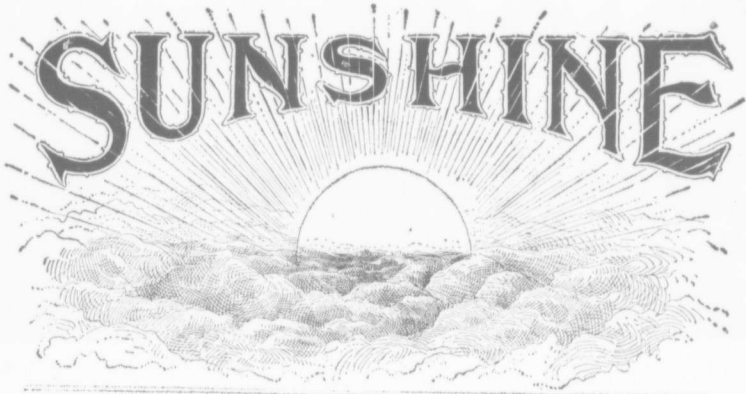
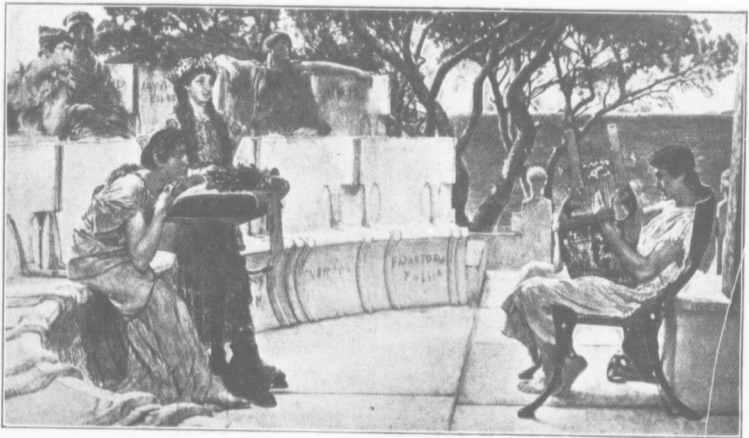


SUNSHINE



MONTREAL, MAY, 1896.



IN DAYS OF YORE.

THE LATE ROBERT ANDERSON.

Mr. ANDERSON, who recently passed away at the advanced age of 95 years, was one of the best known capitalists of the city, the estate that he had accumulated, through his own ability and economy, entitling him to rank with the millionaires.

He was a native of Scotland, and after receiving a good education began his business life at Glasgow, where he presently became manager of a China and Glass-ware establishment. Thence he removed to Ireland, continuing in the same trade. In 1840 he came to Montreal, and spent some years as a clerk, gaining experience, and saving money.

Starting on his own account in the China and Crockery line he made money so rapidly that in a few years he was able to retire, and to devote himself to the career of a capitalist. In this he was exceptionally successful. He made many gains and few losses, and his own way of living being extremely careful, his fortune grew rapidly. He invested largely in stocks, became a director of numerous Companies, including the Sun Life Assurance Company of Canada, and exercised a large influence in the financial world.

Under a somewhat eccentric and brusque manner he hid a kindly heart, and was capable upon occasion of generous things for which he was not generally credited. In his own quiet unostentatious way he gave much to charity, and he was interested in a number of religious and philanthropic institutions.

He never married, but had a number of relatives to whom he willed his great fortune, not forgetting to distribute more than one hundred thousand dollars among the churches and charities of Montreal in which he was particularly interested.

DE QUINCY'S DEED.

HOMER GREEN.....SYNDICATE.

The prize-poem of the McClure Syndicate's recent contest.

Red on the morn's rim rose the sun ;
Bright on the field's breast lay the dew ;
Soft fell the light on sabre and gun
Grasped by the brave and true.
Death to the many and fame to the one
Came ere the day was through.

Loud on the sweet air rang the call--
Blast from the bugle and quick command;
Swift to their saddles they vaulted all,
Sat with the reins in hand,
Spur to the steed's flank, fears in thrall,
Eager to sweep the land.

"Straight to the hill-top! Who's there
first,
We or the foe, shall win this day."
So spake De Quincy; then, like a burst
Of splendor, he led the way;
He and his white steed both athirst
For the mad sport of the fray.

"Charge!" What a wild leap! One bright
mass
Whirls, like a storm cloud, up the hill;
Hoofs in a fierce beat bruise the grass,
Clang of the steel rings shrill;
Eyes of the men flash fire as they pass,
Hearts in the hot race thrill.

