

SUNSHINE

Rev. Jos. Camille Roy,
Seminare de Quebec

MONTREAL, JANUARY, 1896.



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

THE REPORT FOR 1894.

The report for the year 1894 was in every respect the most satisfactory ever submitted, as is made clear from the following summary:—

New Life Applications received during 1894, - - - - -	\$10,200,204.10
Increase over 1893, - - - - -	751,048.53
Cash Income for year ending 31st Dec., 1894, - - - - -	1,373,506.60
Increase over 1893, - - - - -	133,113.48
Assets at 31st Dec., 1894, - - - - -	4,010,410.05
Increase over 1893, - - - - -	614,042.75
Reserve for Security of Policy-holders (according to Dominion Government Standard), - - - - -	4,063,035.62
Increase over 1893, - - - - -	530,674.05
Surplus over all Liabilities, except Capital (according to Dominion Government Standard), - - - - -	465,875.94
Surplus over all Liabilities and Capital Stock (according to Dominion Government Standard, - - - - -	401,375.94
Life Assurances in force 1st January, 1895, - - - - -	31,528,569.74
Increase over previous year, - - - - -	3,728,813.25
Death Claims paid during 1894, - - - - -	207,030.54
Decrease from 1893, - - - - -	29,477.05

The year 1894 has many claims to be considered a record year in the history of the SUN LIFE ASSURANCE COMPANY OF CANADA, and attention is specially invited to the following features of the report:—

The total of new applications received, \$10,200,204, is greatly in excess of that secured in any previous year, and is the largest amount ever received by a Canadian company.

No less satisfactory have been the results in other departments. By comparison with the last Annual Report, it will be found that the net premium income increased \$101,591, the income from interest and rents, \$54,171, and the total income \$133,113. The increase in assets was \$614,042, being over fifty-two per cent. of the premium receipts, while on the other hand a total saving in mortality of \$36,050.65, as compared with the previous year, bespeaks unremitting care in the selection of risks. The total assets, at the close of the year, amounted to \$4,616,418.05 (not including the uncalled

capital), and after distributing \$22,305.85 to policyholders as profits, and writing off a liberal sum to provide for possible depreciation in investments, the surplus beyond all liabilities and capital stock stood at \$401,375.94, being \$112,778.29 in excess of 1893.

Another important step taken was the addition, to the very liberal policy contract already offered, of a NON-ORBITURE feature, whereby the assured may be automatically protected against the risk of lapsing through neglect or temporary financial embarrassment—a provision that cannot fail to be extremely popular and beneficial.

The condition of the assets is entirely satisfactory, and the interest rate is well maintained. Very little real estate is held as the result of foreclosure. In every respect, the year's operations have met with most gratifying success.

Beyond Expectations.

The subjoined letter, received by one of the Company's District Managers from a delighted and appreciative policy-holder, counts for more than a score of arguments in favor of endowment assurance in general, and that of the SUN LIFE OF CANADA in particular:—

BROCKVILLE, November 7th, 1895.
W. H. HILL, ESQ.,
Mgr. Central Ontario Sun Life Assurance Company
of Canada.

PETERBOROUGH, ONT.

DEAR SIR,—

I should have acknowledged the receipt of yours, enclosing cheque for endowment policy No. 12,871, before, only I wanted to write something more than a mere receipt. I am pleased to hear of the continued prosperity of the "SUN," and it speaks well for your Company when the profits are greater (by 21 per cent.) than you, as the Company's representative, promised, or rather estimated, as was the case with this policy.

