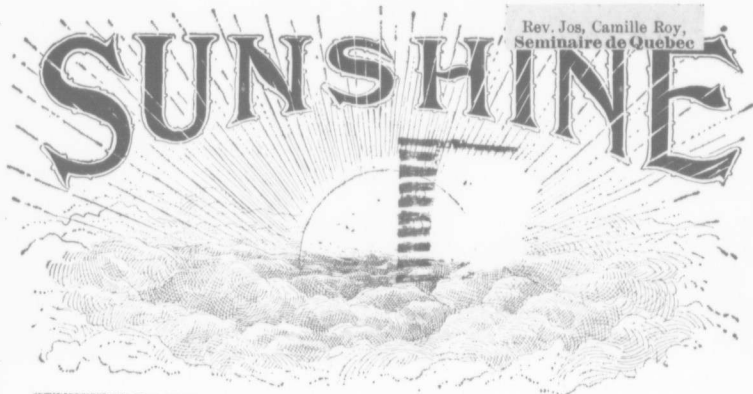


Rev. Jos, Camille Roy,  
Séminaire de Québec

# SUNSHINE



MONTREAL, FEBRUARY, 1897.



GREETING THE SUN.

## G. F. JOHNSTON, Esq.

SUPERINTENDENT OF AGENCIES.

MR. JOHNSTON was born at Oxford, Ontario, in July, 1861, and received a High School education at Chesterville and Morrisburg. His first occupation was that of school-teacher, and after three years of this he took a course in the Canada Business College at Hamilton. He did not, however, enter into commercial life, but offered himself for the ministry of the Methodist Church, and after two years itineracy entered the Wesleyan Theological College of Montreal, whence he graduated in 1888. He would then have taken up the active work had not a serious affection of the throat compelled him to resign his chosen path in life, and he accepted a commission from the Sun Life of Canada to work in Montreal, and subsequently in the West Indies, in their interest.

So remarkable was his success in this sphere, that after a short term of service he was recalled to Head Office, and appointed Manager of the Foreign Department, which position he filled for four years to the entire satisfaction of the management. From this post he was promoted to be Assistant Superintendent of Agencies, and discharged the duties of the office for three years. On the resignation of Mr. Thayer, the Superintendent, in May, 1896, the whole burden of the work fell upon Mr. Johnston, and in recognition of his ability in attending to it, he was, at the beginning of this year, appointed Superintendent. The following paragraph from the Secretary's letter, notifying Mr. Johnston of his further promotion, fitly expresses the esteem in which he is held by the management of the Company :

"I make this appointment with very great pleasure indeed, because it is a public recognition of the services which

you have already rendered to the Company in connection with our Agency staff, and of our confidence in your ability to manage that department in the future with advantage to the Company and satisfaction to ourselves."

## "BEAR" AND "FORBEAR."

NEW VERSION OF AN OLD AXIOM.

By J. M. DONNE.

A Sibyl gave advice to me,  
It was a precious legacy,  
If homely, yet sublime :  
And though with that she gave me gold,  
Her "Bears" alone a thousandfold  
O'utlived the test of time.

"Bear" and "Forbear," oh, keep the  
twain,  
And hold them with a golden chain,  
And treat them well ! Be sure  
Forbearance scatters storms when rife,  
Lends sweet enchantment e'er to life—  
In fact, the perfect cure.

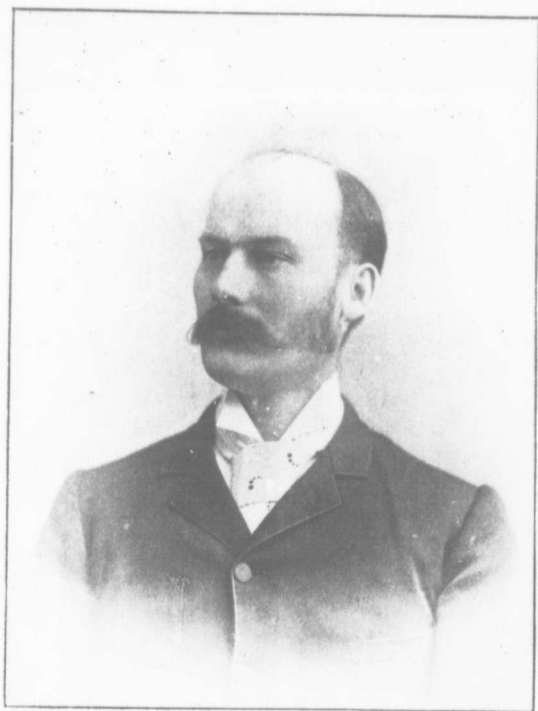
These "Bears" I've kept and know them  
well,  
They can the stiffest contest quell  
And raging furies bide,  
"Forbear," a grand and homely cub,  
Whose grisly hide can *bear* a rub,  
As limpets stand the tide.

