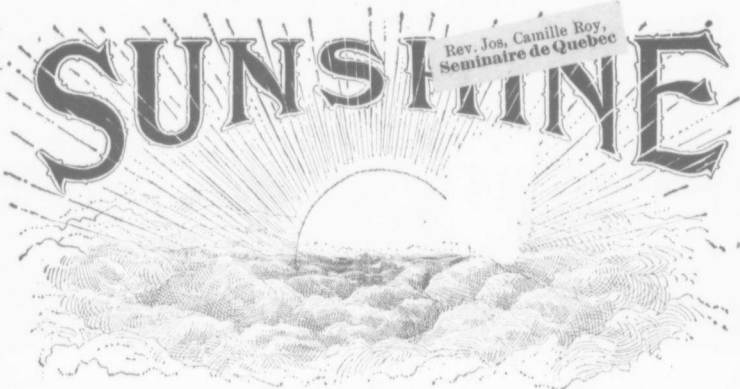


SUNSHINE

Rev. Jos. Camille Roy,
Seminare de Quebec

A decorative illustration of a sun rising over a sea of clouds. The sun is a bright circle with rays emanating from it, some of which extend upwards to form the letters of the title 'SUNSHINE'. The clouds are rendered with fine, wavy lines, creating a sense of depth and texture.

MONTREAL, DECEMBER, 1896.



REHEARSING THE CHRISTMAS ANTHEM.

JAMES TASKER, Esquire.

Mr. Tasker was born at Deen, Forfarshire, Scotland, on September 19th, 1834. He received the greater part of his early education at the Grammar School of Brechin. Like many others who have become prominent in business circles in Canada, he started his business career in connection with the press, being for over seven years in the office of the *Brechin Advertiser*, and before leaving there to cross the Atlantic he occupied a prominent position in the management of that paper. In 1855 he came to Canada, settling in Ontario, and taking the complete course of study and training in the Provincial Normal School. At the end of two sessions he obtained a first-class teacher's certificate of the highest grade. After teaching for several years in Ontario he went to Chicago and remained there for about a year. In 1866 he came to this city as principal and proprietor of the Montreal Business College, retiring from this position in 1881. Since that time Mr. Tasker has been actively engaged in business, devoting at the same time a goodly portion of his time and means to charitable and benevolent work in connection with St. Andrew's Society, Presbyterian Missions, &c.

He was elected to the Board of the SUN LIFE ASSURANCE COMPANY OF CANADA in 1887, and has been for a number of years on the Temporalities Board of Management of the Presbyterian Church, and also on the Widows' and Orphans' Board. He is a member of the Board of Trade, of the Mount Royal Cemetery Trust, and a Governor of the General Hospital and of the Protestant Hospital for the Insane. In all of these corporations he takes an active interest. He has been fortunate in financial matters both for himself and others, and his long and varied experience and good judgment in connection with investments in real estate, bonds, and

other securities, render his services of much value not only to the Sun Life Company of Canada, but to all the other interests with which he is so very closely identified.

THE END OF THE PLAY.

The play is done, the curtain drops,
Slow falling to the prompter's bell.
A moment yet the actor stops
And looks around to say farewell.
It is an irksome word and task ;
And, when he's laughed and said his say,
He shows, as he removes the mask,
A face that's anything but gay.

One word ere yet the evening ends ;
Let's close it with a parting rhyme,
And pledge a hand, to all young friends,
As fits the merry Christmas-time.
On life's wild scene you too have parts
That Fate ere long shall bid you play ;
Good night ! with honest, gentle hearts
A kindly greeting go away.