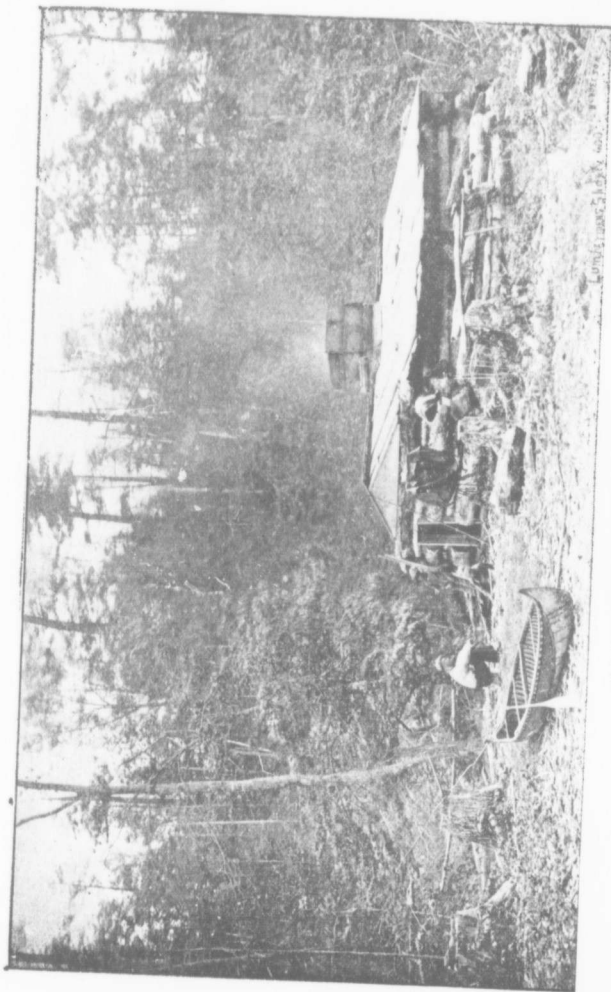
I hope your Company will continue to prosper, and I often regret that I do not carry more assurance than I am doing. I might have carried twice as much as I do when at Minden without any great effort. Still what little I do carry I feel is perfectly safe, being in the "SUN."

I must thank you for your promptness and kindness regarding this policy just settled. I hope we will both be alive and well when the one I now hold will be due in 1905, and assuring you of very best wishes, I remain,

Yours sincerely,

(Signed) F. R. C.

The above voluntary testimonial is significant, and shows, in a most practical way, the SUN'S standing as a profit paying institution.



A LOGGING CAMP ON THE UPPER OTTAWA.

THE STORY OF THE SUN.

When the Dominion Government passed the law requiring life assurance companies doing business in Canada to make a large deposit with the Government for the protection of their policyholders, many of the American companies withdrew. At the time Mr. M. H. Gault was the chief representative of the Mutual Life of New York, and he saw in the withdrawal of that company, with others, from the field, the opportunity for the establishment of a purely Canadian Company.

His project took definite shape in the year 1865, when incorporation was obtained for the SUN LIFE ASSURANCE COMPANY OF CANADA, the original incorporators, being as follows:—

Messrs. George Stephen (now Lord Mount Stephen), M. H. Gault, Thomas Gordon, Wm. Dow, Jas. Glennon, G. H. Frothingham, A. W. Ogilvie, Henry Munroe, James Hutton, Henry Mulholland, and Jas. Ferrier, jr., of whom only Lord Mount Stephen, Hon. A. W. Ogilvie, and Mr. Ferrier now survive.

It was not, however, until some six years later that the Company actually began business, the first regular meeting of the Board of Directors being held in May, 1871, when applications were presented from Messrs. M. H. Gault, T. J. Claxton, Wm. Reid, Frank Bond, Dr. Wilkins, and others, to the total of nearly \$50,000.

Mr. Thomas Workman was the first President, and Mr. M. H. Gault the first Managing Director of the Company, and the growth during the earlier years was solid, though gradual. Mr. Gault continued to act as Managing Director until 1876, when he succeeded Mr. Claxton in the Vice-Presidency, which office he filled until 1884.

As the Company grew and prospered, the question of extending its operations into other countries assumed prominence, and in the year 1880 a few foreign agencies were opened, with the result of securing a profitable business, which is steadily increasing. As the years passed by, the range of work was extended. In 1862 the important step of entering the great field of Great Britain was taken with promising results, and the latter part of 1865 has been marked by the establishment of an agency in the United States, the city of

Detroit being chosen as the first foothold.

The financial growth of the Company may be best illustrated by the following comparative statement:—

YEAR	INCOME	NET ASSETS, BESIDES UN- CALLED CAP- ITAL.	LIFE ASSUR- ANCES IN FORCE.
1872	\$ 48,210.93	\$ 96,461.92	\$ 1,064,350.00
1876	102,822.14	265,944.64	2,114,063.32
1880	141,402.81	473,632.93	3,897,139.11
1884	278,379.65	839,897.24	6,844,404.04
1888	525,273.58	1,539,816.21	11,931,316.21
1892	1,134,867.61	3,403,700.88	23,091,046.64
1894	1,373,556.60	4,616,419.63	31,528,569.74

