

Rev. Jos. Camille Roy,
Séminaire de Québec

SUNSHINE

MONTREAL, AUGUST, 1896.



A PRETTY PAIR.

S. H. EWING, ESQ.

Mr. Samuel Hamilton Ewing, the Senior Director of the Sun Life Assurance Company of Canada, is a native of England, having been born in London on the 10th May, 1834. Before entering his teens he came out to Canada, and soon after joined his father in the Coffee and Spice business, through the successful conduct of which the family name has become so widely and favorably known.

His commercial career was distinguished by unflagging zeal and unfailing courtesy and as the result of more than quarter of a century of prosperous effort Mr. Ewing was some time ago enabled to retire from active business in order to devote his attention to the numerous corporations and philanthropic institutions in which he was interested.

He is now a Director of the following important and substantial organizations: The Montreal Cotton Co.; Dominion Cotton Mills; Trent Valley Woollen Mills; Canada Accident Co. and Montreal Freehold Co., to the success of which he has contributed in no small degree. He is also Vice-President of Melseons Bank.

As Treasurer of the Montreal General Hospital his services have been of the utmost value, and he grudges neither time nor energy in behalf of this admirable institution.

In politics Mr. Ewing is a staunch Conservative, and although he has had no ambition or desire for public life he takes the warmest interest in the welfare of the country, and does what he can in his own way to promote public prosperity.

A PREJUDICE.

I was climbing up a mountain path,
With many things to do,
Important business of my own,
And other people's too,
When I ran across a *Prejudice*
That quite cut off the view.

My work was such as could not wait,
My path quite clearly showed;
My strength and time were limited—
I carried quite a load;
And there that hulking *Prejudice*
Sat all across the road.

So I spoke to him politely,
For he was huge and high,
And begged that he would move a bit
And let me travel by
He smiled, but as for moving
He didn't even try.

And then I reasoned quietly
With that colossal mule,
My time was short, no other path,
The mountain winds were cool.
I argued like a Solomon;
He sat there like a fool.

Then I flew into a passion;
I danced and howled and swore;
I pelted and belabored him
Till I was stiff and sore.
He got as mad as I did,
But he sat there as before.

And then I begged him on my knees—
I might be kneeling still
If so I hoped to move that mass
Of obdurate ill will—
As well invite the monument
To vacate Bunker Hill.

So I sat before him helpless
In an ecstasy of woe.
The mountain mists were rising fast,
The sun was sinking slow,
When a sudden inspiration came,
As sudden winds do blow.

I took my hat; I took my stick;
My load I settled fair.
I approached that awful incubus
With an absentminded air,
And I *walked directly through him*,
As if he wasn't there!

—Charlotte P. Stetson.



S. H. EWING, ESQ.,
SENIOR DIRECTOR SUN LIFE ASSURANCE COMPANY OF CANADA.

THE WAGE-EARNER'S VALUE.

By CHARLES ST. MOORE.