My "Bear" is tame, though skin be rough,  
He boasts a constitution tough,  
And some e'en call him rude ;  
Still he can smooth the roughest way,  
Can sweeten life, avert a fray,  
Where'er he's understood ;

Is really quite a patient beast,  
Can make of modest fare a feast  
If he be asked to dine ;  
Can cause the pitcher from the rill,  
As if a god were there to fill,  
To overflow with wine.

Like genial sunshine on the ice  
Has been by Sibyl's sage advice  
To those who've ears to hear ;  
When discord creeps within the home,  
And trouble or vexations come,  
Trot out the humble "Bear."

THE NICK OF TIME.—Watch-stealing.  
*Moonshine.*



G. F. JOHNSTON, ESQ.

SOME  
AUSTRALIAN SHARK-STORIES.

BY A SUB-MARINE DIVER.

Sharks are very common all along the coast of Australia. They become more numerous, larger and more voracious the nearer we go the equator. Passengers who make ocean voyages may often see them from the deck of their ship; but I see them in their native element. A day seldom passes when I am at work that I do not see some of these creatures. They do not seem to recognize a diver when clad in his diving dress as something which is good to eat. Probably he is mistaken for some other great sea monster, with whom the shark would just as soon not measure his strength. At all events sharks rarely give us any active annoyance. At first, when we go into a new country, they exhibit some curiosity. They sometimes come and inspect us and our work, moving slowly around us without perceptible motion, and smelling at us like great dogs. It gives one a very horrible 'feeling of insecurity,' I assure you, when one of these monsters of twelve or fourteen feet long runs his nose around your body, without even a solitary 'wag' of his tail to indicate good-fellowship. The shark will swim away right enough when he has finished his inspection—at least, he always has done so with me—and although annoying, I can stand it now. Sometimes, when you go down of a morning, you will find half a dozen big and little sharks who have evidently selected the site of your operations as their camping-ground. This is awkward. Perhaps they have observed the disturbance at the bottom of the sea, and like marine constables they 'are waiting for the fellow who made it, to run him in.' This is an awkward experience, for these sharks do not clear off and admit your claim. They say all animals have a fear

of man, but sharks cannot recognize a man in a diver's costume. They neither oppose nor assist us in our operations; they simply ignore us. We have to be very careful, then, walking round about these lazy pigs without disturbing them. I have occasionally used a small crowbar as a weapon, and struck a small shark on the nose when he was annoying me with his persistency. The shark will then turn and go off with a rush. I would not, however, like to try my crowbar on a shark ten feet long. After his rush away, he might return for further investigation. I have had many nasty adventures with sharks when pursuing my occupation; I recollect one that gave me a considerable shock. I had been engaged blowing up a reef of rocks so as to enlarge a little harbour on the coast. It was my duty to make the hole and put in the charge of dynamite. The charge was exploded in the evening after we left off work. On going down every morning I was accustomed to go over to a certain ledge which was always a good resting-place for lobsters. Morning after morning I had invariably found a pair or more of these crustaceans, which I sent to the surface in a basket. On the morning to which I now refer, I walked straight to the ledge and ran my hand carefully along its lower side. I was surprised to find my hand scraping what I took to be the rock; but I was surprised still more when I observed my hand groping within a foot of the mouth of a great shark which had retired to rest in this cavity. The shark must have been as much alarmed as I was, for it made one spring from its resting-place and disappeared in the dark wall of ocean. The shock to me was greater than I could have believed, and even yet I do not care to think about it much. It is hardly necessary to say that I did not return to that ledge for lobsters for some time.