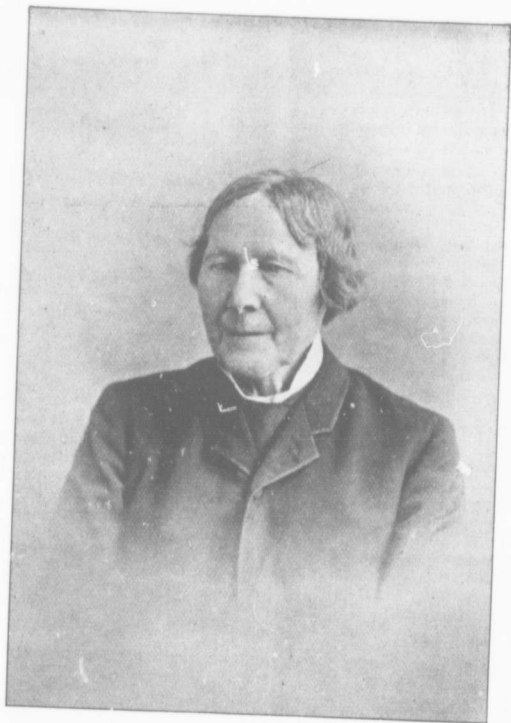
See! from an open cottage-lane
Sallies a child, where the meadow dips;
Only a babe, with the last refrain
Of the mother's song on its lips.
Straight in the path of the charging train,
Fearless, the little one trips.

Under the iron hoofs! Whose the fault?
Killed! It is naught if the day be won.
On! to the—"Halt!" How he thunders it!
"Halt!"

What has De Quincy done?
Checked, in a moment, the quick assault,
Struck back sabre and gun.

"Back!" till the horses stand pawing the
air,
Throwing their riders from stirrup to
mane.
Down from his saddle he bends to where
The little one fronts the train,
Lifts her with care till her golden hair
Falls on his cheek like rain.

Bears her from harm as he would his child,
Kisses and leaves her with vanquished
fears,
Thunders his "Forward!" and see the
wild
Surge of his troops through tears.
The fight? Did they win it? Ay! victory
smiled
On him and his men for years.



THE LATE ROBERT ANDERSON.

A HUNDRED AND THREE DAYS ON A DESERT ISLAND.

(From Chambers' Journal.)

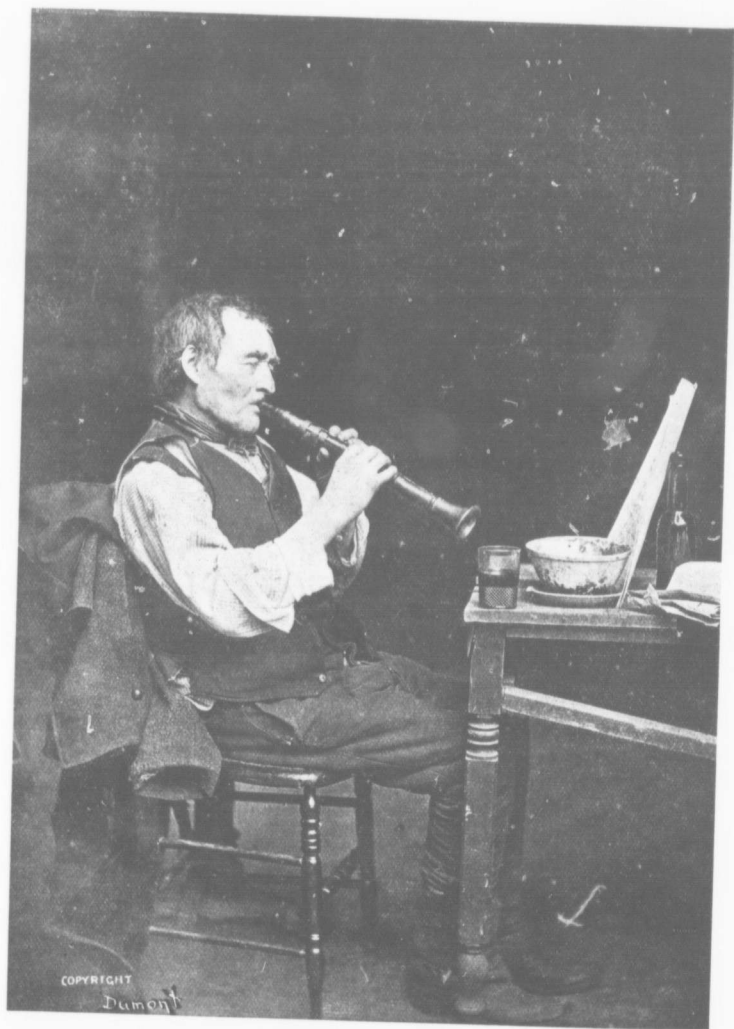
The shipwrecked crew of the barque *Compadre*, eight hundred tons register, Captain Jones, bound from Calcutta to Talcahuano, Chili, recently arrived in New Zealand, after a series of remarkable adventures, having escaped the successive perils of fire and shipwreck, and the hardships of a prolonged sojourn on the bleak and desolate islands to the south of New Zealand, known as the Auckland Islands.