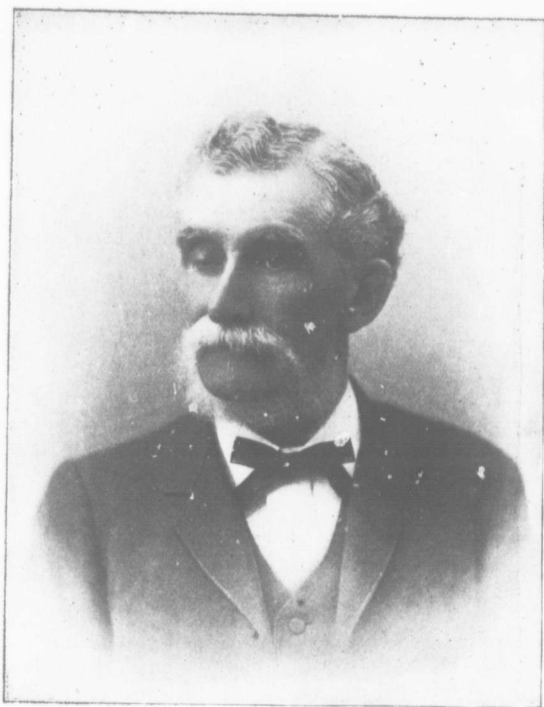
Come wealth or want, come good or ill,
Let young and old accept their part,
And bow before the Awful Will,
And bear it with an honest heart.
Who misses or who wins the prize,
Go, lose or conquer as you can ;
But if you fail, or if you rise,
Be each, pray God, a gentleman.

A gentleman, or old or young !
(Bear kindly with my humble lays.)
The sacred chorus first was sung
Upon the first of Christmas days ;
The shepherds heard it overhead,
The joyful angels heard it then ;
Glory to heaven on high it said,
And peace on earth to gentle men.

My song save this, is little worth ;
I lay the weary pen aside,
And wish you health and love and mirth,
As fits the solemn Christmas-tide.
As fits the holy Christmas birth,
Be this good friends our carol still—
Be peace on earth, be peace on earth,
To men of gentle will.

Taskeray.

“What must a man do, doctor, to attain a ripe old age?” “Live.”



JAMES TASKER, ESQ

THE DEVELOPMENT OF INDUSTRIAL ASSURANCE.

From an interesting and instructive article on this subject by Mr. John F. Dryden in the *Standard*, we make the following extract :

"The story of the rise and progress of industrial assurance in America—of the early struggles and really marvellous success of the pioneer company and of other companies that follow its lead—of the expansion of the system into an institution that now embraces about 7,000,000 of policies, assuring over \$800,000,000, has paid out in claims an aggregate of over \$80,000,000 to policy-holders, is paying now at the rate of \$15,000,000 per annum, and affords honorable and remunerative employment to more than 30,000 agents and others—is too familiar to need recital here. The assets of companies doing an industrial business are nearly \$60,000,000, and the surplus for protection to the assured foots up to more than \$10,000,000. But it would be doing the subject injustice if some attention were not given to the very great influence for good industrial assurance has exercised and is exercising upon the home life and individual character of a vast body of American people. It is not alone the good it has done in the distribution of those \$80,000,000 in sums averaging \$100, neither in the fact that it has well-nigh abolished the Potter's Field, nor yet that it has opened up a new field of industry for an army of workers. Beyond this, it deserves well of the state because it has been a great educator of the people along the lines of thrift, saving, prudence and temperateness of habit. If it is saving ten millions of dollars a year to the British tax-payers, by reason of its decrease of shiftlessness and thriftlessness, as has been vouched for by the British register general, there can be little doubt but it is doing a doubly greater work in the same direction in America. Again and again, here and in England, it has passed through the fiery furnace of legislative scrutiny inspired by well-meaning but misinformed zealots without so much as the smell of fire upon its garments and only to the effect of being strengthened in its faith, principles and general

practices. Experience shows that it tends to make better men, better women, better homes. Nor should it be forgotten that it has been all along a life assurance kindergarten—a great primary school for the instruction of the masses regarding the character, principles and benefits of life assurance whence have graduated, doubtless, many thousands of the more than a million old-line policy-holders who have been added to the 800,000 of 1874, the total number of ordinary policies now in force being 1,877,808, according to the New York State Assurance department.