On another occasion a big fellow came alongside me where I was working. I stopped, of course, and stepped back



A DAUGHTER OF HETH.

quietly to let him pass. But he did not. He came nearer. I then thought he was curious, but soon found that another feeling than curiosity was moving him. As I retreated he still advanced, until I found myself jammed up against the rock. I could retreat no farther, and yet the brute came on determinedly. But instead of approaching me with his long nose—for you don't see his jaws—he turned his side and began to rub up against me. I had a small 'jumper' in my hand, which I held with the point outwards against his skin, as I did not wish to have his rough skin scoring along my dress. It was something like what a cow would be rubbing against you. The iron on his skin was, however, the very thing he wanted, as he soon gave me to understand. I was kept there at least half an hour scratching that monster with the sharp iron. He took it like a pig, bending his body and turning over on his side so as to present a fresh surface to the jumper. I suppose he must have felt easier for the operation, for after a time he moved away. I had one or two further visits from him on following days, on each of which I was obliged to scratch him for a time. I think he must have recognized me as a kindly and effectual scratcher. I imagine he was suffering from some parasitical or skin disease, to which he may have fallen a victim. Otherwise, I might be in that scratching billet still.—*From Chambers Journal.*

MRS. WREAKHARD (the landlady).—"How is it that you are taking your medicine after dinner? I thought the doctor told you to take it before meals." Mr. Oldborder: "He said it didn't make any difference as long as I took it on an empty stomach."—*Life.*

WIFE.—"You saw Mrs. Browner last evening?" Husband: "Yes; but not to speak to." Wife: "What a story! They tell me you were sitting with her for more than two hours." Husband: "True; but it was she who did the talking."—*Boston Transcript.*

## TWO GOOD INVESTMENTS.

The business of securing satisfactory investments for rapidly accumulating funds is one of increasing difficulty with assurance companies. Nothing of a speculative character can be for a moment considered. The funds must be placed in quarters above suspicion of fluctuation as to value. Hence the keen demand for sound real estate investments, and gilt-edge bonds and debentures. The Sun Life of Canada may therefore be congratulated upon two purchases of property recently completed. In Ottawa that most eligible lot on the corner of Sparks and Banks Streets was acquired. The following extract from the *Ottawa Citizen* refers to this transaction:

"Situated as it is right at the junction of the two main business arteries of the Capital, it is a property that is bound to increase in value. This prosperous and progressive Canadian company are to be congratulated upon securing such a desirable location, and no doubt the company's enterprise will be appreciated as it deserves, indicating as it does, unbounded faith in the future of the Capital of the Dominion. Our citizens generally, will look forward with lively interest to the time when the present "old time" looking structures will be replaced by a building that will be at once a credit to the city and to the Sun Life of Canada.

The purchase price was in the vicinity of \$32,000."

In the City of Hamilton the building formerly occupied by the Government as a Post Office, with the open ground appertaining thereto, was purchased for the small sum of \$12,500.

In both cases it is the intention of the Company to erect buildings primarily for the use of the District Manager, but also providing for shops and offices that will not fail to command a good rental, and thus render these purchases profitable investments.

A SAVAGE CLUB.—The Boomerang.—*Judy.*

## SOME NATURAL ARTILLERY.

REV. THEODORE WOOD, F.E.S., IN THE  
"SUNDAY MAGAZINE."

The Beaked Chatodon, which is an eccentric fish found somewhat plentifully in Japanese waters, possesses and uses with remarkable effect a kind of natural blow-gun. Its lips are considerably protruded, and are modified into the form of a slender tube, the two fitting closely together; and through this, with unerring accuracy of aim, it discharges drops of water one by one at flies and other small insects, as they rest upon the herbage overhanging its native pool. The insect settles, the fish pokes its lips just above the surface, the missile flies straight to its mark, and the victim is knocked into the water. So adroit and successful, indeed, is the little fish in this singular archery that the natives of Japan commonly keep it as a kind of pet, purely for the pleasure of seeing it shoot down into its bowl of water the flies, &c., which are presented to it on the end of a slender rod. The Archer Fish of the Indian and Polynesian seas is even more accomplished, although possessing far fewer natural qualifications as a marksman, for, aided by a prolongation of the lower jaw alone—not in the form of a tube—it will aim at, and rarely fail to strike, a victim sitting three or even four feet away. These remarkable fishes may, perhaps, be considered as affording a natural prototype of artillery in its earliest forms—the artillery of the past—as represented by the "sumpitan" of Borneo and the blow-gun of the Macoushie Indians, which are fast giving place to firearms, and perhaps by the catapult of the earlier civilizations.