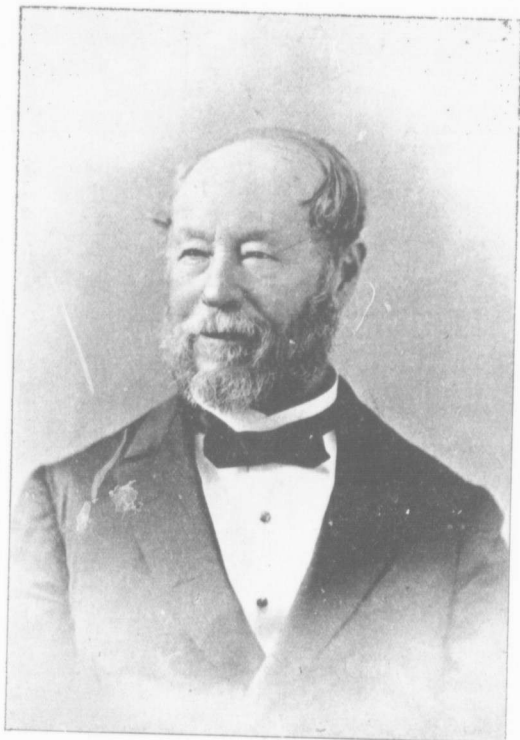
THE COMPANY'S FIRST PRESIDENT.

As appears from the brief historical sketch on another page, the first President of the SUN LIFE ASSURANCE COMPANY OF CANADA was Mr. Thomas Workman, who, taking office in the year 1871, continued to render faithful service until his death, eighteen years later.

Mr. Workman was a native of Ireland, where he was born in 1813. He was still in his teens when he came out to Montreal, and he continued his studies for some time. His first commercial position was in the office of the "Daily Courant." Subsequently he was with Messrs. John White & Co. It was in 1837 that he entered the employment of the great hardware house of Frothingham, where he displayed such signal business ability that within the short space of six years he was promoted to a partnership, and greatly helped in making the name of Frothingham & Workman one of the best known and most highly respected in the commercial circles of Canada.

It was but natural that the political arena should claim the services of so influential a citizen, and in 1867 Mr. Workman was elected to represent Montreal Centre in the Dominion Parliament, performing the duties of his office so satisfactorily that he was re-elected in 1872, 1875, and again in 1878.

Mr. Workman died in October, 1880, leaving behind the record of a lengthy, prosperous, and unsullied career.



THE LATE THOMAS WORKMAN, ESQ., M.P.

NO MORTGAGE ON THE FARM.

BY JOHN H. YATES.

Mary, let's kill the fatted calf, and celebrate this day.
 For the last dreadful mortgage on the farm is wiped away;
 I have got the papers with me; they are right as right can be—
 Let us laugh and sing together, for the dear old farm is free.

Don't all the Yankees celebrate the Fourth day of July?
 Because 'twas then that freedom's sun lit up their nation's sky;
 Why shouldn't we then celebrate, and this day ne'er forget?
 Where is there any freedom like being out of debt?

I've riz up many mornin's an hour before the sun,
 And night has overtaken me before the task was done;
 When weary with my labor 'twas this thought that nerved my arm;
 Each day of toil will help to pay the mortgage on the farm.

And, Mary, you have done your part in rowin' to the shore,
 By takin' eggs and butter to the little village store;
 You did not spend the money in dressin' up for show,
 But sang from morn till evening in your faded calico.

And Bessie, our sweet daughter—God bless her loving heart;
 The lad that gets her for a wife must be by nater smart;
 She's gone without piano her lonely hours to charm,
 To have a hand in payin' off the mortgage on the farm.

I'll build a little cottage, soon, to make your heart rejoice;
 I'll buy a good piano to go with Bessie's voice;
 You shall not make your butter with that up and down concern,
 For I'll go this very day and buy the finest patent churn.

Lay by your faded calico, and go with me to town,
 And get yourself and Bessie a new and shining gown;
 Low prices for our produce need not give us now alarm;
 Spruce up a little, Mary, there's no mortgage on the farm!

While our hearts are now so joyful, let us, Mary, not forget,
 To thank the God of heaven for being out of debt;
 For He gave the rain and sunshine, and put strength in to my arm,
 And lengthened out the days to see no mortgage on the farm!

ELEVATING THE STANDARD.