And now what of the future of industrial Assurance in the United States? Astonishing, truly marvellous indeed, as has been the growth of the tiny acorn planted in Newark barely twenty-one years ago, there can be no question but that the future will witness a progress more wonderful than anything seen in the past as regards the development of this system of self-help and protection. The British Isles, with a population of about 40,000,000 have one-third of the people industrially assured. The system is steadily approaching a like volume in America. Everything is favorable to such a condition—the requirements of the people, the enormous and steady growth of the population, and the ever-increasing popularity of the system itself. If we increase in population, as we have been increasing for a generation past, an average of more than a million a year, there should be in the United States upon the opening of the twentieth century, four years hence, something like 75,000,000 of souls. The census of 1910, upon the same ratio of increase, would show a total of more than 85,000,000 of people in the United States.

Already industrial assurance is far more advanced in this country than it was in England after it has been operating there for twenty-one years. Owing to the vast area our population is spread over, more than three and a half million square miles, as against less than 121,000 square miles in the United Kingdom, it will be a good while before one-third of our whole population is enrolled on the books of industrial assurance; but it requires no strain of the imagination or gift of prophecy to foresee that, with the greater natural advantages of this country, the greater general prosperity of its masses, and the greater energy and activity of our people, the time is but



AN IDLE MOMENT.

a very few years distant when the number of industrial policies in force in America, will exceed the number in force in the United Kingdom of Great Britain and Ireland.

The Thrift Department recently inaugurated by the Sun Life of Canada is meeting with abundant evidences of favor on the part of the people of the Dominion. Although differing in some important features from ordinary industrial assurance, it is designed to meet the same need by improved plans, and it is being warmly welcomed throughout the Company's territory.

THE PINE WOODS of BRITISH COLUMBIA.

A TRIP THROUGH THE CANADIAN ROCKIES. . . LONDON SOCIETY

Far away across the wide expanse of prairie which lies between Lake Winnipeg and the Bow River; beyond the level wheat lands of Manitoba, the rolling yellow grass of Assiniboia, and the white alkali wastes and grazing uplands of Alberta, a great mountain rampart stretches across the western horizon. There the Rocky Mountains, lifting a long, white line of minaret and pinnacle, crested with eternal snow, against the azure sky, shut off the sweep of the prairies from the rugged and beautiful region lying between them and the Pacific. To this country, as towards a promised land, the thoughts of unfortunate wheat growers or stockmen on the plains are ever turned; and the settler who has lost his all through a frozen wheat crop, or has seen his last hope die out with his sickly cattle in a season of drought, puts a notice, "Cleaned out—gone to B. C.," on the door of his shanty for the information of sorrowing creditors, and departs westward, where he is not always successful either.

Some few years ago, the writer, in company with Pierre Micquelson, a French

Canadian, a descendant of the old *coureurs des bois*, who traversed the silent prairie country and the wild land beyond the Rockies a century before the "Scotchmen," as they were called, came out of Ontario, made a trip through the remoter districts of British Columbia. We went on the C. P. Railroad, by the Kicking Horse Pass, through that chaos of mountains, the Canadian Rockies. In places scraped sides glittering like polished steel in the sunlight rise 10,000 feet in the air; in others dark pine forests creep up the mountain slopes or fill the ravines, dwindling away to bush and furze ere they reach the height where folds of glittering glacier or sheets of snow cross the skyline. There are mountains like castles, like Gothic cathedrals, and many in the likeness of nothing on this earth; and over all hangs a solemn grandeur and a stillness, emphasized, not broken, by the hoarse calling of snow-fed streams among the boulders below. For some weeks we steamed along the lonely valleys of the Columbia River in a stern-wheel steamer, and traversed the trails of the Okanagan region on horseback, and then one bright morning stood above the wonderful cañon of the Fraser River. No pen can adequately describe this scene of savage grandeur, still we cannot mention British Columbia without saying a word about it. Imagine a clean-cut gash through the heart of the lofty Cascade Range, the depth of which the eye can scarcely grasp, down which the mingled waters of the Thompson and Fraser rivers, fed by the melting snow along a thousand miles of mountain range, pour to the Pacific. Vertically from the water rise walls of rock of varied colors, pearl grey, vermilion, and golden brown, interspersed with bands of glittering quartz, until when seen from below the sky overhead appears like a thin streak of azure, and the great pines and redwoods which crown the edge of the cliff resemble a narrow lacework of green suspended in mid-air.