Stranger still, and altogether different in character, is the armament of the famous Bombardier Beetle, which by a very slight stretch of imagination, may be regarded as Nature's anticipation of modern explosives—the artillery of the present. This extraordinary insect—a pretty red and bluish green creature, not quite half an inch long—is locally common in many parts of England, being usually found hiding beneath large stones, on or near the banks of a river. I have myself captured it on the banks of the Thames a mile or two below Woolwich. If the protecting shelter be removed, its first impulse is usually to seek safety in flight, its second to discharge from the end of its body

a puff of bluish white smoke, which is accompanied by a slight detonation. If the insect be further interfered with, a second discharge quickly follows; and this may be succeeded by a third, and that again by a fourth, and so on until the supply of ammunition is exhausted. Even after the death of the beetle these singular explosions may be produced by gently pressing its body, and as many as eighteen or twenty may follow one another in rapid succession. This miniature ordnance—which reminds one of the "stern chasers" of a man-of-war—is due to the presence of a highly volatile liquid, which is secreted by special glands situated near the extremity of the body. Hence it passes into a couple of small reservoirs, one upon either side, from which it can be emitted, in limited quantities at will. As soon as it comes into contact with the air this liquid passes into vapour, with such rapidity as to produce the detonation above referred to.

Like the watery missiles of the beaked chatodon and the archer fish, this remarkable discharge is not without its object. That object, however, is defensive rather than offensive, the principal function of the explosion being to repel the various predacious insects with which all river banks teem. The actual missile, it is true, is wanting; and in this respect the analogy with modern artillery fails. But the volatile liquid itself is explosive and missile in one. For it is of a highly pungent and acrid character—so much so, indeed, as to leave a dark stain upon human fingers, and to give rise to no small amount of smarting; and it is never discharged until the foe has come to sufficiently close quarters to enable it to take effect. The result, then, is sometimes very comical. One of the larger ground beetles, perhaps, is chasing the bombardier. He rapidly gains ground, and is on the point of seizing his victim, when out darts the puff of bluish-white smoke into his face. With the most ludicrously bewildered expression he pulls up; and by the time that he has recovered from his discomfiture, his anticipated quarry has made good its escape. In some of the exotic relations of the bombardier beetle the discharge is still more potent, the pungency of the explosive liquid be so great that it is almost impossible to hold the insect between the fingers.

"JOHANNA, don't forget to dust the *bric-à-bric*." "No, ma'm; where do you keep the dust?"—*Detroit Free Press*.

# Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY  
OF CANADA.

MONTREAL, FEBY. 1897.

## LIFE ASSURANCE AN IMPERATIVE NECESSITY.

There is no more notable difference between the civilization of to-day and that of the Middle Ages, for instance, than the pains that are taken to anticipate the evils which threaten the welfare of humanity. It is not, indeed, too much to say, that one of the chief characteristics of our present age is the care taken to protect human life. By means of quarantine regulations plague and pestilence are kept at bay, or forced to flee; with trained and fearless fire brigades conflagrations are prevented or subdued; by the heroic zeal of unselfish scientists such awful diseases as diphtheria, small-pox and hydrophobia are shorn of their worst terrors; and so on throughout a multitude of like devices, all aiming at the one thing, the protection and prolongation of human life.

Yet that is the utmost they can accomplish. When all has been done, death continues no less certain in the end, no less inevitable, and so far as the individual life is of value to the world, none of the precautions can do aught to mitigate the loss.

It has been well said, that when a worthy man dies, a useful machine is broken; a certain amount of wealth-producing power is destroyed; a momentum of years is wasted. Some person or family or community is deprived of the quota of brain or muscle he formerly contributed. How may the damage be repaired? How may the potential energy be saved? Until the device of Life Assurance no reparation

was possible; the loss was absolute. But death's power has now been enfeebled. The man's value as an income-earner is at once replaced. As medicine prolongs life, so assurance prolongs life's usefulness; and the world, viewed in its economic aspect, is as deeply indebted to the one as to the other.

Nor is death the only evil against which life assurance can be called in to protect. There is the possibility of an old age spent in either indigence or dependance—a possibility which every man of spirit cannot fail to regard with repugnance. Here, again, the benignant institution of life assurance steps in, and by means of its endowment policies makes it possible that the fruits of labour in youth and mature manhood may be enjoyed in the afternoon of life even though infirmity should come, and the loss of other resources.