At the annual meeting of the *SUN LIFE COMPANY*, in March, 1895, Mr. T. B. Macaulay, the Secretary and Actuary, gave some figures bearing on the change in the basis of valuation. There are several standards in use on this continent, and the following figures will show the additional amounts beyond the present Government reserves which the Company would have to set aside according to the different tables.

The American table with four per cent. interest would require an extra reserve of	\$118,106.10
The Combined table, with four per cent.	195,678.50
The Hm. table, with four per cent.	220,592.86

If the American table, with four and one-half per cent., had been employed, the reserves would have been \$111,132.38 less than those called for by the Hm. 4½ per cent. table. To put the matter in another form, for each \$100 required by the Government standard (Hm. 4½ per cent.), the following amounts would be required:—

American 4½	- - - -	\$ 97.27
Hm. 4½	- - - -	100.00
American 4	- - - -	102.00
Combined 4	- - - -	104.81
Hm. 4	- - - -	105.57

It will thus be seen that this Company has adopted a more severe standard than that employed by any Government insurance department on this continent.



TENDER SOLICITUDE.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

J. MACDONALD OXLEY, LL.B., B.A., EDITOR.

MONTREAL, JANUARY, 1896.

SALUTATORY.

THE SUN LIFE ASSURANCE COMPANY OF CANADA does not hesitate to follow a good example, and inasmuch as other Life Companies have found it advantageous to publish a paper for the benefit of their policy-holders and the public, the SUN LIFE OF CANADA is glad to seize the opportunity of doing likewise.

It is expected that *Sunshine*, although it may not resemble its great prototype in being new every morning, will at least, like the sister orb, be new every month, and will always be so informed with light and quickening warmth as to prove a welcome visitor to many hearths and hearts.

While avowedly issued to make better understood and appreciated the aims, advantages, and achievements of the Company, this purpose will always be kept in due subordination to the interests of pure literature and pleasing art.

The object of the management will be to render the pages of *Sunshine* attractive and instructive in an equal degree, and it is humbly yet earnestly hoped that this end may be accomplished to the mutual benefit of the Company and the public.

A GOOD BEGINNING.

If "well begun" be not always and ever "half-done," it is at least a good

earnest of successful accomplishment. In no other connection is this more true than in life assurance. A good beginning here is of vital import.

There are two features of this good beginning. First, to begin as soon as possible. Second, to begin in the best way possible.

With regard to the first. It is the universal experience of the canvasser for life assurance (the least appreciated and most misunderstood of all our philanthropists), that the man who has postponed the assuring of his life until middle age is the most difficult of all clients to handle.

His favorite excuse is: "Oh! I'm too old to assure now. It will cost me too much, and perhaps the Company won't take me any way. I should have begun when I was a young chap. If I'd only begun at twenty-one I'd have my assurance all paid-up by this time."

Thus the whole case is admitted. If the poor man had been only a little wiser in the days of his youth, how much better he would be situated in later life.

The inference is clear. To make the best of one's opportunities with regard to life assurance one should begin as soon as it is financially possible, and then increase the amount carried as circumstances improve until a reasonable and satisfactory total has been reached.

Almost without qualification the principle may be laid down that every young man who is earning from eight to ten dollars a week, can afford to carry a policy on his life.

Here, then, comes in the second feature of a good beginning, viz.: to begin in the best way possible, and undoubtedly, in this connection, the best thing for the young man is some form of endowment policy.

By such a policy the Company gives a guaranteed protection for those to whom the young man's earnings may be of great significance, and then on the maturity of

the policy a substantial investment return to the policy-holder.

One of the most marked characteristics of the business of life assurance companies at the present day is the great increase in the relative proportion of endowment to the ordinary life policies. Formerly they were the exception—from present indications they will ere long be in the majority.

Nor is the patronage of this form of policy by any means confined to the younger applicants. Men of mature years, in ever-increasing numbers, are selecting this form of investment, which combines in one contract so many desirable conditions.

This being so, the argument for the taking of such policies by the thrifty, far-seeing young men, is made all the more convincing. They have the double advantage of the lower rates, and of the greater probability of living themselves to enjoy the pleasant fruit of their wise providence.

The uses of an endowment policy are so numerous that only a few of them may be referred to. Thus, after it has been three years in force, it forms an available asset upon which a loan may be had from the Company on reasonable terms. Again, if the holder has in view the acquiring of a home of his own, the endowment policy may be counted upon to pay off the mortgage. And further, in more than one case within our experience the maturity of endowment policies has saved their fortunate holders from financial disaster otherwise inevitable. Yet once more, an endowment policy makes an excellent item in a marriage settlement. While, finally, when the life risk is taken into account, that is, the liability of the Company to pay the face-value of the policy on the death of the holder,—it may be claimed, without fear of contradiction, that no better or safer investment of one's savings can be found in the world to-day.