The vessel left Calcutta on the 22nd of January, last year, bound for Talcahuano with a cargo of jute bags. All went well until the 16th of March, when a fire was discovered by the captain in the after-hold. The subsequent events are very well told in a clear and graphic narrative which the chief mate, Mr. F. Bates, has given of the affair. The captain it appears, at once called all hands on deck to cope with the fire. Holes were cut in the cabin deck, and water was poured in incessantly from 10 a.m. to 6 p.m. but without much result. Finding it impossible to extinguish the fire, the captain ordered the men to batten all down, and then shaped a course for the *Benff*, a harbour in the extreme south of the Middle Island of New Zealand, that being the nearest port. Before finally closing the hatches, several of the men tried to obtain bread from below, but were rendered insensible by the smoke, and had to be carried on deck. The attempt therefore had to be abandoned. The vessel made fair way until the night of the 18th of March, when to the peril of fire that of tempest was added. A furious westerly gale came down upon the ill-fated vessel, accompanied by terrific squalls. At seven a.m. on the 19th of March land was discovered on the starboard bow, distant about twelve miles. It was very hazy at the time, and owing to the fearful sea, the vessel laboured heavily. One tremendous wave swept the foresail and

foretop-mast staysail out of the bolt ropes, burst the fore-castle ports, smashed the fore-hatches, and swept the decks of everything movable. Worse than this, it burst in the cabin, thus giving air to the fire, which could not be prevented from breaking out, though immense quantities of water were flooded in. The men could not man the pumps, being washed away by the seas which continually broke on board.

It is almost impossible to imagine a situation of greater peril. The carpenter sounded the well and found eight feet of water in the hold. The vessel was rapidly sinking under foot, and it was quite impossible to lower the boats in such a sea. Only one hope remained and that of the slenderest possible character. The land which had been sighted was the Auckland Islands, and the vessel was now to the windward of the North Cape. The captain therefore ordered the mainyard to be squared, and steered for the land in the hope of saving life. It must, however, indeed have seemed a forlorn hope in such an angry sea, with a rock-bound coast backed by precipitous cliffs towering hundreds of feet above the sea level. Still, with the indomitable pluck and resolution of British seamen, those on board determined to make the best fight they could for their lives. Just before the vessel struck, oil was poured on the waters over the stern, which greatly reduced the violence of the sea; and then all hands hastened to the bow and hung on the bowsprit, waiting for the critical moment. Their coolness and prudence were rewarded with good fortune. The vessel struck with a great crash, everyone making a jump for the rocks, and all got safely to land, although some were very much bruised by the violence of the concussion. In ten minutes nothing of the vessel but loose wreckage was to be seen.

Although the men had safely reached land they were in a pitiable plight. The Auckland Islands in the winter are as drear and desolate a place as one can imagine. They are swept by furious tempests and almost incessant rain. They are the homes of such sea birds as love the storm; but except for the occasional visits of sealers or of a Government steamer searching for shipwrecked mariners, the islands see no trace of human life, save only as in the present case, when



"THE CLARINET PLAYER."

From a Copyrighted Photograph by John E. Dumont.

shipwrecked seamen are cast upon their inhospitable shores. On several occasions the place has been the scene of disastrous wrecks. The Invercauld, Grafton, General Grant and Derry Castle, are the names of a few of the vessels which occur to the mind. In many cases the loss of life has been total and complete. In the case of the Invercauld, out of nineteen men who scrambled ashore, three only were rescued after twelve months of fearful suffering.

The surface of the islands for the most part is mountainous, and a great deal of it is covered either with dense brush or a wilderness of high tussock, standing in deep peat, almost equally impassable. The prospect which met the Compadre castaways therefore was by no means hopeful. They had of course been able to save nothing in the shape of food from the vessel, and were barefooted and scantily clothed, each man having partially stripped, preparing for a swim for life. It so happened, however, that assistance in the shape of food and clothing was within their reach, although they were not aware of it, and only discovered the fact by a sad and curious accident, although it turned out fortunately for the bulk of them. After getting on the rocks, the whole ship's company climbed the cliffs, which, as already stated, were several hundred feet in height. They saw a mountain in the distance, and made straight for it, to get a better view of the island they were cast upon. They reached it with some difficulty, and looking round saw a flagstaff close to the beach. They at once went towards, but losing their way in the bush, and night coming on, they made for the nearest beach where they found a few limpets and one little fish, which they divided into sixteen parts, one for each man. This scanty fare was greedily devoured, as they had only had one meal since the fire broke out, four days before what stores were saved from the lazarette had been kept for the boats, and were therefore lost when the ship went to pieces. While the men were dividing their miserable meal, it was discovered that one of the seamen, named Peter Nelson, was missing. An attempt was made to find him, but the night was so dark that the attempt had to be given up. A miserable night was spent owing to the rain and snow, which fell incessantly. In the morning they divided themselves into parties, and proceeded to search for

Nelson, but with no success. In the course of their wanderings however, they came upon a newly built hut, and on examining it, found that it contained a store of food and clothing. It was a depôt established by the New Zealand Government for the relief and succour of shipwrecked seamen cast upon the islands. By a strange oversight however, the existence of such a depôt is not mentioned in any of the shipping directories; and but for the fact of poor Nelson wandering away to his death in the bush, his comrades might never have hit upon the depôt, and, like him, might have perished of starvation.