A few days later we crossed the north bend of that river near the Big Bear Creek and prepared to enter the wilderness which lies between it and the Pacific. That night, after making some six miles through the dense undergrowth and over the fallen logs which lie beneath the firs and hemlocks, we camped on an outlying mountain spur, and after making a fire prepared a simple meal of flapjacks, which are a composition of flour and water resembling a pancake, and salt pork; then lighted our pipes, and leaning against one of the great trunks, probably ten feet in diameter, I listened to strange tales of love, war, and sudden death told by the voyageur and the Indian in the quaint Chinook tongue. The latter is a corrupted Indian language in common use along the Pacific coast. Early in the morning we resumed our journey and descended into a deep valley where bracken grew higher than our heads and maiden-hair fern waist deep. Leaving Pierre to mark the spot where we placed the packs, Pechacalum and I with a 44-70 Winchester rifle apiece forced our way through the leafy screen to look for a deer. At length we reached an open glade and across it saw the slender form of a deer against the flowering clusters of an arrowhead bush. Now the wood deer is a very shy creature, so simultaneously both rifles went up to the shoulder, and lining the foresight on the hollow behind the shoulder I drew the trigger. A cloud of blue smoke hung heavily over the damp bushes, and we waited a few moments until it cleared away, then running forward found the victim lying amid the waxlike flowers which his struggles had shaken down, a thin stream of blood trickling across the delicate tracery of fern on which he lay. While I have killed many for food, there is always a kind of being a murderer feeling comes over one when you see the eyes of the beautiful creature slowly glazing.

A flock of humming-birds, living jewels, gold and crimson and green, fluttered in and out of the arrowhead flowers unmindful of our presence, and beneath the great pines, which were old when Columbus first crossed the western sea, one felt that this silent world belonged to the creatures of the forest and that the presence of mankind there, shedding blood, was a desecration. However, hunger knows no law, and shortly afterwards we turned back towards Pierre with the haunch.

On the way we surprised a small black bear feeding on the fleshy leaves of the cabbage plant, and it was comical to see the round, plump body, for this creature is very like a black hog in appearance, crashing through bush and fern at a tremendous pace. The black bear is a very timorous beast, and unlike the deer, goes through anything in his way; you can follow his path through the forest a long distance by the snapping and breaking of twigs, while the deer sails over every obstacle in long graceful bounds. A nine-foot split fence will not stop them, as the writer knows to his sorrow. That night we feasted on fresh venison, but if anyone fancies it is a luxury they should try it and see; the meat is a bundle of fibres resembling boot laces.

A NEW USE FOR OLD HORSE CARS.

A novel but very sensible use is made of old horse-cars in Connecticut. When the trolley system was introduced in the various cities in that state, the problem as to what should be done with the old horse-car remained unsolved until some enterprising genius suggested using them for summer cottages, hunters' camps, lodges, &c. The public readily fell in with the idea, with the result that all of 600 old cars that went into disuse are now being utilized for these novel purposes. It is stated that all along the Long Island coast, from Watch Hill to Larchmont, these cars may be seen perched up on top of some breezy bluff on the sandy shore, or in some quiet, shaded nook, affording temporary habitation for families, fishermen, hunters, &c. The demand for old horse-cars has greatly increased in consequence of this new use. One woman recently asked the station agent at New London for his lowest prices for passenger-cars, also a list of the various styles. A Norwich party has arranged four cars in the form of a hollow square, and erected a canvas awning in the square. One of the cars is used as the kitchen, and the others as sleeping rooms, dining-room, parlor &c. One gentleman has five cars on Block Island, which he has placed end to end like a train. The supply of old cars in this one State has thus suddenly become exhausted.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, DEC. 1896.

A CHRISTMAS SUGGESTION.

Once more the revolving year brings us within sight of the Christmas season, when the thoughts gather more closely than at any other time about the home, and the dear ones of the family circle.

The season is one when the spirit of benefaction takes possession of humanity within the bounds of Christendom, and hearts are made happy by the bestowal of gifts in a manner unknown at any other time of the year.