THE PRIZE STORY OF THE SEASON.

I heard a drummer at the Huntington Hotel tell the prize story of the month. There were several traveling men seated about, telling of varied experiences, and the drummer in question spoke as follows :

"One of the slickest men I ever saw was a young fellow out west, who was selling baking powder, and was up to all of the dodges to advertise his goods. He happened to strike one little town in which English sparrows were a great nuisance, and the authorities had offered a bounty on sparrow-heads. The baking powder man saw a golden opportunity to give his goods a big reputation, and offered to exterminate all of the sparrows in town inside of two weeks. His proposition was gladly accepted, so he began his work.

"He selected a large vacant lot as the scene of his operations, and every evening he would go out there with several bushels of corn, which he fed to the sparrows until they began to get acquainted with him, and came to the lot in bigger droves every day. In the meantime he had sent east and bought a barrel of empty capsules, which he filled with the baking powder, and then put salt on the outside of them. When he saw that all of the sparrows in town were coming to the feed-ground he had a large tank of water placed there, and was there for the grand climax.

"On this eventful evening he took his salted capsules of baking powder to the lot instead of corn and threw them out to the unsuspecting sparrows. Of course the salt made the birds thirsty, and they immediately flew over to the water tank and drank, and the result was something awful. The water melted the capsules and made the baking powder rise. The poor little birds tried to stay on the ground, but the baking powder was too strong, and compelled them to rise straight up in the air and finally popped them open. The spectators could plainly hear the sparrows pop, and said that it sounded like the popping of a paper bag. It rained popped sparrows all night, and the next day not a single live one was visible. It is needless to say that there is only one brand of baking powder in the town.—*Richmond, Ind., Item.*

TO LIFE ASSURANCE AGENTS.

If you would surely win success,
Just keep on sawing wood ;
Take not a merchant's "no" for yes,
But keep on sawing wood ;
Though he may "cuss" you by the mile,
Pay no attention—simply smile,
You'll bring him to it after a while—
Just keep on sawing wood.

Good nature you should e'er preserve,
And keep on sawing wood ;
And you should never lose your nerve,
But keep on sawing wood.
And tell the truth. Remember that
It *fits*, no matter where you're at !
Just paste the motto in your hat
And keep on sawing wood.

"Don't want a *cut*." he'll often shout,
But keep on sawing wood ;
He'll often try to fire you out,
But keep on sawing wood.
He may use language rather blue
And threaten to break your head in two,
But unless the man is *bigger'n* you,
Just keep on sawing wood.

—JAMES COURTNEY CHALLISS.

A THOUGHTFUL STATION AGENT.

The Sandusky branch established a new flag station the other day. It's nothing but a whistling post, but the road built a platform and laid a side track. There wasn't enough business to pay the company to put a regular agent there, so the old fellow that keeps the store was appointed a kind of an agent. The first day after he got his appointment the through passenger train was coming in at about forty miles an hour, and there was the old fellow on the platform, waving his little old red flag. The engineer put on the air brakes and the train stopped at the platform. When the conductor jumped off there wasn't a man in sight, except the man that ran the store.

"Where's your passengers?" asked the conductor.

"Why, I haven't got any passengers."

"What did you flag us for?"

"I thought mebbe some one wanted to get off here."—*Chicago Record.*

BROKEN STOWAGE.

At the Market—"Would you please chop these ribs across for me?"
"John, just break this lady's bones for her."—*Judy.*

Small Margery had just been stung by a wasp—"I wouldn't a-minded its walking all over my hand," she said, between her sobs, "if it hadn't sat down so hard."—*New York Evening Sun.*

"I will take some of this material—but will it wear well?"
"Oh! it is indestructible—untearable—everlasting—it will wear till you pay for it!"—*Unsere Gesellschaft.*

Little Girl (to her mamma)—"What is a dead letter, please?"
Mamma—"One that has been given to your father to post."—*Household Words.*

EXCUSABLE IGNORANCE.—Gazmiri—
"What did you have for dinner to-day at the hotel?"
Bazwick—"How should I know? The bill of fare was in French."—*Roxbury Gazette.*