From a record in the hut, the castaways learned that the New Zealand Government steamer Hinemoa had visited the islands only a week before on her periodical cruise, and they made up their minds that they would have to make a prolonged stay on the islands before there was any chance of being rescued. Consequently, they had to be very careful with the food in the depôt. There is scarcely any fish to be caught at the Aucklands, and the castaways found that the seabirds and seals which were comparatively easy to approach at first, became so wild after a week or so of contact with human beings that it was impossible to get near them. The shipwrecked people however, found some goats and sheep which had been placed on the island by the New Zealand Government. Of the former they caught three, and of the latter eight. The sheep never having been shorn were covered with very long fine wool, which also proved very serviceable to the men.

It is not necessary to enter into details of the life of the castaways on the islands. They suffered a good deal of pain and discomfort from the exposure, but the Government stores preserved them from danger of absolute starvation, and they enjoyed fairly good health during their stay. On Monday the 6th of July, to their great joy, the sealing schooner Janet Ramsay, called at the islands; and the men having been there exactly one hundred and three days, were taken on board and brought to New Zealand. At the nautical enquiry which was held, the court, it is needless to say, adjudged that the wreck was entirely due to misadventure, and that the captain and crew had done all that was possible under the circumstances.

THE CARPENTER'S SON.

They said, "The Carpenter's Son," To me,
 No dearer thing in the Book I see,
 For He must have risen with the light,
 And patiently toiled until the night.
 He too was weary when evening came,
 For well He knoweth our mortal frame,
 And He remembers the weight of dust,
 So His frail children may sing and trust.

We often toil till our eyes grow dim,
 Yet our hearts faint not because of him.
 The workers are striving everywhere,
 Some with a pitiful load of care ;
 Many in peril upon the sea,
 Or deep in the mine's dark mystery,
 While mothers nor day nor night can rest ;
 I fancy the Master loves them best.

For many a little head has lain
 On the heart pierced by redemption's pain.
 He was so tender with fragile things,
 He saw the sparrows with broken wings.
 His mother, loveliest woman born,
 Had humble tasks in her home each morn,
 And He thought of her the cross above,
 So burdened woman must have His love.

For labour, the common lot of man,
 Is part of a kind Creator's plan,
 And he is a king whose brow is wet
 With the pearl gemmed crown of honest
 sweat.

Some glorious day, this understood,
 All toilers will be a brotherhood,
 With brain or hand the purpose is one,
 And the Master workman, God's own Son.

THE SIZE OF THE UNIVERSE.

It has been estimated that a cannon ball moving with a velocity of 500 miles an hour, and leaving our earth at a certain time and travelling in the direction of the nearest fixed star, would not reach it in less than 4,500,000 years ; and yet there are stars in the heavens and visible through telescopes that would require a cannon ball moving with the same velocity at least 500,000,000 years to reach them. It was said by the elder Herschell that it would require light travelling at the rate of 185,000 miles a second two millions of years to come to the earth from the remotest luminous vapours within reach of his 40 foot telescope, and yet, whatever may have been the efforts of astronomers

to bring the starry heavens as a whole into view, even with the most powerful reflectors, they have so far proved to be futile. Hence, to the minds of men, the universe must seem for ever to be and to remain immeasurable, incalculable, and incomprehensible. And while we may be able to weigh and measure suns and systems within range of our telescopes, there are others so far away and so far beyond our powers of vision, and our power of calculation, that even our present supposed great knowledge of the sidereal heavens would dwindle into the thinnest of mental vapouries.—*W. H. Lancaster, in, "Popular Astronomy," (U.S.)*

IDEAS OF LIFE.

He lives long that lives well.—*Fuller.*

Life is as serious a thing as death.—*Bailey.*

Man's life is an appendix to his heart.—*South.*

Life is good, but not life in itself.—*Owen Meredith.*

Live well ; how long or short, commit to heaven.—*Milton.*

Christian life consists in faith and charity.—*Luther.*

Life is a crucible. We are thrown into it and tried.—*Chapin.*

A handful of good life, is worth a bushel of learning.—*Herbert.*

Life is given to no one for a lasting possession ; to all for use.—*Lucretius.*

Life is a pure flame, and we live by an invisible sun within us.—*Brown.*

This body is not a home, but an inn ; and that only for a short time.—*Seneca.*

The earnestness of life is the only passport to the satisfaction of life.—*Parker.*

Every man's life is a fairy tale, written by God's fingers.