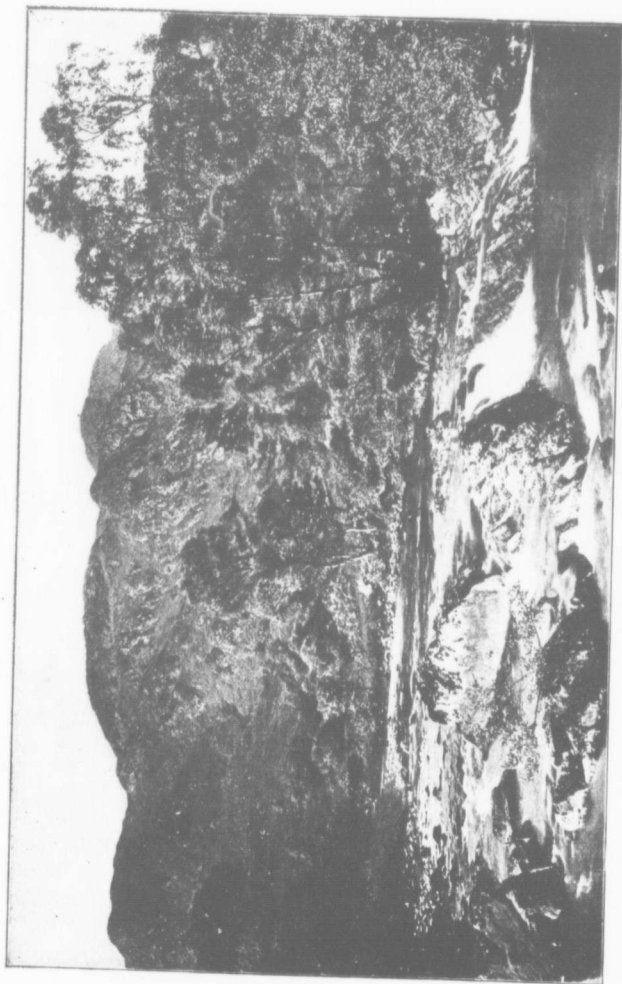
The average duration of the life of a horse is about 25 years, according to Buffon, and as careful statistics upon this subject have not been gathered from every corner of the globe we accept this as approximately correct. The average duration of the life of the tender-foot who mounts a bucking broncho is about two seconds, and possibly this is one of the reasons why all the Life Assurance Companies fight shy of Jockies as proponents. The general average of the life of mankind is about 42 years, but so carefully and accurately have the Companies collected statistics as to the longevity of individuals of every civilized race, age and occupation, that they can figure to a decimal the average expectancy of the lad of 14 years, the philosopher of 60, or of the matron fat, fair and forty. The value of a horse is gauged by its age and the amount of pecuniary profit or pleasure derivable from its strength and endurance or speed. Circumstances and locality also play an important part in the valuing of the animal. In New York or San Francisco a Maud S. would be worth a whole band of mules, but in the Rockies or the Sierras one sure-footed mule is of ten times greater value than a whole stud of Maud S's. As a general axiom it may be laid down that there is no value to the life of the donkey and the dude, and when dead their hides are scarcely worth tanning. A Hoe printing press; a type-writing machine, a steam engine or other piece of machinery is of a certain value to its owner while in good workable condition, but immediately the different pieces are completely worn out and broken down there is only a scrap iron value to them. The owner may keep patching them up; putting a new screw here; a piston rod there; and a rivet somewhere else; but eventually the machine collapses, and by the process of evolution and exchange and barter they

pass at a much impaired valuation into other hands.

In like manner the wear and tear of life affect man. He is patched up from time to time by the doctor, but all the while there is more depletion of the system than building up of the constitution, and when least expected unmistakable characters are traced on the wall; this wonderful piece of mechanism collapses, and the poor old lump of clay by a similar process of devolution is passed on to the lugubrious undertaker to place in a suitable casket, who in turn hands over casket and contents to the sexton, who transfers it to the worms in the six by three little plot, where presently roses and violets or nettles and stinkwort bloom and thrive.

When the iron machinery collapsed the proprietor had already, it is more than probable, by its aid accumulated more than enough to pay the cost price and interest thereon in addition to a handsome profit; and *he* did not by the process of devolution follow in the wake of the scrap iron; he, himself remained, and hence could purchase new and possibly improved appliances and his income, need not necessarily diminish from the effects of the breakdown. Not so with this wonderfully beautiful piece of mechanism, man, the human machine; for when his frail body lost its motive power, machinery and proprietor collapsed together, and a lasting and heavy loss was sustained by those whose bread and butter were derived from, through or by this now utterly worthless piece of clay; in reality not even as valuable as the scrap-iron.

The junkstore will buy the scrap-iron, but men have to be paid handsomely to put the defunct clay out of sight. Not only did love and affection cease on the part of the human machine when the heart refused to beat—and, God knows, even where there is wealth galore, when love and affection depart, the world is blank,



BY MOUNT AND STREAM

barren and dreary enough to satisfy the most exacting ascetic.

What, then, must be the loss to those who have little or no means, and no chance of making sufficient to buy even one meal a day when love, affection, and their one and only support all disappear at once. There is however a simple and comparatively easy method within the reach of all, by means of which even though that important piece of mechanism disappear, the same amount of income will be guaranteed to the bereft ones that they enjoyed when the human machine was most productive.

Men of thought and scientific research, long ago evolved a system of assurance whereby all physically and mentally sound men could so provide for the certainty of death, that when the grim King of Terrors comes with his scythe and claims the breadwinner, those who were dependent on him will be in almost as good financial circumstances as they were while the head of the house was at the helm. Year by year fresh plans are devised by clever actuaries to meet the necessities of the thrifty plodders and toilers in the fields; but all the plans new or old to be safe and reliable, must be based upon the same scientific researches, experience and data, with additions, as were used by our forefathers.