PROOF POSITIVE.—Lady Customer—
"Are you sure this is real Ceylon tea?"
Well-informed Young Salesman—"Certainly, madam; Mr. Ceylon's name is on every package."—*Judge.*

THE OLD WOMAN STILL POPULAR.—
"Why, Helen, what did you ask Mr. Sappy to tie up that package for you? You can do it a great deal better."
Helen—"I know I can, but I don't intend to let him know it. If he thought there was anything he didn't understand better than I do, I should lose him sure."—*New York Recorder.*

THE NEW WIFE.—"Are you ready?" he asked. "Yes," answered the wife. He paled. "This is so sudden," he gasped. While they were working to revive him, she blamed herself for not having apprised him of the new light that had burst upon her. She could see that it would have been better had she broken it to him gradually. For example, she might better have said—"In thirty seconds," if she did not wish to say as of old—"In a minute."—*Detroit Tribune.*



EAGER APPLICANTS.

Saved on the Brink.

BY THE EDITOR.

"Say, Hal, let's go and see them dynamiting the ice."

"Where is it, and what's dynamiting anyway?"

"Why, over there behind the railway bridge they're blowing up the ice with dynamite. Kind of powder, you know, only ten times worse, father says. Must be fun to see it going off. Come along; a lot of the fellows have gone over already."

"All right, Ned. Just hold on until I put my books in the house, and then I'm with you."

And the school books having been disposed of, the two boys hurried away to the railway bridge.

The Rideau River had risen, overflowed its banks, and invaded the village of New Edinburgh. Running streams, too deep to cross, except in boats, had taken the place of the streets; instead of yards, the people looked out upon muddy ponds, in whose swirling waters chips, logs, boxes and barrels floated about, and only the buildings stood above the water; all else in that neighborhood was submerged, and Hal Roberts who, in company with the "Bodleys," had just been doing Venice, thought that all New Edinburgh now needed was half a-dozen gondolas and a Doge's Palace to be a little Venice on her own account.

To Hal and Ned the flood seemed fine fun, especially since, from their homes being on the high ground, they were not made uncomfortable by it, and they watched its progress with great interest. For a whole week the water had been steadily rising as the hot spring sunshine blazed away at the immense snow-drifts which lay along the river-banks. Had it not been for the ice, the water would have run off all right enough, and gone roaring and splashing over the Rideau Falls into the broad Ottawa.

But the ice was so thick and solid that it melted slowly, and the river-bed being full of the water, was quite dammed up, and could not get away. At last some

bright person had thought of blowing up the ice-barrier with dynamite, and eager to try anything the poor, flooded folk had jumped at the idea, and were putting it into execution.

A number of men were at work when, breathless with running, Hal and Ned appeared upon the scene; and this was the way they went about it. With long, sharp crow-bars, they drilled a deep hole into the ice-floe some distance from the edge, the dynamite cartridge was slipped cautiously in with the detonator and fuse attached, and then, everybody having made off to a safe distance, the charge was exploded; a dull, heavy concussion filled the air, the ice sprang high out of the water and fell back in fragments, and great cracks showed themselves in the once solid ice-field. After that the men had only to push and pry a little in order to send huge pieces off into the current that was rushing fiercely down its confined passage, where they were borne rapidly along, until they leaped over the falls into the Ottawa below.

Intent and excited the two boys watched the work for some time, crowding in close when the holes were being driven, taking a last peep at the cartridge, that looked so innocent, but could do so much damage, as the man slipped it carefully into its place, then scampering off to a safe distance on the warning being given, and shouting with delight when the explosion took place and the ice splintered up into fragments with a rattling crash. Then as the great jagged cakes were detached from the main body, and sent sailing away, the boys would follow them down a piece, each selecting one and playing at racing with it, until it was time to get back for the next explosion.

Hal was so delighted with the proceedings that he could have watched them the whole afternoon, but Ned soon began to tire, and to cast about for some variation in their amusement. Now, there was not a more rash, headstrong boy in the whole village than Ned Armstrong.

No other ringleader in feats of daring or mischief was needed when he made one of the crowd, and this afternoon, as he watched the big ice-cakes floating, oh! so smoothly and swiftly down the current, it flashed into his mind—how jolly it would be to have a ride on one of them! What a splendid raft it would make!

In view of the danger any ordinary boy would not have entertained the idea for a moment. It was nothing short of madness. But Ned was not an ordinary boy. You could hardly have offended him more than by hinting that he was. To be out of the ordinary was his pride and delight.