Regarded in the aspect thus suggested, life assurance must be seen to be not simply a luxury, or a privilege, but an *absolute necessity*. It is a social, domestic, and personal duty, incumbent upon every man or woman whose life has or is liable to have a money value to any one else.

Furthermore, the amount of assurance carried should bear a just relation to the income-earning powers of the person. For a man whose industry produces an income of say \$2000, a year to carry anything less than \$10,000 life assurance is, if he have no other resources, the doing of a great injustice to those dependent upon him, and the man whose income is \$10,000 per annum should not be content with less than \$50,000 assurance.

Yet how comparatively few there be who are thus fulfilling their obligations! Truly there is much earnest persuasion and argument still required to make the truth thoroughly understood, and acted upon. But the companies are alive to their duty in this regard, and during the year just begun the SUN LIFE OF CANADA may be trusted to spare no pains to awaken men to an understanding of their responsibility.





PUSHING OFF INTO THE DEEP.

*Irish Song.....London Spectator.*

When Carroll asked Kate for her heart and  
 a hand  
 That controwled just a hundred goodacres  
 of land,

Her lovely brown eyes  
 Went wild with surprise,  
 And her lips they shot scorn at his saucy  
 demand;

"Young Carroll Maginn,  
 Put the beard to your chin  
 And the change in your purse, if a wife  
 you would win."

Then Carroll made Kate his most illigant  
 bow,  
 And off to the Diggins lampooned from the  
 plough;

Till the beard finely grown,  
 And the pockets full-blown,  
 Says he: "Maybe Kate might be kind to  
 me now!"

So home my lad came,  
 Colonel Carty by name,  
 To try a fresh fling at his cruel ould flame.

But when Colonel Carty in splendor steps in,  
 For all his grand airs and great beard to  
 his chin,

"Och! lave me alone!"

Cried Kate with a groan.

"For my heart's in the grave wid poor  
 Carroll Maginn."

"Hush sobbing this minute,

'Tis Carroll that's in it!

I've caged you at last, thin, my wild little  
 linnet."

*"Iv".....Washington Star.*

"If I were a man," said a restless lad,  
 "I'd never give up and be still and sad.  
 Were my name but known in the lists of life  
 I'd never say die till I'd won the strife.  
 But who will challenge the steel of youth,  
 Though his heart be brave, and his motto  
 'truth'?"

There's work to be done in this life's short  
 span,

But, alack-a-day! I am not a man."

"If I were a boy," says the toiler grey,  
 "I'd fashion my lot in a better way.

"I'd hope and labor both day and night,  
 And make ambition my beacon light,  
 Were my bark but launched upon youth's  
 bright stream

I'd bend to the oar, nor drift nor dream,  
 Till I reached the haven of peace and joy—  
 But, alack-a-day! I am not a boy."

## OLD AND NEW QUEBEC.

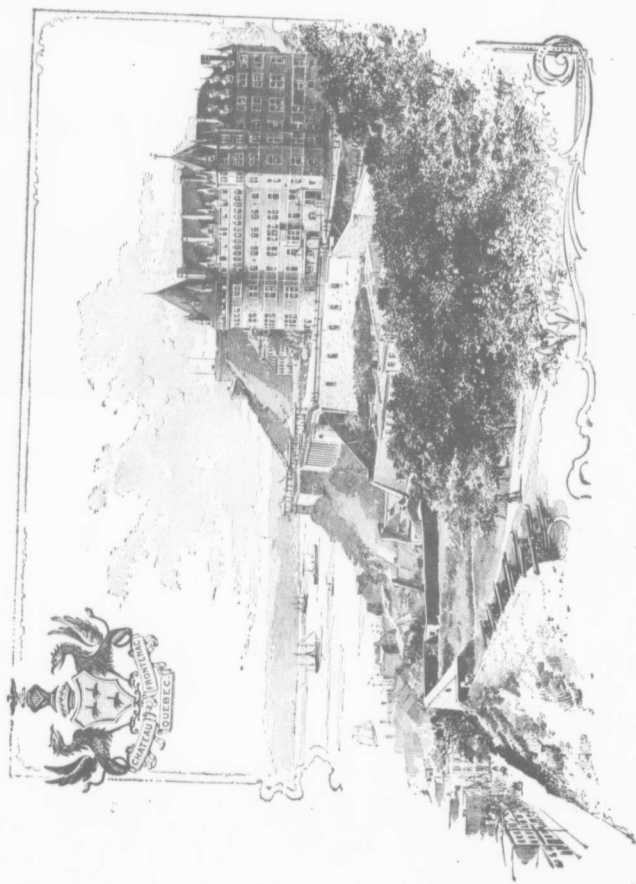
In the picture on the opposite page, the first of a series devoted to our Dominion, which will be given in *Sunshine*, there is presented a striking contrast between the past and present in the quaint, historic city of Quebec. At the foot of the mountain lies the narrow street with its old-fashioned buildings. Half-way up the eminence the battery with its row of guns clings to the craggy steep, while towering above it and rivalling the great citadel itself in height and imposing proportions, stands the splendid Chateau Frontenac, fronting upon Dufferin Terrace, and commanding the most magnificent prospect upon this continent.

