth-place. That was in 1845 almost half a century before Ian Maclaren had there found his "Bonnie Brier Bush," about which clustered so many stories that touched the springs of laughter and of tears. When but four years old Mr. Macgregor came out to Canada with his parents who settled upon a farm in Lanark. Being the eldest son he had of course to help in the farm work, and not until he was well on in his teens had he opportunity for regular attendance at school. Having the misfortune to lose his right arm, and being thereby incapacitated for farm work, he qualified for the teaching profession in which he engaged for a number of years. He was also for two years on the staff of the "Stratford Beacon." In the year 1883 he entered the service of the Sun Life of Canada as General Agent for the counties of Perth and Huron. Having done good service in this capacity he was subsequently appointed Local Manager of the London District, which position he still occupies to the entire satisfaction of the Company.

## THE TRAIN AMONG THE HILLS....C. G. D. Roberts.

Vast, unrevealed, in silence and the night,  
Brooding, the ancient hills commune with sleep.  
Inviolate the solemn valleys keep  
Their contemplation. Soon from height to height  
Steals a red finger of mysterious light,  
And lion-footed through the forests creep  
Strange mutterings; till suddenly, with sweep  
And shattering thunders of restless flight  
And crash of routed echoes, roars to view  
Down the long mountain gorge the Night-Express  
Freighted with fears and tears and happiness.  
The dread form passes; silence falls anew.  
And lo! I have beheld the thronged, blind world  
To goals unseen from God's hand onward hurled.

In warlike pomp, with banners streaming,  
The regiments of autumn stood;  
I saw their gold and scarlet gleaming  
From every hillside, every wood.

Beside the sea, the clouds were keeping  
Their secret leaguer, gray and still;  
And soon, their misty scouts came creeping,  
With noiseless step, from hill to bill.

All day their sullen armies drifted  
Athwart the sky with slanting rain;  
At sunset for a space they lifted,  
With dusk they settled down again.

At dark the winds began to blow  
With mutterings distant, low;  
From sea and sky they called their strength,  
Till with angry, broken roar,  
Like billows on an unseen shore,  
Their fury burst at length.

I heard through the night  
The rush and the clamor;  
The pulse of the fight  
Like blows of Thor's hammer;  
The pattering flight  
Of the leaves, and the anguished  
Moans of the forest vanquished.

Just at daybreak came a gusty song:  
"Shout" the winds are strong.  
The little people of the leaves are fled.  
Shout! the Autumn is dead!"

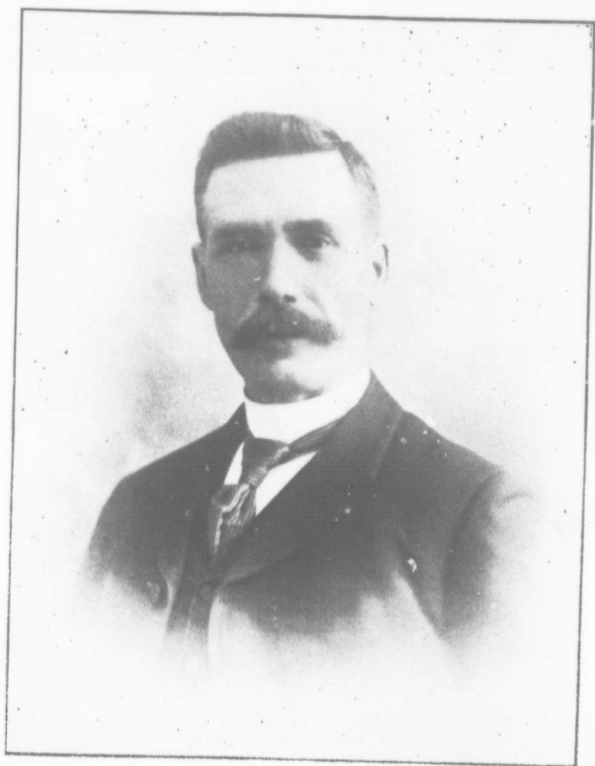
The storm is ended; the impartial sun  
Laughs down upon the victory lost and won.  
In long, triumphant lines the cloudy host  
Roll through the sky, retreating to the coast.

But we, fond lovers of the forest shade,  
And grateful friends of every fallen leaf,  
Forget the glories of the proud parade,  
And walk the ruined woods in quiet grief.

For so these thoughtful hearts of ours repeat,  
On fields of triumph, dirges of defeat;  
And still we turn, on gala days, to tread  
Among the rustling memories of the dead.

"You must forgive me, Madam, for giving you that goblin over there as a vis-à-vis, but unfortunately I could not find anybody else."  
"Ah, that doesn't matter, Mr. Malaprop, I am quite accustomed to having him as a vis-à-vis. He is my husband!"