"Say, Hal," he burst out suddenly, "I've got it. The best fun you ever had in your life!"

"What is it?" answered Hal, eagerly.

"Why, to 'have a ride on one of those cakes. It'll be a first-class circus."

"Chut! Ned. You wouldn't dare try that?"

"Jest wouldn't I! Come along. We'll stand on that point until a big one comes by, and then jump on. We can jump off again when we like, you know."

So saying, Ned Armstrong ran out to a point where the current turned a corner, as it were, and the cakes in passing rubbed close against it so that there was no difficulty in getting on board one of them.

Partly carried away by his companion's example, and partly in hopes of dissuading him from his fool-hardy project, Hal, who was a rather cautious, prudent lad, followed close on Ned's heels, and in another moment they were standing together on the point with the great ice-cakes whirling past at their very feet.

"Now then, Hal," cried Ned, "we'll each jump on one, and have a race in dead earnest. We can jump off, you know, before we come to the road-bridge."

"No, no, Ned! It's too dangerous," urged Hal, now realizing the folly of the thing. "Let's go back."

"Tut, man, you're afraid; you've got no pluck," retorted Ned.

"I've plenty of pluck, Ned. You needn't say that. But I'm not going to make a fool of myself," returned Hal, warmly.

"Who's a fool? Come along—if you're not a coward," cried Ned, growing angry too.

"I won't, Ned, and you sha'n't, either, if I can help it." And suiting his action to his word Hal caught hold of Ned's arm.

"Jest you take your hands off me, softy—I'm off! You can go home to your mother," sneered Ned, and breaking away from his companion, he sprang out upon a huge cake which just then rubbed against the point, and went careering down the current, exclaiming boastfully, "How is this for fun!"

Completely taken aback at Ned's sudden action, Hal stood motionless for a moment, gazing upon his playmate speeding along to what he felt sure was certain death. Then, full of fear, he ran over the ice after him calling out—

"Ned! Ned! jump off! You'll go over the falls!"

But Ned's only answer was to take off his hat, and swing it around his head with a shout—

"Hurrah for the ice-ship! What a time we are having!"

Under the dark arch of the railway bridge, and out upon the other side, the ice-cake, with its foolish freight, rushed rapidly, its pace increasing every minute. Soon it reached the broad expanse between the railway and the road-bridges, and Hal, who was doing his best to keep up, noted with increased alarm that it kept well out in the middle of the current, so that it was impossible for Ned to jump off, try as hard as he might.

All at once Ned apparently noticed this too, and began to show signs of alarm, running from side to side of the swaying ice-raft, and anxiously measuring the distance between it and the border-ice. Just beside the road-bridge there was an eddy where the water curled about the shore-abutment. If the ice-cake only got into that eddy, its passenger would be all safe.

Ned's danger had now become known, and the shore was lined with people watching his perilous voyage, and shouting to him all sorts of advice. One man, instead of wasting time in giving advice, procured a long rope, and going out to the extreme edge of the stationary ice, flung it towards Ned, who grasped frantically at it, but it fell short, and the cake went on its way more rapidly than ever.

The road-bridge drew near, but the ice-cake still kept well out in the centre of the current, and there seemed small chance

SUNSHINE.