Now there are gifts many, and it is often no easy task to select what shall be appropriate and acceptable. Perhaps the great majority of the presents given at Christmas are chosen more with an eye to their beauty and attractiveness than to their practical worth.

It is therefore with some little hesitation that we venture to offer a suggestion which possibly may not at first blush commend itself to those for whom it is especially meant.

Our suggestion is that the head of the household shall make a new policy in the Sun Life of Canada one of the gifts chosen for this Christmastide.

It is a well-known saying that good wine needs no bush, and this applies with particular emphasis to the policies of this Company. They contain every privilege that with propriety and safety

can be allowed the assurer. They earn such handsome profits that they constitute investments which do not suffer by comparison with the most popular methods of saving, and they hold forth the assurance of prompt payment of their full value upon maturity, or the death of the assured.

They therefore constitute a form of benefaction that cannot be too earnestly considered by those who have the best interests of their dear ones at heart, and we carefully commend our suggestion to the attention of all such.

INHERITANCE ATTAINED AND INHERITOR INSURED.

(AMERICAN EXCHANGE AND REVIEW.)

What is called the scheme of a young man of Pittsburg who "lacked confidence in himself," appears to have been the conversion of the amount of a legacy into a combination of life annuity and death insurance. An heir at age 25 attaining recently his inheritance consulted with several parties as to the best means of investing his money and at the same time having the greatest security from eventual loss in the years of a probable long life which was before him. Finally, it is said, by the advice of a life insurance agent he adopted the plan of securing the largest sure income for life unattended with any trouble of management, with the substantial unimpairment of his estate, to be disposed of at his death as he should devise. A life with ample means for ease and comfort, with wealth nearly the same at age's last day as in the flush of youth, was an attraction not to be resisted.

The sum of \$118,000 was allotted for the transaction, that is, for the heir to become both annuitant and insurant single premium. For a life insurance Company such a combination places its contingencies at the most advantageous point. In event of early death the annuity value pays the difference between premium and insurance.



I'M SORRY TOO!

With death long deferred the single premium accumulation itself pays the policy sum.

An annuity of \$5,000 with insurance for \$100,000 payable at death was secured for the \$118,000—say \$80,015 paying for the annuity, and \$28,985 paying for the insurance. Should the annuitant-insurant but live out his technical life "expectation"—38 years—he will have received as annuitant \$190,000, and then dying his estate will receive \$100,000. So \$290,000 will be the product of \$118,000. Verily, insurance insures; and so inheritor and inheritance are insured.

APPRECIATIVE ACKNOWLEDGMENTS.

MILLBROOK, 31st August, 1896.

W. H. HILL, Esq.,

Manager Central Ontario,

SUN LIFE ASSURANCE COMPANY OF CANADA,

PETERBOROUGH, ONT.

DEAR SIR,

I desire to express my sincere thanks for your kindness in so promptly paying the Insurance on the life of my late husband, through your Millbrook Agent, Mr. Henry Argue. He, Mr. Argue, did everything in his power to aid me in making out the claim papers, and his courtesy I shall not soon forget.

Yours thankfully,

L. M. P.

MATTAWA, August 10th, 1896.

JOHN R. REID, Esq.,

Manager Eastern Ontario,

SUN LIFE ASSURANCE COMPANY OF CANADA,

OTTAWA, ONT.

DEAR SIR,

I beg to acknowledge the receipt from your Special Agent, Mr. Wm. Martin, of a cheque in payment of 15 Year Endowment policy, No. 8025, held by me in your Company. I desire to express my satisfaction with the results. I have had my insurance carried for fifteen years and the Company are now returning me all the premiums paid and \$277.00 in addition.

I trust the Sun Life of Canada will go on and prosper. It has my best wishes for success. I will always speak a good word for the Sun Life.

Yours very truly,

A F.

OLD FRIENDS....*David Banks Sicketts.*

There are no friends like old friends,
And none so good and true;
We greet them when we meet them,
As roses greet the dew;
No other friends are dearer,
Though born of kindred mold;
And while we prize the new ones,
We treasure more the old.