To the honest thinking man, *this* question presents itself:—"Seeing that death may come to me at any moment, how can I secure to my loved ones the same comforts which they now enjoy in common with me?" A very natural question that must often haunt the family protector and wage-earner. Rich or poor, it matters not, for even "riches take wings." It is a problem very hard to solve unless one who has made special study of the question come to his assistance. To the life of every producer there is a specific monetary value. As one man has greater earning powers than another their individual values as producers vary according to

their respective abilities. To simplify the producing value of men to their dependents, so that even the most illiterate can understand and appreciate the subject, we will take three ages; say A, 25; B, 30; and C, 35; and assume that they are all in good average health, and that each receives a regular income of \$1,000 a year. Now according to the "Healthy Male" table of mortality, A would have 38 years and 4 months; B, 34 years and 7 months; and C, 31 years expectancy; but in order that the reader may easily check the calculation for himself we will not reckon the odd months. In 38 years A's earnings would have amounted to \$38,000; B's to \$34,000; and C's to \$31,000, had they each lived their bare expectancy; but if they should die before completing another year their dependents would be just that sum worse off, less the amount used up for feeding and clothing the wage-earners, which we will approximate at one third of their incomes. In order to secure the same income to their individual families, each of the three would have to invest \$16,680 at six per cent. per annum, but as neither has that amount of available cash to plank down, by what possible process of financiering can the desired goal be achieved? Each is getting but one thousand a year, and this is an extremely moderate income, but as we are dealing with the thrifty class we will assume that A out of the one third apportioned for his personal use deposits annually with the Sun Life of Canada, \$207.75; B, \$239.25; and C, \$279. For this small annual deposit, the Sun Life of Canada guarantees that for 20 years following the death of either, each estate shall receive an annual income of \$750, so that they all will be in equally good circumstances as when the breadwinners were alive. The Company does more than this, tho', for if A, B or C, should survive 20 years, no more deposits would be necessary, as the Company will give them *paid up guarantees* that their estates

shall receive annually a similar amount to that mentioned; or the Sun Life of Canada will pay a certain amount to A, B and C themselves for 20 years, and if they should die the residue would be paid to their heirs on the same terms. Nor need the ghost of gaunt Despair haunt A, B or C should they meet with reverses, for the *automatic nonforfeiting* feature of the policy guarantees that after two annual premiums have been paid the Company will keep them secure for a given term. The same rule applies to the large producer as to the small. Here is a simple and definite and easy way of securing to his beneficiaries a guaranteed income which will supply the place of his dollar-producing powers when his "poor lisping stammering tongue lies silent in the grave." There are thousands of human machines who annually with the aid of their friends absorb thorax-lubricators which cost them from \$600 to \$1,200 per year, and if each would only deposit such an amount regularly with the Sun Life of Canada instead of treating himself and his friends to cocktails, champagne, dinners, oyster suppers, and other etc., he would secure either for himself and his loved ones or both, a competency. Where there is a will there is a way, and a little self-denial from obnoxious habits and indulgences will help to build up many a happy home.

The King of Portugal, when he appeared in public in London, recently, wore the orders of the garter of Christ, of the Tower and Sword, Santiago, and of our Lady of our Villa Vicosa. Whereupon the irreverent American, who happened to be present, said that he looked like a bargain counter on "ribbon" day.

"Ma," said Bobby, running into the house, "you said if I did a real act of kindness this afternoon I could have a piece of pie; and I've done it." "What was the act of kindness, Bobby?" inquired his mother while he ate the pie. And Bobby replied between the bites—"A cat came into our back yard, and I didn't stone it."

COURAGE....*Grace Denis Litchfield....Harford Cowrant.*

Hast thou made shipwreck of thy happiness?
 Yet, if God please,
 Thou'lt find thee some small haven none the less,
 In nearer seas,
 Where thou mayest sleep for utter weariness,
 If not for ease.

The port thou dream'dst of thou shalt never reach,
 Though gold its gates,
 And wide and fair the silver of its beach;
 For sorrow waits
 To pilot all whose aims too far outreach
 Toward darker straits.

Yet that no soul divine thou art astray,
 On this cliff's crown
 Plant thou a victor flag ere breaks the day
 Across night's brown;
 And none shall guess it doth but point the way
 Where a bark went down.

ENCOURAGING INCREASES.