## AN EXCEPTION TO THE RULE.

The Sun Life Assurance Co. of Canada appears to be one among the few of our large financial institutions that have been touched very lightly by the depression so generally felt during the past year. We have just seen a statement from the head office to the local agent, I. J. Mansell, announcing the new business for the year amounting to \$11,110,292, being an increase of \$1,287,387 over 1895. The Sun appears to hold the secret of adapting itself to the times and the insuring public has evidently "caught on."

*From the Brockville Times.*

"Doctor," said an old lady the other day to her family physician, "can you tell me how it is that some folks are born dumb?"  
 "Why, hem, certainly, madam," replied the doctor; "it is owing to the fact that they come into the world without the power of speech."  
 "Dear me!" remarked the old lady, "now just see what it is to have a medical education? I've asked my husband more than a hundred times the same thing, and all I could get out of him was, 'Because they are.'"



CHATEAU FRONTENAC, QUEBEC

## ANOTHER TESTIMONY TO THE NON-FORFEITURE PRIVILEGE.

OTTAWA, Jan'y. 5th, 1897.

THE SUN LIFE ASSURANCE CO. OF CANADA.

DEAR SIRS,

Accept my sincere thanks for cheque handed me this day by your Manager for Eastern Ontario, Mr. John R. Reid, in settlement of policy of assurance held by my late husband, John C. Moore. The settlement has been made promptly and without trouble or expense on my part, and I appreciate this very much as well as all the kind and considerate treatment accorded me. I also desire to express my high appreciation of the Company's system of non-forfeiture, by means of which the policy of my lamented husband was kept in force at a time when sickness had reduced his earnings. Only for this excellent provision I would not now be receiving this much needed amount.

I wish the "Sun Life" all prosperity and will always say a good word in its behalf.

Yours sincerely,

VICTORIA MOORE.

*To Teach Immortality ..... Joaquin Miller  
The City Beautiful.*

What if we all lay dead below ;  
Lay as the grass lies, cold and dead  
In God's own holy shroud of snow,  
With snow-white stones at foot and head,  
With all earth dead and shrouded white  
As clouds that cross the moon at night ?  
What if that infidel some night  
Could then rise up and see how dead,  
How wholly dead and out of sight  
All things with snows sown foot and head  
And lost winds wailing up and down  
The emptied fields and emptied town ?  
I think that grand old infidel  
Would rub his hands with fiendish glee,  
And say : " I knew it, knew it well !  
I knew that death was destiny ;  
I ate, I drank, I mocked at God,  
Then as the grass was and the sod."   
Ah me, the grasses and the sod,  
They are my preachers. Hear them  
preach  
When they forget the shroud, and God  
Lifts up these blades of grass to teach  
The resurrection ! Who shall say  
What infidel can speak as they ?

## THE GREAT CUBAN LEADER.

HE ONCE APPLIED TO BE INSURED IN A  
CANADIAN COMPANY.

REMARKABLE FACTS BROUGHT OUT IN  
HIS APPLICATION.

Canadians have not taken a great deal of interest in the guerilla warfare now being pursued in the Island of Cuba, and of which the chief feature would appear to be murder, tempered by dynamite. For the sake of humanity they would desire, indeed, to see the struggle brought to a close and peace once more restored to one of the fairest spots of earth. A great mass of stuff is printed for the sake of sensation ; sanguinary battles have been fought—sometimes in the imagination : and, owing to the difficulty of obtaining the sober facts, the newspaper correspondent feels himself justified in giving full play to his fancy.