—*Hans Christian Anderson.*

While man is growing life is in decrease, and cradles rock us nearer to the tomb.—*Young.*

Long life is denied us ; therefore let us do something to show that we have lived.—*Cicero.*

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, MAY, 1896.

THE PARADOX OF LIFE INSURANCE.

It is very easily stated, and only requires to be stated in order to be at once comprehended. Here is a thing that has now at last come to be universally recognized as an unqualified benefit to all who enjoy it, and in many cases an incomparable blessing. The mystery surrounding it in its early history has been all cleared away, and there is no intelligent man who may not have as full an understanding of its principles as he can possibly require.

There is a price to be paid for it of course. What, that is worth having, can be had on any other terms? But this price is strictly proportioned to the value of what is received, and is in no sense excessive.

Such being the case, surely the natural inference would be that anything thus desirable must so commend itself to the public, that they would come of their own accord to obtain it for themselves.

Yet how far from the fact is such an expectation. Instead of the Companies being eagerly sought after by the public, the public has to be sought after by the Companies. A whole army of Managers and Agents have to be employed, whose special business it is to reason, persuade, and cajole people into having their lives insured, and whose usefulness to the Companies is estimated by their success in this work.

So entirely is the business of life assurance upon this basis, that we cannot help wondering what would be the consequence if all the Companies were to combine in the withdrawal of their soliciting agents from the field, and thus to leave the public alone, except so far as it might be appealed to through the medium of the press and the mails.

This result would be certain—that the falling off in new business would be little short of appalling. It is not too much to say that for some time after the taking of such action, less than one-half the number of applications now being secured would be offered to the Companies, and what is far more serious to contemplate, countless families would be left unprovided for on the death of the head of the house, simply because there had been no one to reason, argue, coax, persuade, ay perhaps, harrass him into insuring his life.

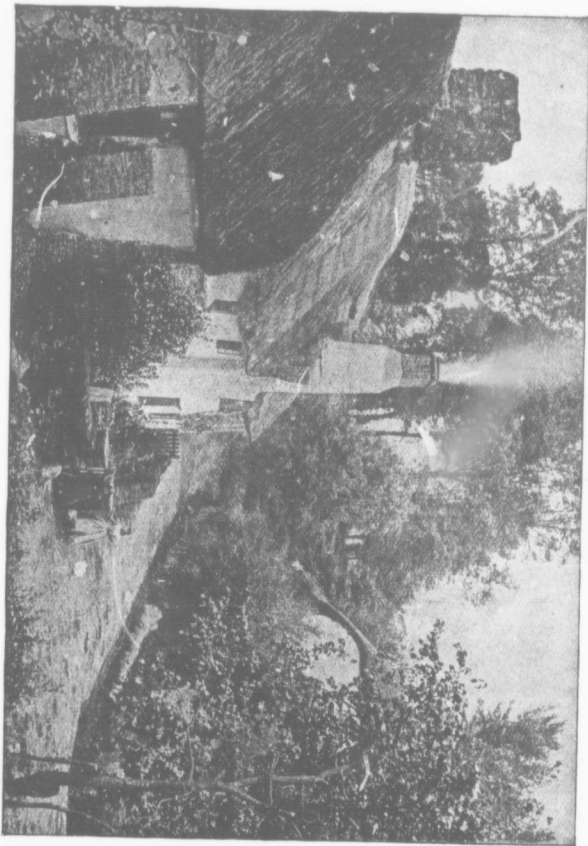
There would therefore be two classes of sufferers: the companies would suffer for lack of new business, although of course this would not in any wise impair their strength or solvency, and the families would suffer because of there being no insurance money to meet their needs.

And yet in the face of all these facts, the canvassing for life insurance continues to be one of the most arduous, uncertain and exhausting occupations in which a man can engage. Such is the paradox. We commend its consideration to the attention of thoughtful provident men, trusting that the result of their cogitations may be to make easier the lot of that true benefactor of humanity—the man who would induce them to insure their lives.

Life appears to me too short to be spent in nursing animosity or registering wrongs.—*Bronte.*

Let those who thoughtfully consider the brevity of life remember the length of eternity.—*Ken.*

A BIT OF OLD ENGLAND.



Felicitous Expression in Literature.

HELEN MARSHALL NORTH....THE OUTFLOOK.

Whipple, the essayist, characterizes the art of literary composition as "an invigorating contest with the difficulties of expression in which the whole nature is actively engaged." But one prefers to think that those peculiarly happy expressions which so illumine the pages of the great masters of literature are not the result of a contest, however invigorating, but rather the direct result of being a genius. We like not so much to visit the literary workshop, or even to hear a suggestion of its existence, when Homer or Shakespeare or Schiller or Heine holds us enchained and self-forgotten.