In spite of the adverse conditions prevailing in many quarters, the business of the Sun Life Assurance Company of Canada for the current year show highly satisfactory improvement. The volume of new applications received is already over one million and a half dollars in excess of that for the first six months of 1895, while the income, thanks in part to some large premiums received in England, of which note has already been made, is more than quarter of a million dollars in advance of the same period of the past year.

The outlook for the latter half of 1896 is comparatively bright, and there is little doubt but that the total results of the year will show a substantial gain over 1895 in every department of the Company's business.

"You say that horse isn't afraid of anything. Can my wife drive him?" "I don't know, sir. I have never seen your wife."

Sunshine.

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OF CANADA.

MONTREAL, AUGUST, 1896.

THE COMFORT OF LIFE ASSURANCE.

Whether it be fully paid or not, it is none the less a fact that in its last analysis the aim of every human life is the attainment of comfort. For this do men toil with head and hand until the sinews relax in utter weariness, and the brain cells become centers of bewildering pain. For this do women strive and suffer until their frail frames succumb in the struggle, while the goal they sought to reach is still far beyond them.

With very few exceptions we long for certainties—an assured income of adequate proportions—an established position in society—a recognized post of authority—these things seem to many of us the *summum bonum* so far at least as this world is concerned, and we shall not know real comfort, we imagine, until we have secured one or other of them.

This being so, it seems more than a little hard to understand why one of the most unquestioned certainties that ever has been devised by man's wit or wisdom, one that is superior to almost all the changes and chances of life, and one whose benefits accrue not merely to the present generation, but to posterity also—it is strange indeed that so supremely desirable a thing should stand in any need of being commended to the interest and action of sane humanity.

That such, however, is the case, every one who has had a practical experience in

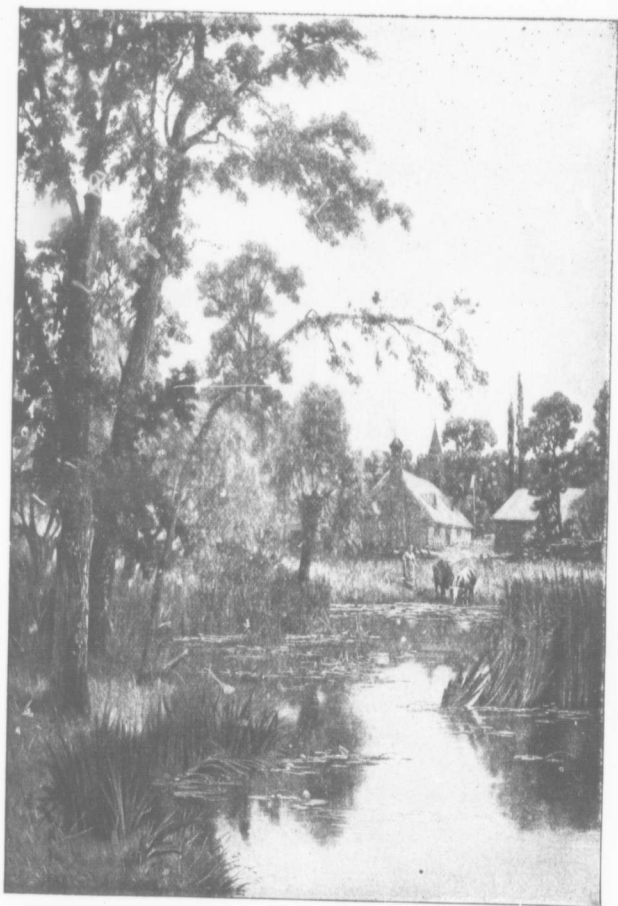
the business of life assurance will most readily testify.

What seems to be needed is an entire change of mental attitude towards life assurance on the part of the average citizen. The carrying of an adequate amount in solid line companies which will always pay one hundred cents on the dollar with profits added, should not be regarded as a burden to be borne with the best grace possible, but as an inestimable comfort in which to exult.

This is really the crux of the matter—that there should be an altogether different way of looking at the possession of a policy. Whether this can be brought about by any amount of argument with pen or tongue it is not easy to say. Human nature is slow to move. There is nothing more difficult to change than a fixed point of view. But that increased light must come as the result of the earnest and persistent efforts of the life Companies and their representatives may confidently be expected. When the process of education in this direction is well advanced, the task of the canvasser will be materially simplified, and the volume of new business pouring in to the companies so great as to satisfy even the most ambitious of managers.