"No news is good news," but it won't do to run a daily paper on that principle.



ALEXANDER STEWART MACGREGOR, Esq.

## PRIVATE BARNEY HOGAN'S LAST FIGHT

LIPPINCOTT'S MAGAZINE (U.S.)

It was a night in February, and a genuine blizzard was raging. The thermometer hanging at the front door of my quarters registered forty degrees below zero, and the cutting north-west wind blew the snow against the window-panes with such force as to sound like hail. Through the whitening glass nothing was visible, and it was dangerous even to attempt finding one's way to the front gate. The paymaster, who, in the teeth of the storm had just arrived from the far away railroad station, was congratulating himself over having reached my comfortable quarters by nightfall, when there came a pounding at the front door, and with the cold wind and snow which entered with a rush came a tall and muscular figure, so muffled in fur overcoat, cap and gloves as to be unrecognizable. Out of the furs came a well-known voice: "Sorr, Private Hogan reports as arderly for the paymaster, and the commanthing officer sinds his compliments and sez the major naden't report tili marnin', bein' such a noight, sorr."

"Very well, orderly," returned the major; "you may go to your quarters and report in the morning at seven. But hold on a minute," he added, and then, calling me aside—

"Is this man perfectly trustworthy?"

"Perfectly so. Why," I replied.

"Because if you can let him sleep here in your quarters to-night, I'd feel much easier. The fact is," lowering his voice to a whisper, "you know I came directly here through the storm and dismissed my escort, without, as usual, locking up my funds in the traders safe. The consequence, is that with the money for the Colorado posts, I have a considerable sum to stay overnight with you."

"How much, by the way?" I asked with some curiosity.

"A cool fifteen thousand in gold and greenbacks."

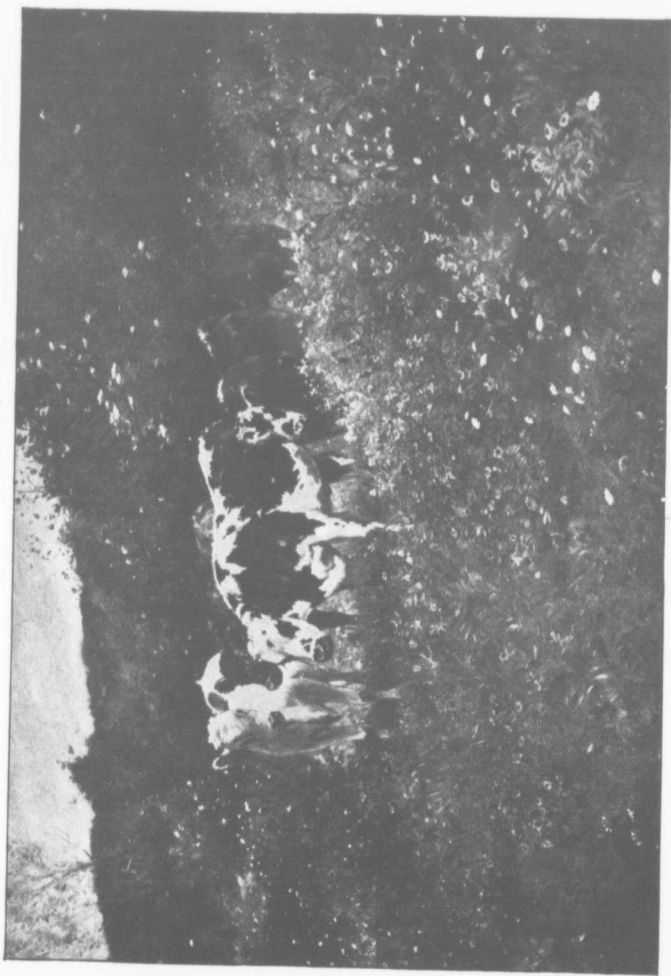
"The dickens!" was my startled rejoinder.

"I don't propose," continued the major, "taking it to the store on a night like this myself; and I certainly shall not trust it to any other person to take there for me."

So it was soon decided that Barney was to remain, and it did not take long to install him comfortably in one of the back rooms

of my bachelor quarters, where the pungent odour of his short black pipe soon announced to the rest of the house that he was enjoying himself in his own way. It was between one and two o'clock that night that I was awakened by a loud pounding on my door, followed by the voice of the major, as he shouted in excited tones—"Hurry up, man, for God's sake! Some one has made off with my valise!" And then, pell mell, he rushed downstairs. Fairly jumping into my clothes, I was, a few moments later, in the lower hall. The front door was wide open, and, grabbing my overcoat from the rack as I passed, I rushed out into the night. The storm still raged, and, blindly groping my way to the front gate, I unexpectedly ran up against the major, who was returning, bareheaded and scantily clad.