There are no friends like old friends,
Where'er we dwell or roam,
In lands beyond the ocean,
Or near the bounds of home;
And when they smile to gladden,
Or sometimes frown to guide,
We fondly wish those old friends
Were always by our side.

There are no friends like old friends,
To help us with the load
That all must bear who journey
O'er life's uneven road;
And when unconquered sorrows
The weary hours invest,
The kindly words of old friends
Are always found the best.

There are no friends like old friends,
To calm our frequent fears,
When shadows fall and deepen
Through life's declining years;
And when our faltering footsteps
Approach the Great Divide,
We'll long to meet the old friends
Who wait the other side.

JAPANESE TOPSY-TURVYDOM.

Everyone has observed that the ways of the Japanese are not as the ways of Europeans or Americans, and to this radical difference of method self-contented Americans and Europeans have given the name of "topsy-turvydom." There is no manner of justification for the term. For example, when an American or a European counts with the fingers of one hand, he closes the fingers first, and then opens them one by one, beginning with the little finger. Some folks, it is true, employ both hands in the operation: in that case they keep the left hand open and fold down its fingers one by one with the right, the little finger, as before, being the starting point. But we are not talking



AMATEUR GARDENERS.

of the two-handed performance; we are talking of the case where one hand only is used. Now the Japanese proceeds quite differently. He holds out his hand—right or left—and begins to count by laying the thumb upon the palm, after which he closes each finger in succession, from the index to the little finger. Which of those methods is natural and which is topsy-turvy? Try the two, and you will find that the European method involves, in the case of most people, a kind of awkward struggle at the last moment when it comes to opening the digit finger and still keeping the thumb closed, whereas in the Japanese method the closing of the thumb first gives an easy routine, free from any muscular struggle. None the less, the average foreigner, when for the first time he sees a Japanese count with his fingers, exclaims unhesitatingly: "Look at that extraordinary specimen of digital arithmetic! How thoroughly Japanese!"—meaning by "thoroughly Japanese" that it is thoroughly what it ought not to be. Consider, again, the Western and the Japanese fashions of beckoning and repelling. The European, when he wants to beckon, bends his digit finger into the shape of a hook, and agitates it in the most finnikin manner conceivable, with the point up. The Japanese turns the palm of the hand down, droops all the fingers and waves them gently. The former motion, the hooking of a person towards oneself, is utterly ungraceful; even a beautiful girl cannot make it pretty. The Japanese motion, on the contrary, is at once caressing and graceful. Which is topsy-turvy? The foreigner, without pausing to reason, ridicules the Japanese method as absurd. And he passes the same judgment when he observes that where he himself throws his hand outwards to signify repulsion, the Japanese merely raises the hand and waves it parallel to the face with the thumb outwards. Ask a lady to make each of these motions and decide which is the prettier. Yet we call the Japanese custom topsy-turvy!

—*Japan Mail.*

"There is a thing sadder than being poor—
it is to have been rich;
Sadder than being plain—to have been
pretty;
Sadder than being scorned—to have been
loved;
And sadder than being unknown—to be
forgotten."—*In a French Album.*

QUEER SUPERSTITIONS ABOUT CHILDREN.

MOTHERS IN MANY LANDS—BARBERSHOP.

In Ireland a belt of a woman's hair is placed about a child to keep harm away, and garlic, salt, bread and steak are put into the cradle of a new-born baby in Holland. Roumanian mothers tie red ribbons around the ankles of their children to preserve them from harm, while Esthonian mothers attach bits of asafetida to the necks of their offspring. Welsh mothers put a pair of tongs or a knife in the cradle to insure the safety of their children. The knife is also used for the same purpose in some parts of England. Among Vosges peasants, children born at a new moon are supposed to have tongues better hung than others, while those born at the last quarter are supposed to have less tongue, but better reasoning powers. A daughter born during the waxing moon is always precocious. At the birth of a child in Lower Brittany the neighboring women take it in charge, wash it, crack its joints and rub its head with oil to solder the cranium bones. It is then wrapped in a tight bundle and its lips are anointed with brandy to make it a full Breton. The Grecian mother, before putting her child in its cradle, turns three times around before the fire while singing her favorite song to ward off evil spirits. The Turkish mother loads her child with amulets as soon as it is born, and a small bit of mud, steeped in hot water prepared by previous charms, is stuck on its forehead. In Spain the infant's face is swept with a pine tree bough to bring good luck.