Sir Wilfrid Lawson, in a recent speech, said, "The Bishop of Chester had spoken of drink as 'a good creature of God.' Of course it was—so was a tiger. A tiger was created by God, but just imagine one walking into the Bishop of Chester's palace! The Bishop on seeing it, would say, 'Take the creature away to the dissenting minister's house.'"

"What time of night was it you saw the prisoner in your room?" asked the defendant's attorney in a recent suit. "About three o'clock." "Was there any light in the room at the time?" "No, sir: it was quite dark." "Could you see your husband at your side?" "No, sir." "Then, madam," said the attorney triumphantly, "please explain how you could see the prisoner, and could not see your husband." "My husband was at the club, sir."



THE HOMEWARD WAY.

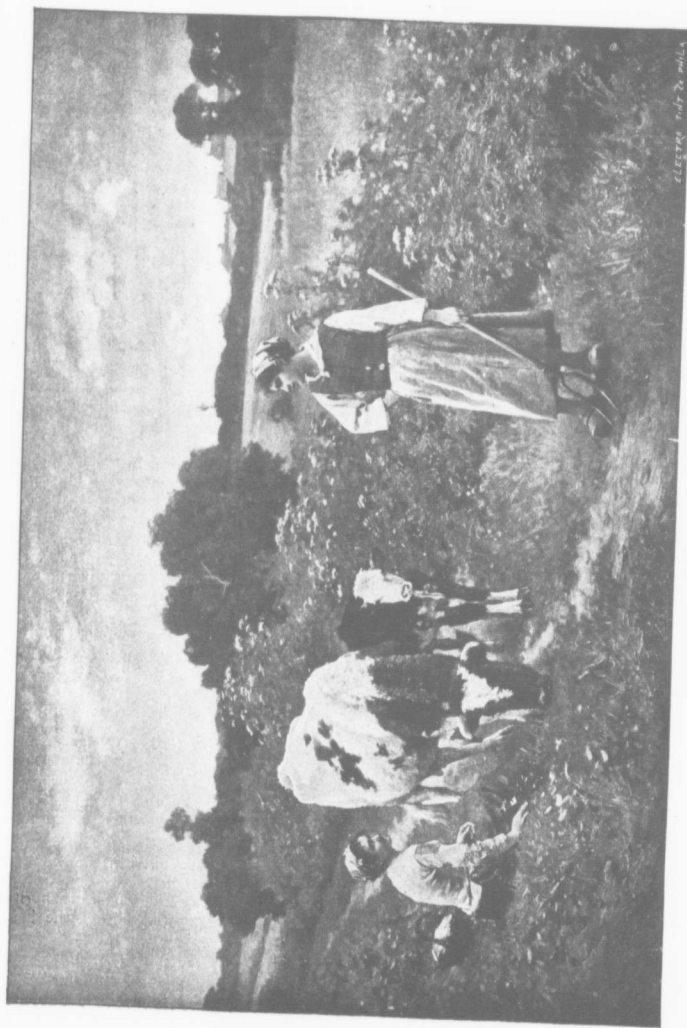
THE TIDE WAVE.

VATSIAN COHNISH, M.Sc. IN "KNOWLEDGE."

The attraction of the moon or of the sun is equally exercised upon all parts of a sheet of water of such size as the Mediterranean, so that scarcely any tide wave is raised there; but in the Pacific Ocean, which is the chief cradle of the tides, the attraction of, say, the moon, is at any moment appreciably different in different parts, and the waters heap themselves up into a long, low hillock, which follows the moon in her apparent motion from east to west, traversing the ocean at vast speed as a forced long wave. Two such billows are formed by the moon in each twenty-four hours, for when the moon is on the opposite side of the earth the solid globe is pulled away from the waters, leaving them heaped up, so that the result is much the same as when the moon is overhead. The long, low billows which are formed by the moon's action in the equatorial regions where the ocean girdles the earth, travel on as free waves into the higher latitudes, penetrating every open sea and channel. These free tide waves run under the action of the earth's gravity, almost exactly in the same way that the solitary wave travels on in a canal when the motion of the canal boat has been arrested. Like the solitary wave formed in canals the tide wave is a long wave, for the moon's attraction being practically equal at the surface and at the bottom of the sea, the motion of the water particles is the same at the bottom and at the surface. The motion of the water is mainly a backward and forward swing, the vertical motion being very small compared with the horizontal motion. The rapidity with which such a wave travels when left to itself—or rather to the force of the earth's gravity—depends upon the depth of the channel, because the deeper the channel the smaller is the quantity of water which has to be transmitted through each unit of cross section in order to maintain the hillock upon the surface. In the deep waters of the open ocean the height of the tide billow is very small—say from one to three feet. As the wave approaches the shallow slope of the shore the front of the billow is retarded while the hinder parts press on, and the height of the wave is

thereby increased. The height of a wave is also increased when it reaches a narrowing channel in which the billow is laterally compressed. Thus the highest tides are not in the open ocean where the tides are generated, but in the distant channels, bays and inlets where the tide wave penetrates after the moon has left it to run its course.