"It's no use, my boy; nothing can be seen or heard in such a storm," he hoarsely shouted, and together we returned to the house. Then, as if actuated by a common impulse, we strode in silence to the room which Hogan had occupied. A light revealed the soldier's blankets thrown back as if he had just arisen. His overcoat and fur cap lay carelessly over the back of a chair, and his heavy cavalry boots were alongside, where he had evidently pulled them off. The major and I looked at each other askance. Nei-her spoke. Five minutes later we had forged through the drifts to the guard-house, and, while the major led the sergeant and a patrol of the guard across to the officers' line, I roused the companies. Soon the barracks were ablaze with light, and the troops were quickly formed in their squad-rooms for roll-call. A messenger had meanwhile been despatched to the colonel's quarters, and soon he and his adjutant came stumbling through the blizzard to the guard-house. It did not take long to call the rolls, and in a very few minutes, down through the blinding mist, from the right and from the left, came the first sergeants to make their reports to the adjutant. Only two men in the entire command were shown by the reports to be missing and not accounted for, and these were Private Hogan of Troop "C" and Private Eckstein of Troop "H." Supplied with lanterns, one search-party attempted to find the tracks of the missing men around my snow-bound quarters; while the others, keeping well together for mutual protection, made as thorough a search as was possible, in such a storm, of the barracks, stables and outbuildings. No horses were found missing, but the most diligent search



INNOCENTS ABROAD.

failed to reveal anything else but the fact that few human beings could live for any length of time in such an atmosphere. And so the trumpeters blew the "recall," and the search was postponed until morning.

The poor major! It was in vain that we assured him that the money would surely be recovered—that no human being could escape through such a blizzard. He could not or would not be comforted. Theories were advanced that the two men were confederates and had absconded together, using a relay of ponies, but the intense bitterness between the men of the two troops seemed to overthrow such an argument; and I could never believe that Barney Hogan's honest blue eyes were those of a thief. We sat around the fire until the gray dawn began to steal in at the windows and our unobscured view of the men's quarters proved that the storm had abated. Our eagerness to resume the search then put an end to all speculation. We breakfasted at *réveille* with our troops, and immediately afterwards a systematic search was begun. It hardly seemed possible that men could have gone far from the post alive, in such a storm. Nevertheless, details of mounted men were sent out from each organization to scour the surrounding country. All other available men of the command explored every nook and cranny of the post. At the noon hour nothing had been discovered by any of the search-parties to account in any way for the mysterious disappearance of the two soldiers. Mine were the first in the long line of Officers' quarters. Outside and beyond lay the prairie, practically boundless in extent. Straight away towards the west, and not always following the rough waggon-road, ran the telegraph line, the connecting link between the post and the distant railroad station, its icy poles the only dark objects in all the white landscape. After dinner, at the suggestion of the major, the search was prosecuted in this direction. Doubts had sprung up in the minds of many as to the success of our labours, and it was a forlorn hope that caused us to turn towards this eye-wearying expanse of snow. And yet men who were lost had often before followed the friendly line of telegraph poles, so that the search in this direction was well worth the trial.

A skirmish-line of soldiers was formed to cover a hundred yards of prairie, and the advance was begun. Occasionally, a larger drift than usual would attract the attention of the men, and they would rush forward with

a shout, their brown canvas storm-coats buried to the armpits in the yielding mass, and scatter the snow in all directions. But progress was slow and the labour fatiguing. The enthusiasm which had been evinced in the early part of the day had gradually disappeared as the search went on. And now, as failure seemed assured, disappointment was universal and marked.

But suddenly the wildest interest and excitement were aroused by a clue. A great shout arose at the centre of the long line. Disregarding military strictness, the men came hurrying in from both sides, and we were soon gazing on what proved to be the frozen carcass of an Indian pony. It was tied to a telegraph pole, and the taut-drawn knot of the raw-hide halter showed that the poor animal's struggle for life had been a brave one. With the pole as a centre, the soldiers eagerly set out in radial directions to cover the surrounding ground, while a little knot of officers stood by the dead pony, our excitement roused to the highest point of expectation.

Soon a shout from a tall trooper on the right, not a hundred yards away, brought us to the spot with a rush. Then, except for the voice of a sergeant as he directed the men in their labour of scraping away the ice and snow, there was dead silence. Quickly the work progressed, and soon two frozen forms were brought to view. The under body, with hands clasped tightly around the waist of the other and the face wearing an expression of abject fear, was that of Private Eckstein, of Troop "H." The other one, hatless and bootless, his face a study of courage and stern determination, and his right hand grasping Eckstein's throat in a grasp which two men could scarcely break, was the lifeless body of Private Barney Hogan, of Troop "C." Not ten feet away, a valise was picked up, which contained unharmed, fifteen thousand dollars in gold and greenbacks.