But, even granting the necessity of an occasional struggle with the dictionary on the part of the happily gifted poet or novelist, it must be supposed that his contest, being conducted with heaven-winged weapons, is of briefer duration and wins a more glittering crown of victory than that of his humbler, plodding brother, whose pen the Muses have never deigned to notice.

Take, for a pleasing example of choice expression, the "Lines to a Field-Mouse," by Burns. The well-chosen adjectives in the first line introduce one so intimately to the little despoiled creature—"the wee, sleekit, cow'rin', tim'rous beastie"—that all mice will hereafter appear sleekit, tim'rous, and cow'rin. "Thy poor earth-born companion" is another charming touch of the poet-pen which will forever win from the reader a feeling of comradeship for the tiny creatures; and, then, who but Burns could or would have summed up the whole economic system of the mouse family so vividly as in the expressions "silly wa's" and "wee bit housie." What a subtle touch of sweet sympathy and true contrition is shown in the huge fellow-mortal who has unwittingly brought

dismay and ruin which he can in no way repair; and

That wee bit heap o' leaves an' stibble
Has cost thee mony a weary nibble

pictures for one in a single sentence the whole system of the mouse-carpenter.

Robert Herrick knew many a dainty trick with words. The "erring" lace which enthalls the crimson stomacher is a fine diversion of the adjective from the moral to the material world; and what language could so well delineate the rustle of brave garments as these:

When as in silk my Julia goes
Then, then, methinks how sweetly flows
The liquefaction of her clothes!

Now a glance at Spenser's happy phrases, as quaint and sweet as our own arbutus blossoming in Pilgrim woods, "Heaven's wide hollowness" is perhaps as fitting and adequate a description of the firmament as ever poet breathed.

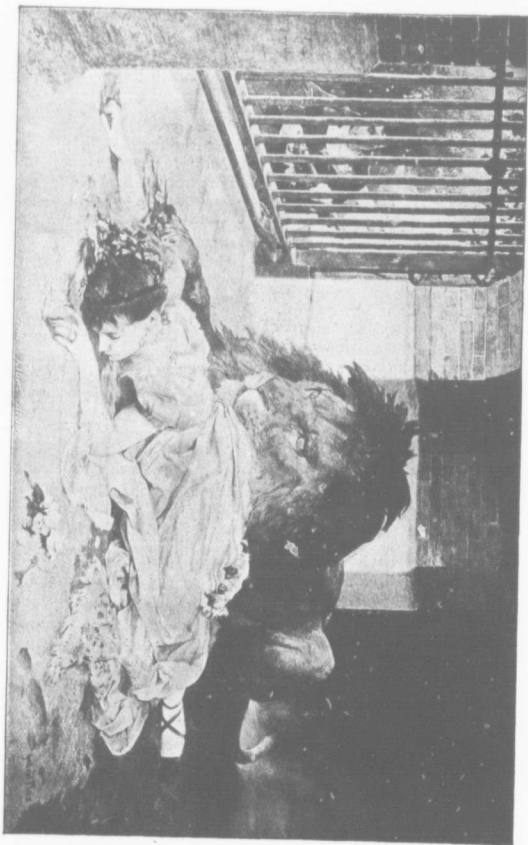
The steadfast starre
That was in Ocean's waves yet never wet;
and

Al that in the wide deepe wandering arro,
can hardly be equalled as pictures in words of star and sky. Proud *Lucifera* is represented as "sitting high, for lowly she did hate," and, while no especial suggestiveness or beauty inheres in the plain little word high, yet in this setting it becomes strong, vivid, and rich in meaning.

The chayne of strong necessitee,
Which fast is tyde to Jove's eternal seat,
is a model of vigorous word-building in which the opening phrase is sufficient to fix its meaning in the reader's mind, but emphasis is gained by the concluding line. Some pretty conceits of language, produced by judicious juxtaposition of ordinary words, not in themselves forceful, are found in the description of the dwelling of Archimago, the Enchanter:

A little lowly hermitage it was, hard by a forest's side,
Far from resort of people that did pas
In travaill to and fro: a little wyde
There was an holy chappell edifyde,
Wherein the Hermit dewly went to say
His holy things, each morn and eventyde;
Thereby a christall stream did gently play,
Which from a sacred fountain welled forth alway.

THE LION'S BRIDE.—BY GABRIEL MAX



Words of one and two syllables make up the greater part of this little description, but so happily is each situated that one can think of no fine phrases in foreign, three-syllabled words that could so fittingly picture the quiet place. Further on we read of one who walked "very sagely sad" and "well could file his tongue as smooth as glas," and with pious mockery

Told of saints and Popes, and evermore
He strowed an Ave-Mary after and before.

Every one is familiar with Shelley's lines:

Like a glowworm golden
In a dell of dew;

and the

soft and purple mist,
Like a vaporous amethyst.