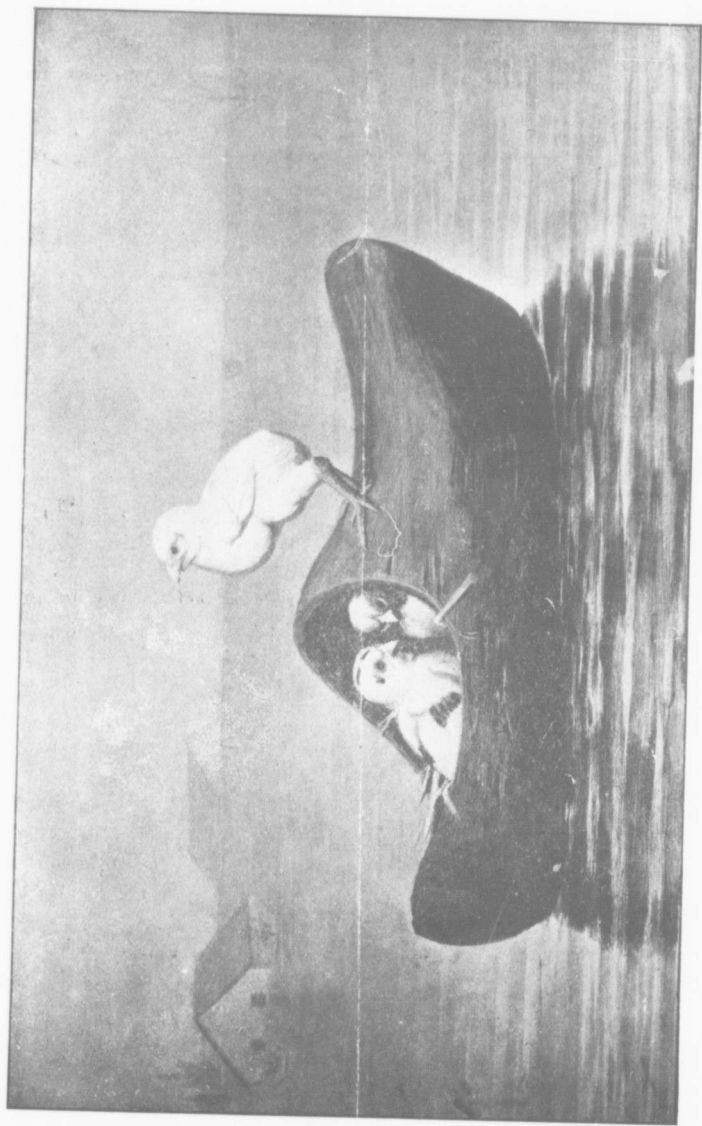
of its getting into the eddy. Frantic with fear, Ned Armstrong seized his hat, and using it as a paddle, made desperate efforts to guide his clumsy craft towards this only haven of safety. But he might as well have tried to send it back against the resistless current. The ponderous ice-block utterly refused to be guided. It went steadfastly on its way, dipping and rising as the hitherto smooth surface of the water broke up into turbulent swirls with the near approach of the falls, whose sullen roar already began to make itself distinctly heard.

In another minute the road-bridge would be reached, and realizing that it was the last chance, the man who had the rope ran with all his might towards the span under which the cake must pass, in order to try another fling. Had he only been a few seconds sooner he might have succeeded. But he was just that much too late, and again the rope fell short, although Ned nearly tumbled off the ice in his eager endeavor to secure it. A shout of horror went up from the people who lined the river-banks and crowded the bridge, gazing helplessly at the unhappy lad sweeping so swiftly on.

Between the bridge and the falls there now only remained an open space, scarce more than one hundred yards in length, in which the waters, as if rebelling against the leap before them, broke forth into angry foam-crested waves, in whose midst the low-lying ice-raft was tossed and tumbled about so that the boy upon it had hard work to keep erect. Half-paralyzed with terror, he stood there in sight of hundreds of his fellow-creatures, not one of whom could interpose between him and death—a sight to wring the stoutest heart. One instant more and he had taken the awful plunge.

But stay! A shout goes up from the agonized spectators. Who is that comes springing with tremendous strides across the frail-looking structure which spans the river at the very edge of the falls—the "stop-log bridge" they call it, because in the summer-time, when the river is low, it dams up the water so that the mill wheels may be well supplied. In fresher time the furious swollen stream rises to a few feet from the top, and it is along the narrow footway that a man, who is at once recognized as "Big Alec," the stalwart foreman of the mill, is now seen rushing along. The ice-cake dashes swiftly towards the "stop-log," but "Big Alec" is quicker. He reaches the spot right under which the cake must pass in its headlong rush; he flings himself face downward on the beams, he leans far over the edge, his long sinewy arms stretched to their utmost length, and straight towards him comes the ice-cake. He shouts fiercely. Ned, looking up, sees him. He understands. He turns to face him, and, just as the shadow of the bridge falls upon the ice, he puts all his strength into one wild leap towards the outstretched arms—he does not miss them; he is caught fast in their iron grip, and for one awful moment he sways above the raging torrent; the spectators hold their breath in sickening apprehension; then, with a gigantic effort, "Big Alec" swings the boy clear up upon the bridge, and stands beside him trembling in every nerve and muscle, while a shout that rivals the roar of the falls goes up from the overjoyed onlookers.

One of the first to be at Ned Armstrong's side was Hal Roberts, the tears of joy streaming down his cheeks as he threw his arms around his playmate who had thus been saved on the very brink.



LIFE BOAT.