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A Conservative Statement—A very conservative and serious-minded member of the House of Commons recently arose in his place, and speaking urgently against certain radical measures contemplated, said:

"Since I came into the House, four years ago, the confidence of the public in it has been much diminished."

And he was too deeply in earnest to understand the laughter that followed.

THE COMING MAN... *Somerville Journal*

A pair of very chubby legs,  
 Encased in scarlet hose ;  
 A pair of little stubby boots,  
 With rather doubtful toes ;  
 A little kilt, a little coat—  
 Cut as a mother can—  
 And lo ! before us stands in state  
 The future's " coming man."

His eyes, perchance, will read the stars,  
 And search their unknown ways ;  
 Perchance the human heart and soul  
 Will open to their gaze ;  
 Perchance their keen and flashing glance  
 Will be a nation's light—  
 Those eyes that now are wistful bent  
 On some " big fellow's " kite.

Those hands—those little, busy hands—  
 So sticky, small and brown ;  
 Those hands whose only mission seems  
 To pull all order down ;  
 Who knows what hidden strength may be  
 Within their tiny clasp,  
 Though now 'tis but a taffy stick  
 In sturdy hold they grasp ?

Ah, blessings on those little hands,  
 Whose work is yet undone ;  
 And blessings on those little feet,  
 Whose race is yet unrun !  
 And blessings on the little brain  
 That has not learned to plan !  
 Whate'er the future holds in store,  
 God bless the " coming man."

### WHAT IS THE DURATION OF MAN'S LIFE?

We know that each class of animals has a certain expectation of life, and the case should be the same with man ; he, however, is so complex a being, so strange a mixture of the mental and physical, that his life must necessarily be more variable than that of the animal or vegetable kingdom. But there is nothing to prevent us from giving as his duration of life the utmost extent to which, according to Hufeland and Heller—two great

authorities on this subject—it is possible for him to attain. " Now experience incontestably tells us that a man still may attain to considerably over a hundred years." How much he has ever exceeded that age remains to be proved. We may, however, with all probability assert that the organisation and vital powers of man are able to support an activity of one hundred years. This assertion acquires some weight when we find that it agrees with the proportion between the time of growth and the duration of life. It may be stated broadly that an animal lives eight times—the modern theory is *five* times—as long as it grows, but different classes vary so much in this respect that no absolute rule can be laid down. Now a man in a natural state—where the period of maturity is not artificially hastened—requires fully twenty-five years to attain his complete growth and full development, and this proportion would give him an absolute age of one hundred and twenty-five years ; beyond even this he has been known to attain—for example, old Parr, born 1493 died 1635. It need not be objected that great age is the exception to the rule, and that a shorter life is properly the natural condition. Almost all those kinds of death which take place before the hundredth year are brought on artificially—that is to say, by disease or accidents ; and it is certain that the far greater number of men die an unnatural death, and that not above one in three thousand attains an age of over a hundred years. But with regard to the relative duration of human life, that indeed is extremely variable and as different as each individual. It is regulated by the constitution of the person, his manner of living, and a thousand internal and external circumstances which may have an influence on it. We must not imagine that every man brings with him into the world a stock of vitality capable of lasting one hundred years. It is unfortunately the fate of our generation that the grandparents and parents often transmit to the embryo a far shorter " *stamen vitæ*."

As an instance of hereditary longevity, we may quote from the published letter of General Cunningham Roberts, who stated that his aunt, Miss Elizabeth Gray, who died in 1858 within twenty-two days of her 108th birthday, was one of a family of twenty. Of eleven who survived, two died respectively at the ages of ninety-one and ninety-two ; two at eighty-seven, and two at eighty-six ; three others at seventy-seven, eighty, and eighty-five respectively ; and one at the comparatively early age of seventy !

# Sunshine.

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OF CANADA.

MONTREAL, NOV. 1897.

J. MACDONALD OXLEY, *Editor.*

## THRIFT.

A SERMONETTE.

"If any man provide not....specially for his own house....he is worse than an infidel."

—1 Tim. 5: 8.

This statement is two thousand years old. It is from the pen of St. Paul one of the leading founders of the Christian Church. In those early days an intense enthusiasm prevailed among the converts to Christianity. Many would willingly, even eagerly, give themselves as martyrs for the cause. Commendable as their zeal might be, St. Paul discovered a danger in it. He found it necessary to tell them that there are great primary obligations assumed by the husband and father. These responsibilities must first of all be discharged, then one may with reason and a good conscience interest himself in more general charities.

"Charity begins at home," is not then a selfish or unchristian proverb. Dickens, the immortal novelist, illustrates this somewhat humorously in "Bleak House." Mrs. Jellaby, with an astonishing devotion, spends time and money providing entirely unnecessary garments for the children of a remote tribe in tropical Africa. Her own meantime go in tatters.