Of our modern American authors, Lowell, especially possessed the art of seizing from his word-armory the precise combination to give life and color to his pages. He tells you of the crow's caw which drops to you "filtered through five hundred fathoms of crisp blue air;" of "the merry crew of orioles which swing in their hammocks from the pendulous boughs;" of the humming-birds, "little zig-zagging blurs," their throats "sparkling with angry fire," and of the bobolinks "twinkling through the garden" and singing "with a rapidity that would have distanced the deffest-tongued Figaro that ever rattled." He writes of a "houseless lane" — as fit an expression as Spenser's "dreadlesse courage."

Then care away,
And wend along with me,

sings Coridon in the "Complete Angler," and we may reiterate the encomium of honest "Piscator," "I shall love you for it as long as I know you."

And who could better sum up all the delights of the careless yet sound pleasures of the "Angler" than he who sings, in the same gentle pastoral,

But these delights I neither wish
Nor envy, while I freely fish.

Stevenson's "Travels with a Donkey" is replete with suggestive and felicitous expressions. That interesting beast, Modestine, inspires many of them. She "relapses into her own private gait," and the private gait of a donkey is a fruitful phrase to the initiated traveller. "Every decent step that Modestine took must have cost me at least two emphatic blows" A little out of the village, Modestine,

filled with the demon, set her heart upon a by-road, and positively refused to leave it." And again, Modestine "munched some black bread with a conrte hypocritical air." He tries to "steer Modestine through a village," and when his traveller's pack falls to the ground, Modestine, "none better pleased, incontinently drew up and seemed to smile." He tells of a "wilderness of turf and stones;" of a fine, busy, breathing rustic landscape;" of a space which "had the air of being a road which should lead everywhere at the same time," and of a dark night in which he could see "a certain fleecy density, or night within night, for a tree."

Blessings on those happily inspired pens whose words, so fit and fair, beguile the fancy, stimulate the imagination, and lead one to wonder that his own dull quill should so tamely express thoughts which are winged so graciously under the touch of genius.

THE AUTOMATIC NON-FORFEITABLE CLAUSE.

The advantage of this recent addition to the many liberal provisions of the policy issued by the Sun Life of Canada, is already being strongly illustrated.

In the case of Policy No. 13,280, upon the life of G. I. F., premium being payable half-yearly, the premiums due on September, '94, March '95, and September '95, were advanced by the Company, the policy being thus saved from lapsing. The insured died in November, '95, and the full face value of the policy was paid, deducting only the three premiums advanced with interest.

Another late instance was that of the Hon. H. Mercier, policy No. 30,191. The premium fell due during his illness, but the policy was kept in force by the automatic non-forfeitable clause, and on his death the claim was paid less the one premium advanced.

Such illustrations speak for themselves, and require no argument to enforce their teaching.

Night and Death..... Joseph Blanco White.

Mysterious night! when our first parent
knew
Thee from report Divine, and heard thy
name,
Did he not tremble for this lovely frame,
This glorious canopy of light and blue?
Yet 'neath a curtain of translucent dew,
Bathed in the rays of the great setting
flame,
Hesperus, with the host of heaven came,
And, lo! creation widened in man's view.
Who could have thought such darkness
lay concealed
Within thy beams, O sun? or who
could find,
Whilst fly and leaf and insect stood
revealed,
That to such countless orbs thou mad'st
us blind?
Why do we, then, shun death with anxious
strife?
If light can thus deceive, wherefore not
life?

THINGS FOUND IN AMBER.

HOW NATURE PRESERVES HER SECRETS.....GENTLEMAN'S

In many museums may be seen in the most perfect state of preservation in amber fossilized remains of plants and animals. The science of Egypt, in its highest development, did not succeed in discovering a method of embalming so perfect as the simple process taking place in nature. A tree exudes a gummy, resinous matter in a liquid state. An insect accidentally lights in it and is caught. The exudation continues and envelops it completely, preserving the most minute details of its structure. In the course of time the resin becomes a fossil and is known as amber. The history of fossil insects is largely due to the fly in amber. And to the preserving properties of amber we owe, likewise, our knowledge of some of the more minute details of ancient plant structure.

The coasts of the Baltic are, and have been from the days of the Phœnician traders, the great source of the amber commerce. It occurs in rolled fragments, in strata known to geologists as oligocene. These are tertiary rocks of a date little more recent than those of the London basin and equivalent to the younger tertiary series of the Isle of Wight. The fragments of fossil resin were washed down by the rivers from the pine forests of the district along with sediment and vegetable debris. In them are found most perfectly preserved remains of the period, as well as of insect life. Fragments of twigs, leaves, buds and flowers, with sepals, petals, stamens and pistils still in place occur. Pollen grains have likewise been found. A recent genus, *deutzia*, has been recognized by its characteristic stamens; the valves of the anthers of *cinnamomum* are seen in others. In one specimen the pendent catkin of a species of oak is seen as distinctly through the clear amber as if it were a fresh flower. And besides the insect and plant remains thus sealed up in amber, stray relics of the higher fauna of the forest have also been met with. Fragments of hair and feathers have been caught in the sticky resin and preserved. Among others, a woodpecker and squirrel have been recognized in the Baltic amber.