So far, General Maceo appears to have been the hero of the struggle. He was every inch a soldier. He hated Spanish rule with an intensity which is only explicable when it is understood that most of the members of his family were shot by the Spanish Government in the previous rebellion.

His tactics were at once daring and baffling ; he decoyed the Spanish troops, picked them off in detail, rushed upon them like a whirlwind, made a sweeping charge, and rode gaily away. There seems to be little doubt as to the death of the guerilla leader, though opinion differs as to the manner of the event itself.

In the last great struggle for freedom, which began in 1868 and ended in 1874, Maceo took an active part. He escaped with his life, but carried upon his person no less than twenty-one gunshot wounds. He retired to Costa Rica with four bullets in his body. The wounds which these bullets made, healed, and he carried the lead within him till the day of his death. He had seen his father shot at the age of fifty ; of thirteen brothers, he had witnessed the death of nine

at the hands of the Spanish Government, the ages of the latter being, respectively, sixteen, seventeen, nineteen, twenty-two, twenty-four, twenty-five, thirty, thirty-two and thirty-four.

With hatred for the Spaniard in his heart, he acknowledged defeat, and bided his time. In 1891 he had established himself in Costa Rica, the Government of which had given him some concessions for the purpose of establishing a tobacco plantation. He still hoped for the day when the Cubans would be again able to take the field, but in the meantime he did not disdain industrial pursuits, and one day in August, 1891, he walked into the branch office of the Sun Life Assurance Company of Canada in Costa Rica, and made application for a policy upon his life.

The man to whom he made it was the last surviving member of the Columbus family—Christopher Colom (Columbus)—descendant of the brother of the great discoverer.

And it is from this application that we learn the authentic facts regarding this singular being, who was a born soldier, who knew no fear, and who was first and foremost an ardent patriot who cherished the one desire to free Cuba.

The life and genealogy are set forth in the ordinary form in neat Spanish caligraphy. Thus, the leader was born on June 13, in the year 1846, in Santiago de Cuba. As has been said, his father was shot by the Spanish Government. His mother, aged seventy four, was still in good health in 1891. Four of his brothers were still living. Nine were shot. There were two sisters, aged respectively thirty five and forty-two. Maceo was five feet eleven inches in height, weighed a hundred and seventy-eight pounds, had dark hair and eyes, smooth skin and large bones.

Then he proceeds to give those particulars as to the gunshot wounds and the bullets. The latter are traced with great particularity from the point of entry to their final lodgment near his shoulder blades. All four bullets were received in front—none behind—and all passed through his chest. And all this with simplicity and directness, as though he were setting forth an inventory of furniture.

After Maceo had told his story in brief upon this form, we have an annexed statement by the medical examiner which confirms the original record in all essential particulars, especially in regard to the bullets, of which there was no doubt whatever.

Finally, there is the statement of the agent, the descendant of Columbus—the whole

forming a unique presentment, considering the character of the man, the leading part he played, his defiance of an army of two hundred thousand men, and the tragic ending, although he had so long in the thick of the fight, seemed to bear a charmed life.

This document, in due course, came to the head office of the company in Montreal, where it was curiously inspected, without, of course, thought of the large theatre upon which the applicant was so soon to play his part, and to then tragically vanish.

Needless to say, the assurance was never completed.—*From the Montreal Witness.*

### AN IMPOSING COMPARISON.

In our January issue we permitted ourselves some little jubilation over the gratifying results of the year's work, and promised to give further details in subsequent issues. We now have much pleasure in presenting the first instalment comparing the figures with those of 1895. The total of new applications received was \$11,110,292, being an increase of \$1,287,387 over 1895. The income for the year was \$1,888,204.67; that for 1895 having been \$1,528,054.09. For matured endowments the amount of \$64,485.49 was paid, as compared with \$51,713.19 in 1895.

Thus in the three most significant items of the year's account there have been most satisfactory gains.

Details as to growth of Assets, Reserve, and Surplus will be announced later.

*At Bedtime.....Pall Mall Gazette.*

When my good-nights and prayers are said,  
And I am warm tucked up in bed,  
I know my guardian angel stands  
And holds my head between his hands.

I cannot see his gown of light,  
Because I keep my eyes shut tight,  
For if I open them I know  
My pretty angel has to go.