Our obligation is greatest, then, toward those who are nearest.

The connection between St. Paul's statement and the following half-dozen facts is so apparent as not to require proof.

1. Let a man twenty-five years of age save from his earnings only 6½ cents per day: this will provide sufficient to purchase a policy in the SUN LIFE ASSURANCE CO. OF CANADA for \$1000, payable at death.
2. If a man twenty-five years of age will save from his earnings only 16 cents per day, he may buy a policy in the SUN LIFE OF CANADA for \$1000 payable to himself in twenty years.
3. By saving 12½ cents per day a man twenty-five years of age may buy in the SUN LIFE a policy for \$1000, payable when he is fifty years of age.
4. A man thirty years old may protect a beneficiary with a \$1000 policy payable at death by saving for that purpose the small sum of seven cents per day.
5. At thirty years of age if a man lay by 14½ cents per day, he can buy an Endowment policy in the SUN LIFE payable to himself in twenty years, for \$1000.
6. At thirty-five years a saving of only 13½ cents per day will provide a policy for \$1000, payable when the holder is sixty years of age.

*The greater the opportunity the larger the responsibility.* Modern Assurance has made it an easy matter for any man in ordinary circumstances to "provide specially for those of his own house." That man, we may justly say, is worthy of no slight reproach, who, having assumed serious responsibilities does not avail himself of the opportunities offered by legitimate Life Assurance.

—Contributed.

You wish to be relieved from jury duty, but you haven't a good reason," said the judge. "It's public spirit," said the unwilling talesman, "on the score of economy. I have dyspepsia, judge, and I never agree with anybody. If I go on this jury there will be a disagreement, and the county will have to go to the expense of a new trial." "Excused," said the judge.





THE FLOWER OF THE FAMILY

# SUNSHINE.

## CARDS OF THANKS.

TORONTO, August 16th, 1897.

Mr. T. R. RAITH,  
*Superintendent Thrift Department,*  
Sun Life Assurance Company of Canada.

Dear Sir,

I desire to express my sincere thanks for the promptness with which you settled the claim on my late wife, and without trouble or expense on my part.

I appreciate your immediate full benefit policies very much, as had this one been on the usual weekly plan, would have only received one quarter benefit.

Yours truly,

GEORGE JORDAN.

868 Bathurst St.

LONDON, Ont., Sept. 17th, 1897.

The Sun Life Assurance Company,  
Montreal,  
*Re Policy 11674.*

Dear Sirs,

I am in receipt of your notice of bonus declared on this policy, which is a very satisfactory one. Kindly apply same on reduction of premiums as per second option, and oblige,

Yours truly,

N. S. WILLIAMS.

ALLENTOWN, Pa., Sept. 24th, 1897.

To the Officers of  
The Sun Life Assurance Co. of Canada.

Gentlemen,

Mr. Clarency of the State Insurance Company of Philadelphia, who are your agents for Pennsylvania, called upon me this morning and paid the insurance due upon two policies which my late husband, Edwin G. Zeager, held in the Sun Life Assurance Company of Canada.

As my husband was only a few days dead, having died Sept. 13th, such a prompt payment very agreeably surprised me. I supposed that I would be obliged to go through a lot of formalities and then wait, perhaps months for my money. Instead of this, however, I find that upon the simple and plain proofs of death and burial, the Sun Life people have within eleven days after the death of my husband, forwarded the amount due upon their two policies.

In this connection I may also state, that of several policies held by my husband in various insurance companies, the Sun Life Company was the first to make payment.

Thanking you for your kindness and courtesy,

I am,

Yours very truly,

SARAH. J. ZEAGER.

WINDSOR, Sept 22nd, 1897.

Mr. WM. RIDLEY,  
*Windsor,*

Agent Sun Life Assurance Co. of Canada.

Dear Sir,

Permit me to thank you for the promptness with which your company paid the insurance on the life of my late daughter, Irene Pollard, and for the courtesy and kindness I received from all those connected with the Sun Life in Windsor.

I would recommend anyone wanting insurance to apply to the Sun Life Assurance Co. of Canada.

MARY A. CAMPBELL.

OTTAWA, Oct. 7th, 1897.

JOHN R. REID, ESQ.,  
Manager Eastern Ontario,  
Sun Life Assurance Company of Canada,  
Ottawa.

Dear Sir,

As brother-in-law of the deceased and having had the intercourse with you in the beneficiary's interest, allow me to tender you and through you the Company, our thanks for cheque in favor of his widow, in payment of policy of assurance on the the life of the late Walter S. Booth.

The promptness of settlement is most commendable, as the interment only took place on Saturday, 2nd. I must also say how much we appreciate the excellent non-forfeiture feature of the Company under which the policy was kept in force.