Once every twelve hours, as we have seen, the moon raises a billow and drives or drags it forward as a pulse of water in the southern oceans, much as the heart, in its rhythmic beat, drives the blood-pulse into the arteries. But, whereas the blood-pulse runs the whole length of the artery, and is lost in the capillaries before the next stroke of the heart sends out a second pulse, the tide wave, on the other hand, has not reached the most distant shores when the next succeeding pulse of water is set going by the moon. The tide wave of which the crest may round the Cape of Good Hope at noon, travels up the west coast of Africa and reaches the Azores about midnight. By this time it is followed by a second pulse, which is now rounding the Cape. It is four o'clock in the morning before the crest of the first wave has reached the entrance of the English Channel, where the shallower water makes it travel slower. It takes another six hours to run the length of the Channel, reaching the Straits of Dover at 10 A.M., where the height of the wave is considerable, owing, partly, to the narrowing of the Channel. Thus, at Dover the water rises twenty-one feet, and this occurs at Dover about six hours after the wave crest passed the Land's End. Now, the next incoming tide billow on its way to the Southern Ocean has not yet got as far as the Azores, and the water at the entrance to the Channel is at a low level—this being, in fact, the position of the trough between two succeeding tide billows. Therefore, when we have the water heaped up (and pent up, too, for the Straits are narrow) near Dover, the water being low at the other end of the Channel, the action of the earth's gravity sets a long wave travelling back from Dover towards the Land's End; and this is the ebb tide in the English Channel. The time which a free long wave takes to travel the length of the Channel being about six hours, the return wave will at 4 P.M. have emptied the Channel of nearly as much water as was sent in by the tidal billow.



Electric Light Co. Photo

THE DROWSY NOON-TIDE.

THE PRESIDENT OF THE SUN LIFE OF CANADA IN ENGLAND.

THE POLICY-HOLDER, MANCHESTER, ENGL.

The latter days of May witnessed the arrival in England of several distinguished Canadians, engaged in high politics, among them the ex-Prime Minister of the Dominion, and the new High Commissioner to Great Britain, between whom and Mr. Chamberlain there will be, no doubt, many conferences concerning the proposed new submarine cable, and the additional fast mail service between this country and Canada, projects which are destined to unite our most prosperous colony closer still to the mother land.

Equally distinguished, though in a different sphere of action, was another arrival from Canada, last week, in the person of Mr. Robertson Macaulay, the President of the Sun Life Assurance Company of Canada, who, like so many eminent men in the Dominion, though a Canadian by adoption, is a Scotchman by birth. As President of a company which has outstripped all rivals in Canada, and has now laid the foundation of a great future in this country, we venture to think that some outline of Mr. Macaulay's career, even though hasty and incomplete, will satisfy the legitimate curiosity of some of our readers.

It may be stated at the outset that Mr. Macaulay has won his own position in the insurance world, and has placed the Sun Life of Canada where it now stands, on the rock of stability and prosperity, by sheer personal merit—merit in which are wedded two qualities that do not always go hand in hand, namely, high capacity and great character.

Mr. Macaulay was born, in the year following the passing of the first Reform Bill, at Fraserburgh, at the extremity of Aberdeenshire, though during part of his boyhood he dwelt at Stornoway, on the Island of Lewis, where he was educated. In the remote and lonely latitude of the North East of Scotland the horizon of even an ambitious mind must have been extremely circumscribed, but with this particular Scottish boy, as with so many others from beyond the Tweed, the world has proved to be "mine oyster!"

Mr. Macaulay's first essay in life was in the position of paymaster in connection

with the construction of a dry dock, his next as assistant to the Procurator Fiscal, and his last, in his native land, was that of bookkeeper to a large manufacturing firm.