"John, dear, I can't wait to tell you what I am going to buy you!" "Darling, what is it?" "Well I'm going to get you a silver card tray, a bronze Hercules for the mantle-piece, and a new Persian rug. What are you going to do for me?" "I've been thinking, Jane, and have quite concluded to get you a new shaving-brush."

Dyer—What is your business, may I ask?
Boorish Stranger—I'm a gentleman, sir.
That's my business.

Dyer—Ah! You failed, I see.

She—This road is very steep. Can't I get a donkey to take me up?

He—Lean on me, my darling!

BABY JOAN... *Frank L. Stanton... Atlanta Constitution.*

When she came that day in her caps and curls,

With a flash of eyes and a flash of pearls,
She seemed like one of the fairy girls,
And I said to myself I would freely give
A tithe of the years that I have to live,
Though crowned with glory and gold unknown,

For the love of a lass like Baby Joan.

When she came that day in her mystery,
With her beautiful, dutiful history,
Written as clear in her eloquent eyes
As the stars are traced in the south's sweet skies;

When she came and laid, like a white snowflake,

Her hand in mine, if my heart would break,
It had broken then with its love and moan,
Like a rose at the feet of Baby Joan.

O! Baby Joan, when the years have flown
There are hearts that will break for your own—your own—

But I pray, my dear, that your heart may be
Always the heart that you showed to me,
That beautiful day when you dreamed my way,

And gave December a glimpse of May.

You have left me to dream of your face alone,

And I read my dreams for you, Baby Joan.

ELIZA AND THE INK.

BARRY PAIN-TO-DAY.

The ink-pot contained a shallow sediment, composed of short hairs, adipose deposit, grated bricks, and a small percentage of moisture. It came out on the pen in chunks. When I had spoiled the third postcard, Eliza said I was not to talk like that.

"Very well, then," I said, "why don't you have the ink-pot refilled? I'm not made of postcards, and I hate waste."

She replied that anybody would think I was made of something to hear me talk. I thought I had never heard a poorer retort, and told her so. I did not stay to argue it further, as I had to be off to the city. On my return I found the ink-pot full. "This," I thought to myself, "is very nice of Eliza." I had a letter I wanted to write, and sat down to it.

I wrote one word and it came out a delicate pale gray. I called Eliza at once.

I was never quieter in my manner, and it was absurd of her to say that I needn't howl the house down.

"We will not discuss that," I replied. "Just now I sat down to write a letter—"

"What do you want to write letters for now? You might just as well have done them at the office."

I shrugged my shoulders in a Continental manner. "You are probably not aware that I was writing to your own mother. She has so few pleasures. If you do not feel rebuked now—"

"I don't think mamma will lend you any more if you do write."

"We will not enter into that. Why did you fill the ink-pot with water?"

"I didn't."

"Then who did?"

"Nobody did. I didn't think of it until tea-time, and then—well, the tea was there."

I once read a story where a man laughed a low, mirthless laugh. I did that laugh then. "Say no more," I said. "This is contemptible. Now I forbid you to get the ink—I will get it myself."

On the following night she asked me if I had bought that ink. I replied "No, Eliza; it has been an exceptionally busy day, and I have not had the time."

"I thought you had forgotten it perhaps."

"I supposed you would say that," I said. "In you, it does not surprise me."

A week later Eliza said that she wanted to do her accounts. "I am glad of that," I said. "Now you will know the misery of living without ink in the house."

"No, I sha'n't," she said, "because I always do my accounts in pencil."

"About three months ago I asked you to fill that ink-pot with ink. Why is it not done?"

"Because you also definitely forbade me to get any ink to fill it with. And you said you'd get it yourself. And it wasn't three months ago."