ALEX. FLECK, JR.,

*For Widow of the late Walter S. Booth.*

SHERBROOKE, Que., 1897.

C. C. KNIGHT, ESQ.,  
Sherbrooke, Que.

Dear Sir,

Mr. Bresee, your agent, has just handed me a cheque for \$1000 in full payment of my claim under the the policy of my late husband, Napoleon Hudon. I wish to thank you for the same and to express my entire satisfaction with the manner in which the Company paid the claim. I can recommend the Company to all who may intend assuring their lives, as a liberal and honorable Canadian Company.

I am,

Yours sincerely,

DAME NAP. HUDON.

## WHAT IS COURTESY?

An eastern despot is said to have asked two interpreters the meaning of a dream which had troubled him. One of them bluntly replied, "Your Majesty will lose all your relatives and then die." He was promptly beheaded. The other put the matter less offensively, and said, "Your Majesty will survive all your relatives." He, for his equivocation and well-concealed warning, was loaded with favors. The latter was certainly more courteous than candid. The question therefore arises, What is true courtesy? Probably the derivation of the word suggests the original ideal, for it seems at first to have been used in reference to the court of a king or nobleman, whose friends or attendants were supposed to acquire a higher standard of feeling and greater grace of manners than prevailed in the lower grades of society. Although the behaviour of courtiers in the Middle Ages might be often somewhat artificial and insincere, the good old word never seems to have fallen into disrepute, or to have expressed anything but what was at least outwardly kind and graceful.

There is, of course, in the present day, a certain kind of surface-polish, which good breeding and intercourse with the higher circles of society may impart, while it may cover much insincerity and bitter feeling. But this is not courtesy worthy of the name. That springs from a proper sense of what is due to others, even to the poorest and humblest. It is prompted by benevolence as well as justice, and produces a delicate regard for the feelings and susceptibilities of all with whom we have to do. It unites kindness of heart to graciousness of manner. Even kind and generous actions are sometimes so performed as to cause the recipient more pain than pleasure, whilst a reproof or a refusal may be so sweetened by courtesy as to almost prevent a sense of mortification or disappointment. It was said of Caesar that his blame was so skillfully conveyed as to seem like praise; and Lord Chesterfield, in writing of the great Duke of Marlborough, relates, that although he frequently refused favours, he did so with a graciousness that consoled, and almost removed any feeling of vexation. This is a behaviour often appreciated by the lowest and most ill-bred persons; and although they could not describe it in so many words, they feel that they have to do with a gentleman.

I remember once landing at Kingstown from the Holyhead packet with a small hand-bag, which I was about to carry up a few hundred yards to the train for Dublin. A bright, keen-witted Irish boy ran after me, offering to relieve me of my burden. He pressed me so much that I at last asked how much he would take it for. With sparkling black eyes he replied, "Och, sir, for nothing at all, just for the honour of the thing." "Very well, my lad," I said, "you shall have the honour." So on we went to the station. When I had thanked him for his kind offices, and told him that he had enjoyed the coveted distinction, he touched his cap, and with a knowing twinkle of the eye, rejoined, "Ah! but your honour's a gentleman." He knew that that plea would be irresistible, as it proved. Young Paddy's tact was admirable, and his courtesy naturally won courteous treatment in return.

The late Dr. Chalmers laid great stress upon courtesy, especially as due from Christians to their inferiors in station. He had a very large sympathy with the common people, was quick to discover their better qualities, and never failed to treat them with the utmost politeness. He justly thought that country clergymen were particularly bound to inculcate civility and mutual respect upon their flocks, and to illustrate the lesson by their own examples. He used to tell an amusing story of a rural minister, who was so sadly deficient in this virtue, that in riding about his parish he never deigned to return the kindly and respectful greetings of the honest rustics. On one occasion the Doctor was staying with him, and was highly indignant at his ungracious conduct. "It actually appeared," said that generous, large-hearted divine, "as if my friend's hat had been nailed to his head, and I was tempted to knock it off." Perhaps it might have been well if he had done so. That Scotch parson must have been very different from Henry IV. of France, who, when some one expressed surprise at his returning the salute of a poor man, inquired, "Would you have your king surpassed in politeness by the meanest of his subjects?" Very similar was the reply made in the days before the abolition of slavery by a Sir W. Johnson, who, when he had returned the salute of a negro, and had been told that this was not good form, answered, "Perhaps so; but I would not be outdone in good manners by a slave."