But in the year 1854, following the lead of many of his countrymen, Mr. Macaulay migrated to Canada, and shortly after was selected out of nearly forty applicants for the responsible office of accountant to the Canada Life Assurance Company, an institution of the first rank in the Dominion. After sixteen years of financial experience in the service of the Canada Life, and four years of travel and organising experience on behalf of another Company, Mr. Macaulay accepted, in July, 1874, the request of the Sun Life of Canada to become its secretary, the Company being then in its early years of existence. The acquisition of an officer possessing a ripe and ramified knowledge of insurance finance, joined to a mind of remarkable sagacity, actuated by principles of conduct which made personal emolument and comfort matters of austere indifference so long as every transaction of the Company stood before the world in unassailable integrity, was at that period of its history an event of the first importance to the Company.

Mr. Macaulay has cheerfully acquiesced in the stringent control exercised over assurance companies by the government of the Dominion, holding, as he does, that a Life Assurance Company, with its far-reaching and humane responsibility, should be placed beyond the reach of fortuitous circumstances, and raised to the highest possible plane of security.

Two years after joining the Sun of Canada Mr. Macaulay was appointed to be manager of the company; in 1887 he was made the managing director, and in 1889 was elected president.

Surrounded by directors of kindred spirit, whose names in Canada stand as the synonym for integrity and high purpose, Mr. Macaulay may, in the evening of his days, contemplate with honourable serenity the institution to whose prosperity he has himself contributed all the best qualities of his strenuous nature.

In aspect of head and face, in outlook upon life, in indifference to mere conventions and in the earnest striving after the essence of things there is in Mr. Macaulay something peculiarly reminiscent of Thomas Carlyle.

ENGLAND AT BAY...LUCIUS HARWOOD FOOITE
SAN FRANCISCO WAVE.

They have sought to revile you with jeers and
with laughter,
Bold mother of empires, and mistress of
oceans;
Let them look to their bulwarks whenever,
hereafter,
The red cross of England is flung to the
breeze.
From the Cape to the Baltic your pennants
are flying;
The Czar and the Kaiser may press their
demands,
With a muster, ere long, of the dead and the
dying,
When the leash on the war hounds is slipped
from your hands.
Do they think to dismay? Do they dare to
defy you?
Do they dream that the spirit of England
is dead?
It is well to recall, ere they seek to decry you,
The fields where the blood of the Briton
was shed.
If they read on the scroll of your grandeur
and glory
The names that are deathless, the deeds
that were done,
They will learn how replete is the page of your
story.
How great are the triumphs which freedom
has won.
In the hush of the tempest your foes are creat-
ing,
Ere the tocsin is sounded, the banners un-
furled,
We can see on the ramparts the Lion in waiting,
Alone and undaunted, confronting the world.

A NOTE OF ACKNOWLEDGMENT.

2 CROSBY SQUARE,
LONDON, E.C., 1st July, 1896.

T. B. MACAULAY, Esq.
Sun Life Assurance Company,
Montreal.

DEAR SIR,
23174 Betts claim.

I cannot thank you too much for paying this policy in London, as you saved us very considerable trouble and expense by doing so.

I shall never lose an opportunity in endeavoring to introduce business to your London office, and trust that I may occasionally be able to do so.

I remain, dear sir,
Yours faithfully,

(signed) J. F. H. BETTS

TEA AT \$143 PER POUND.

GOLDEN TIP FOR MILLIONAIRES...BUFFALO COURIER.

One hundred and forty-three dollars a pound is what Ceylon tea of a certain kind brought at auction in London some time ago. This is stated on the authority of J. H. Grairo, of the Ceylon Importing Co., who says planters of Ceylon were as much surprised as you or I or the next person at such a fabulous price. Owing to certain peculiarities a pound of that tea probably represents, approximately, \$143 worth of labor; but the figure it fetched is so extraordinary as to give the tea or the sale absolutely no commercial value whatever.

This is particularly so because this tea has no appreciably finer flavor. It is named the golden tips. The leaves, when only twenty-four hours old, are picked from the top only of tea bunches. They are very small, not half as big as your finger nail, and extra expert pickers are required to gather them. It can be imagined that 300 or 400 people on the plantation must pick over several acres of bushes to get enough green one-day-old tea leaves to make a pound of tea when dried. Ceylon teas, by the way, are dried by machinery, and not manipulated by hand, as are the products of China and Japan. Ordinary tea is from leaves which are ten days old and consequently larger.