A RECORD-MAKING PREMIUM.

The Sun Life Assurance Company of Canada recently received through its English branch what is probably the largest premium ever paid to a Canadian Company. The amount was £21,966 being a single payment for a combined life and annuity policy of a special character. The confidence thus shown by English investors in a colonial institution is very gratifying.

In this connection it may be mentioned that it is not long since the Company had the honour of issuing a policy for a large amount upon the life of His Royal Highness the Duke of Edinburgh.

PREVALENT POETRY.

BY CHARLES FOLLEN ADAMS.

A wandering tribe called the Siouxs,
Wear mocassins, having no shioux;
They are made of buckskin,
With the fleshy side in,
Embroidered with beads of bright hiouxs.

When out on the warpath, the Sioux
March single file—never by tiouxs—
And by "blazing" the trees
Can return at their ease,
And their way through the forest ne'er
liouxs.

All new fashioned boats he eschiouxs,
And uses the birch bark caniouxs;
These are handy and light,
And inverted at night,
Give shelter from storms and from diouxs.

The principal food of the Siouxs
Is Indian maize, which they briouxs,
And hominy make,
And mix in a cake,
And eat it with pork, as they chiouxs.

Now doesn't this spelling look cyiouxiouxs?
'Tis enough to make any one fiouxiouxs?
So a word to the wise—
Pray our language revise,
With orthography not so injiouxiouxs.

A WELL PLEASED POLICY-HOLDER.

KINGSTON, JAMAICA, February, 1896.

C. O. PALMER, Esq.

Sun Life Assurance Co.

DEAR SIR,

I beg to hand you certified copy of the entry of my Baptism in the Church Register, and to express myself as agreeably surprised at the prompt payment of my Policy, which I had been led to understand would be delayed until my birth certificate could be produced, but which was in fact paid as soon as the necessary papers could be got from Canada, only a few days after the Policy fell due, and before I was able to furnish the certificate of Baptism.

With best wishes for the success of the Society in which I have taken another Policy.

Faithfully yours,

C. W. M.

BROKEN STOWAGE.

"Where there's a will there's a way," remarked the disappointed heir, as he consigned that document to the flames.

"Papa, what's a cynic?" "A cynic, my son, is a man who sneers at everything he hasn't cash enough to keep up with."

Oxford can stop a girl taking the degree of B.A., but it can't prevent her adding the honorable name of "M.A." to her titles.

First Citizen—I just passed Senator Bombshell. Never saw him look so happy. Second Citizen—Perhaps he's discovered a new casus belli.

"Got on your husband's cravat, haven't you?" asked a neighbour of Mrs. Bilkins. "Yes," replied Mrs. B., sadly; "its the only tie there is between us now."

Parson (to youngster fishing on Sunday)—My boy, I'm surprised to find you here. Youngster (innocently)—Do you know some other place where they bite better?

Griggs—My pillow came open last night, and when I woke up this morning I was almost smothered by the feathers. Briggs—Made you feel sort of down in the mouth, did it?

Spratts—Miss Elder is much older than I thought. Hunker—Impossible. Spratts—Well, I asked her if she had read 'Aesop's Fables,' and she said she read them when they first came out.

Stranger—Can you tell me where the nearest letter-box is? Citizen (Quietly) Yes—(walks on). After several minutes he turned around and said, Do you want to know it?—Stranger—No.

"You naughty boys," exclaimed the mother of one of a group of noisy juveniles. "What are you doing?" "Playing." "But I heard you calling names." "Yes m. We're playing we're the House of Commons."

"Talk of man," roared the female emancipator. "What has man ever done for woman?" "Furnished a model for her to imitate," said a voice in the rear of the hall, and then an awful quiet reigned.

Visitor—What would be a good day to see the United States Senate in session? Resident—Well, you can take your choice. On Monday and Thursday they attend to Armenia; Tuesday Venezuela; Wednesday, Cuba; Friday, the Transvaal Republic, and Saturday—if they can spare the time—to the United States.

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 50
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, 1895.....	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	205,944 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	3,493,700 88	23,901,046 64
1895	1,525,054 09	5,395,770 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 \$1,734,016.

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 \$5,067,011.

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.

T. B. MACAULAY,
Secretary and Actuary.

ROBERTSON MACAULAY,
President and Managing Director.

IRA B. THAYER
Superintendent of Agencies.

G. F. JOHNSTON,
Asst. Sup. of Agencies.

GEORGE WILKINS, M.D., M.R.C.S., Eng.
Chief Medical Officer.