This reminds one of the story of the Archdeacon who was much concerned because the laborers of his parish passed him

without any mark of respect or recognition. So he resolved to take the initiative himself; and, when one evening a long line of men were returning from their work, he raised his shovel hat and bowed to each most respectfully in turn. He was, however, not a little mortified when not one deigned to acknowledge his salute, although by the time they had all passed, the worthy man had nearly reached the ground. His courtesy was certainly excessive, and this was a case of casting pearls before swine. Such a thing could not have happened in France. Anyone who has seen much of French life must have been often struck with the contrast to English manners, or want of manners, displayed by all sorts and conditions of people in both town and country. The French peasants or operatives will generally lift their caps when they meet the women of their acquaintance, and address them as "Madame" or "Mademoiselle;" whilst the *curés* are most punctilious in greeting their parishioners as if they were ladies and gentlemen, raising their hats or birettas half-mast high—attentions which are always respectfully and duly responded to. Amongst the upper classes the old custom of raising the hat on entering a public conveyance or a shop, or when meeting a lady on the stairs of an hotel, seems to be gradually dying out, though the best-bred Frenchman are still very scrupulous about these matters. Such laws of etiquette are, indeed, not a little irksome at first to independent Britons; but compliance with them is sure to be repaid by the kindness and civility we receive in return.—*Exchange.*

### HARD TIMES.

"Hard times come again no more."

Pshaw, we all sing it, but do we know what hard times are? We sing it while we eat beefsteak, oysters, and three kinds of bread at the same meal; we shout it while we smoke cigars; we think of it while we comfortably stretch our legs on brussels carpets before a blazing grate, with well dressed sons and expensively clad daughters around us. We groan it while we read our morning and evening papers; we dream it in our soft, springy beds; we shout it through our telephones, and ring the changes on it as we take our summer outing or run "centuries" on \$100 bicycles.

Hard times! bewails the finely clad wife as she elbows her way along the bargain counter.

Hard times! moans the clean-shaven husband as a press of the button sheds the electric light over his at-home friends—and yet these days we don't know what hard times are.

We think we do—but we don't.

The writer is reminded of papa's remembrances, where, in one of the richest parts of this great country of ours, that a whole town of some 2,000 inhabitants possessed less than \$500 in money.

All exchange was by barter. Among the best and richest families beefsteak was a once a week visitor, round beef a luxury, oysters an unheard of dainty; corn bread was the usual thing; the cheap pipe tobacco, was a dissipation, cold bedroom, scant wood fires, calico then what silks are to-day; 6x8 window panes were helped out by hats, rags and old papers; a weekly paper was an extravagance and served two families; ingrain carpets scarce and brussels not heard of.

Beds were slatted or corded, and the sole vacation was a ride (not over brick pavement) to the annual picnic in the one-horse shay.

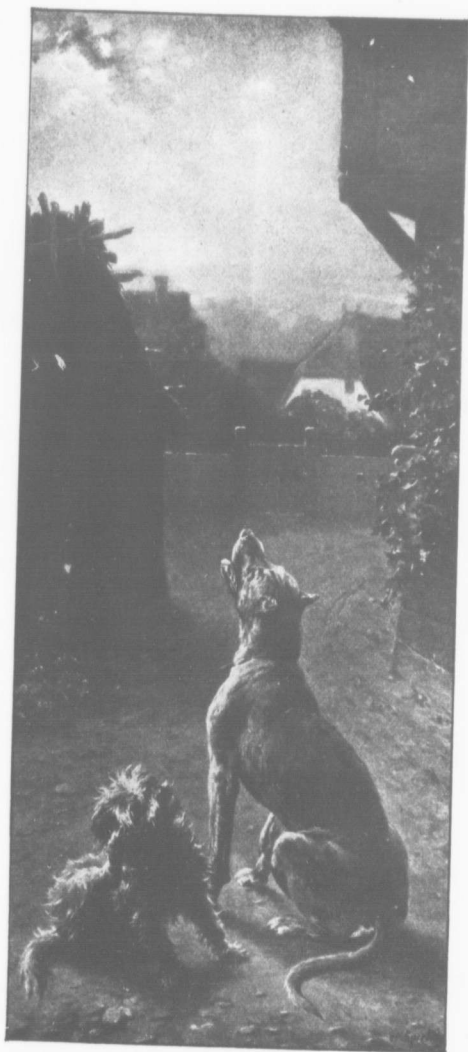
The men worked from sun-up to sunset—the women worked all the time. Do any of our readers recall those days? Yet it is doubtful if there was in those days such a universal spirit of unrest and discontent, such a consort of growling—as to-day. Is it fair? Are we grateful? Can we afford to waste time in bewailing the slowness of prosperity when fate is so easy with us.

Let us put aside these ugly tempers of ours—smile at the shadows—all sunshine makes the desert. Look toward the sun; drink in its beauties, and talk and think business confidence. Let us shut our eyes to trouble, and if all would do so times would be good.

Aunt Sarah (to nephew from the city)—Is Uncle Cyrus through milking, Teddy? Teddy—Not quite. He's finished two faucets and has just begun on the other two.