"I always knew you could not argue, Eliza," I replied. "But I am sorry to see that your memory is failing you as well."

On the next day I bought a penny bottle of ink, and left it behind me in an omnibus. There was another bottle (this must have been a week later) which I bought, but

dropped on the pavement, where it broke. I did not mention these things to Eliza, but I asked her how much longer she was going to wreck our married life by neglecting to fill the ink-pot. "Why," she said, "that has been done days and days ago! How can you be so unjust?"

It was as she had said. I made up my mind at once to write to Eliza's mother—who really has very few pleasures. I felt happier now than I had done for some time, and made up my mind to tell Eliza I had forgiven her. I wrote a long, cheerful letter to her mother, and thought I would show it to Eliza before I posted it. I called upstairs to her, "Come down, darling, and see what I've done."

Then I sat down again, and knocked the ink-pot over. The ink covered the letter, the table, my clothes and the carpet; a black stream of it wandered away looking for something else to spoil.

Then Eliza came down and saw what I had done. To this day she cannot see that it was entirely her own fault.

BROKEN STOWAGE.

A man who stuttered badly went to consult a specialist about his affliction. The expert asked: "Do you stutter all the time?" "N-n-n-no," replied the sufferer: "I s-s stut-t-t-ter only when I t-t-t talk."

A correspondent writes to know if the brow of a hill ever becomes wrinkled. The only information we can give on that point is that we have seen it furrowed with care. Such jokes are harrowing.

"Look here," said the refrigerator, freezingly, "I believe you're under weight." "Well," answered the ice, "I'll admit that I'm not all I'm cracked up to be."

"I can not understand ze language," said the despairing Frenchman: "I learn how to pronounce ze word 'hydrophobia,' and zen I learn zat ze doctors sometimes pronounce it fatal!"

Mr. Fussy—I don't see why you wear those ridiculous big sleeves, when you have nothing to fill them.

Mrs. Fussy—Do you fill your silk hat?

"It is strange that Morgan, who is absolutely rolling in wealth, should be such a miserly skinflint." "I suppose he is the 'Golden Mean' one so often hears about."

Old Lady—Poor fellow! I suppose your blindness is incurable. Have you ever been treated?

Blind Man—Yes, mum, but not often. 'Tain't many as likes to be seen going into a bar-room with a blind beggar.

The Professor—Can you state what is known as specific gravity?

The Pupil—It is an Englishman trying to understand a joke.

Brown—Have you read this article upon "How to tell a bad egg"?

Jones—No, but if you have anything to tell a bad egg, my advice is to break it gently.

An Irishman meeting another asked what had become of their old acquaintance, Patrick Murphy. "Arrah, now, dear honey," answered the other, "poor Pat was condemned to be hanged, but he saved his life by dying in prison."

"Smith got off a bright thing the other day." "What was it?" "A lighted cigar some one had carelessly dropped into the chair he sat on."

"What's the cause of all this twaddle about elevating the stage, I'd like to know?"

"Want to get it above the level of the women's hats, I suppose."

Something whizzed through the air at a distance of about ten feet from the head of William the Conqueror. "Wasn't that an arrow?" asked the monarch. "It went rather too wide for a narrow," said the court jester; and from that moment his office began to lose in importance and respectability.

Mother of Nine—Well, Bridget, I am quite sure we shan't have to darn stockings in heaven after ten o'clock at night.

Bridget—Shure, and that's thrue for you, ma'am; for all the pictures av angels that iver I saw was barefuted.

Mrs. Dolan—My boy Dinny is gettin' to be a great Sunday school worker, bless the heart av um. Mrs. Nolan—Indade?

"Yis. He has worked t'ree av thim fer free excursions already."

Justice—You are charged with stealing Colonel Julep's chickens. Have you any witnesses?

Uncle Moses—I heb not. I don't steal chickens befo' witnesses.

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.....	3,225,270 51
Claims Paid during 1895.....	349,122 61

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

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

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

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

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

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

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

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

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



HEAD OFFICE

Sun Life Assurance Company of Canada,
MONTREAL, QUEBEC.