But while my eyes are shut I hear  
His white wings rustling very near;  
I know it is his darling wings,  
Not mother folding up my things.

## BROKEN STOWAGE.

A little girl, who had mastered the Commandments, confessed herself disappointed, "because," she said, "though I obey the fifth Commandment and honor papa and mamma, yet my days are not a bit longer in the land, because I am put to bed at seven o'clock every night."

"THE PIPING TIMES OF PEACE."—When the plumbers are out of the house.—*Moonshine*.

ECONOMICS.—"My dear," said the husband to his wife, "do you know you've left your purse in the garden?" "Yes. There's nothing in it."—*Judy*.

MR. ROBERT BUCHANAN looks upon publishers as a barnacle on the bottom of the good ship Literature. Possibly this is because publishers have to shell out to writers.—*Judy*.

A NOSEGAY.—Native: "London is a great centre." Stranger: "It is, indeed. I counted about twenty different odours while coming along the street this morning."—*Pick-Me-Up*.

NOT AT ALL STRANGE.—Miss Oldbirdie: "It is so strange! Not one of the young men has called on me since the 1st of January." Ethel: "There's nothing strange about it. This is Leap year."—*Fanny Cuts*.

HARDLY THE SAME THING.—Smith: "I say, does your wife ever give you any of these vegetarian dishes?" Smythe: "Well, she gave me beans when I got home at two o'clock this morning."—*Pick-Me-Up*.

NEW SERVANTS.—"I'm perfectly sure that the Robinsons change their servants very often." "Why, what makes you think so?" "Why, because I've often noticed that their servants invariably answer the bell the first time it is rung."—*Moonshine*.

DENTIST.—"Mr. Doppenheimer, you won't feel me pull the tooth. The gas will make you insensible. You won't know what's going on." Doppenheimer: "Ish dot so? Well I dinks I comes to-morrer." Dentist: "But why not let me pull it to-day?" Doppenheimer: "Well, I don't yoost know how much monish der wash in my pocket-book."

FOND PARENT: "I wish, Bobby, that I could be a little boy again." Bobby: "I wish you could—littler than me."—*Town and Country Journal (Sydney)*.

SHE (fondly): "Do you care for me as much as——" He (wildly): "Who—who?" She (whispering): "As much as ever."—*Town and Country Journal (Sydney)*.

GOOD ALL AROUND MAN.—Dorothy: "Jack makes love in the most fascinating way." Barbara: "Yes; and doesn't he propose most divinely?"—*Sydney Bulletin*.

MISS TRILL: I love to hear the birds sing." Jack Downright (warmly): "So do I. They never attempt a piece beyond their ability."—*Town and Country Journal (Sydney)*.

SHE: "I wish you wouldn't smoke that cigarette in my presence." He: "Then I'll throw it away." She: "Oh, I didn't mean that."—*Life*.

"BLYKINGS has his own way in his home." "Yes. But his wife always tells him what it is going to be beforehand."—*Washington Star*.

SHE: "Do you think it would be unmaidenly for a girl to propose to a man?" He: "Certainly not; if she is rich enough for two."—*New York Sun*.

MRS. WABASH: "Mrs. Finckly seems very happy to-night." Mrs. Lakely: "Yes. She has just secured her first divorce and is cackling over it like a pullet over her first egg."—*Truth*.

CALLER: "Your baby has strong lungs, I notice." Mother: "Yes; the darling inherits her voice." Caller: "From you?" Mother: "Oh, dear, no! From her father. He's an auctioneer."

MRS. PARKWEST: "Did the fish man call to day, Nora?" Nora Newcook: "Yis'm." Mrs. Parkwest: "Had he frogs' legs?" Nora Newcook: "Sure, how could Oi tell, m'm? He had on pants an' a long ulster."—*New York Herald*.

"It's a good deal of work to keep this tail of mine from getting twisted," said the British lion. "You don't go about it in the right way," replied the Russian bear. "You ought to quit lashing it and wag it once in a while."—*Washington Star*.

"WHAT are you doing here?" Asked Mr. Taddells to a tramp, whom he found suspiciously near his henhouse. Lookin for work," was the wanderer's reply. "You mean looking for trouble, don't you?" "Well, isn't work trouble?"—*Judge*.

# 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.....	3,226,270 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 51	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.

## SUNSHINE.



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