"Isn't he a funny insect?" said Wallie, looking at the centipede as it walked across the floor. "Awfully funny. Looks like a parade, doesn't he?" said Mollie. "Yes," replied Wallie, "He must have been well drilled to march so well."

Deacon—Boys! boys! you shouldn't play marbles to-day. Sunday's a day of rest, you know. "Yes, sir, we knows it, but we ain't tired, sir."



MIDNIGHT MUSIC

THE YELLOW AGE ... *Caroline Duer*

This is the age of grasping hearts and hands,  
Of hurrying feet and greedy, watchful eyes  
Turned to the worship of the golden calf,  
Sneering down other idols with a laugh,  
Throwing down other prizes for this prize;  
Bowing before the priest who understands  
Its myst'ries best, in this and other lands.

These are the glittering days of gilded show,  
Of brazen tongues—of envy jaundice-eyed  
And covetous of all that gold controls;  
'This is the age of brains instead of souls—  
The yellow age, where purses measure pride—  
Even the flame of love, blown to and fro  
By jealous winds, burns with a saffron glow.

Look well, O World, before time turns the  
page,

The gaudy pageant passes through your street;  
The envious apes rage in your market  
place—

Science and art are breathless in the race  
For fortune, where for fame they did compete.  
The yellow fever of the yellow age  
Has spread from slave to king, from fool  
to sage.

### BROKEN STOWAGE

Bridget has a kitchen full of her company.  
Mistress—(from the head of the stairs)—  
Bridget! Bridget—Yes ma'am. Mistress—  
It's ten o'clock. Bridget—Thank ye, ma'am.  
And will ye be so koind ez to tell me whin  
it's twelve?

Assistant Librarian—Where shall I put  
this book, Impressions of America by an  
Englishman? Librarian—In the fiction  
department.

Kind Inquirer—And 'ow be the old man,  
Mrs. Quaggins? Mrs. Quaggins—Thankee,  
kindly, but I'm afeared he be mortal bad.  
Doctor he do sa yas 'ow if 'ee live to morning  
'e'll 'ave some 'opes of 'ee; but if 'ee doan't  
'ee's afeared 'ee must give 'ee up.

Mrs. Farmer—I'm real sorry to hear of  
your bereavement, Miss Dakota-Plains. Was  
it a near relation? Miss Dakota-Plains—  
Wal, no, Mis' Farmer; only about forty miles.

Patent—Doc'or, I am very short of breath.  
Doctor—Oh, well, we'll soon stop that!

"Mary, go into the sitting-room and tell  
me how the thermometer stands." "It stands  
on the mantlepiece, just again the wall, sir!"

Maude—Oh, Mabel, have you heard?  
Charley has broken his nose! Mabel—  
Gracious! I shall never get over it. Maude  
—I should think not, the bridge is gone.

"Do you and your wife ever have any dis-  
putes?" "No, we live in a flat and there is  
no room for argument."

"Well," said Mr. Poindexter to Mr. Cling-  
stone, as the latter got off the train on his  
return from Washington, "are you the ap-  
pointee?" "No; I am the disappointed,"  
replied the office-seeker.

"What did you stop that clock in your  
room for, Jane?" "Because, mum, the  
plaguey thing has some sort of a fit every  
mornin', mum, jest when I want to sleep."

It is a singular fact that red is made from  
madder, and that bulls are made madder by  
red.

Prisoner Overseer—You seem anxious to  
do better. Is there anything I can do to  
improve your condition? Prisoner—Yes,  
... let me out.

"Here I am, the owner of an estate of 500  
acres and those confounded flies won't go  
anywhere else but on the end of my nose!"

"Professor, you have a little son." "Let  
him wait in the ante-room!"

Minister—I once performed three wedding  
ceremonies in twelve minutes. Miss Saylor  
—That was at the rate of fifteen knots an  
hour.

Justice of the peace to bride's mother, as  
the bridegroom hesitates with his "yes."—  
Step a little further back, Madam.

She—So you don't like the hat just in front  
of us? How would you like it trimmed?  
He (savagely)—With a lawn mower.

"Just think, somebody broke into my  
studio last night. Unfortunately I had just  
begun a study in still life." "Was it stolen?"  
"No, but the models were. A ham and  
some sausages."

A political speaker accused a rival of "un-  
fathomable meanness," and then, rising to  
the occasion, said, "I warn him not to  
persist in his disgracefull course, or he'll find  
that two of us can play at that game!"

Little Maggie's father was a salesman for a  
large baking-powder firm, and one night she  
electrified her mother by praying, "Dear  
Lord please, make me pure, pure and sure,  
like baking-powder."

## SUMMARY of the ANNUAL REPORT for 1896.

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

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

Year.	Income.	Net Assets, besides Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210 93	\$ 96,461 95	\$ 1,064,350 00
1876	102,822 14	265,944 64	2,414,063 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.