BROKEN STOWAGE.

He—Oh, yes, when I was in London I was enthusiastically received in court circles. She (simply)—What was the charge against you?"

Teacher—Tommy, what is a memory? Tommy—It is the faculty—the faculty— Teacher—That's right. Go on. Tommy— It is the faculty with which we forget things.

Josiah—Gee Whiz! That was a merry fire last night. Maria—"How so, pa?" Josiah—The papers say the fireman played until morning, while the flames danced till after midnight.

"I would be mighty willin' to work," Mr. Dismal Dawson explained; "if I was, only able." "You look able-bodied enough," said the sharp-nosed lady. "What is there to prevent you from working?" "Me pride."

A soldier leaving barracks is stopped by the corporal of the guard: "You cannot go out without leave." "I have the verbal permission of the captain." "Show me that verbal permission."

"There's no coal, mum," said Bridget, "and the fires are out." "No coal!" "Why didn't you tell me before?" "I couldn't tell you there was no coal when there was coal!" answered Bridget.

A young society belle of Winchester told one of her gentlemen callers a few evenings since that her health had greatly improved since taking Delsarte. He wisely asked "Do you take it internally or rub it on."

"I want to ask one more question," said little Frank, as he was being put to bed. "Well," acquiesced the tired mama. "When holes come in stockings, what becomes of the piece of stocking that was there before the hole came?"

Traveller (to native)—Can you tell me how far I am from Creamtown? Native—About 24,900 miles. Traveller—Impossible. Native—I mean if you keep on the way you're going. If you turn around and go back, it's only about a mile.

Teacher—What does the word celibacy mean? Class—The state or condition of being single. Teacher—Correct. Now if you wanted to express the opposite of celibacy or singleness, what word would you use? Bright Pupil—Pleurisy.

Teacher—Astronomy is a wonderful science, Harry. Men have learned through it not only how far off the stars are from the earth, but what they are made of. Harry—It seems to me a great deal more wonderful how they found out their names.

The Rev. Theodore Cuyler, of Brooklyn, makes the confession that he "never made any converts to the truth in an empty pew, and never delivered a sermon loud enough to awaken a parishioner who was dozing at home, or strolled off to some other church."

A FOUR-LEGGED BIRD OF GUIANA.

J. CARTER BEARD.....POPULAR SCIENCE NEWS.

Nothing in the realm of natural history in late years excels in interest the announcement of the discovery in British Guiana, of a bird with four legs. The crested hoatzin, "*opisthocomus cristatus*," the only survivor of a race of birds, several

of which are known as fossils, inhabits the most secluded parts of the forests of South America, and it is probable that it is owing to its retiring habits it has outlived its congeners as well as to the fact that feeding as it does upon wild arum leaves, its flesh acquires so offensive a smell and flavor as to have gained it the name of stink bird, and to render it entirely unfit for food. It is a large bird, almost as large as a pea-cock, in fact, but is very seldom seen. Oftener its loud wailing cry is heard.

The chief peculiarity of the hoatzin consists in the fact that when it is hatched it possesses four well-developed legs, the front pair being of a reptilian character. The young birds leave the nest and climb about like monkeys over the adjoining limbs and twigs, and act and look more like tree toads than birds. After hatching, the modification of the fore limbs begins, the claws of the digits falling off, and the whole of the claw-like hands becoming flattened, changes into wings. After this modification has taken place, feathers begin to grow, and in a short time not a vestige remains of its original character. As Professor F. A. Lucas, in an admirable monograph on "Spurs and Claws," in a bulletin of the Smithsonian Institute, says: "The adult birds not only have no claws upon their wings, but their thumbs, even, are so poorly developed that one would hardly suspect that in the nestlings we have the nearest approach to a quadruped found among existing birds."

Mr. J. J. Quelch, who studied them in British Guiana, tells us that soon after the hatching the well-developed claws on the polax and index being constantly in use for hooking and holding on to surrounding objects, the nestlings when quite small, are frequently found far away from any nest, climbing by the help of their clawed wings, after the parent birds during feeding time. One curious feature noticed with a nestling which had been upset in the river was its power of rapid swimming and diving, when pursued. As soon as the hand was placed on it, it dived rapidly in the dark water, in which it was impossible to see it and arose at distances more than a yard away. Owing to this power the little creature managed to evade all efforts to secure it, taking refuge eventually under the bushy growth when it was impossible to pursue it.

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

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	2,414,003 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.