

MONTREAL, JULY, 1897.



COMPANIONS OF THE BATH.

THOMAS GILROY, ESQ.

Mr. Gilroy, Manager of the Sun Life of Canada for Manitoba and the North-West Territories, who enjoys the distinction of being the longest in the Company's service of any of its officials, was born in Norfolk County, Ontario, in 1848. He was educated in the public schools, and at the Grammar School of Simcoe. He early turned his attention to life assurance, and in the year 1871 was appointed Inspector of Agencies for the Sun Life of Canada which had begun to issue policies only a few months previously, Mr. Gilroy established the first agency, and secured the first application outside of Montreal, the locality being Brockville, where the Company has ever since been favorably regarded.

After eleven years spent in opening up agencies throughout Ontario, Mr. Gilroy was appointed first to the general agency at Winnipeg, and subsequently manager for Manitoba and the North-West Territories, which responsible position he still occupies to the entire satisfaction of the Company.

Throughout his many years of service Mr. Gilroy's zeal and fidelity have been unremitting, and the wonderful growth of the Company during his long connection with it naturally affords him no small degree of pride and satisfaction.

In 1871 there were only 100 policies in force for a total of \$200,000. At the close of 1896 there were about 27000 policies assuring over \$35,000,000. In 1871 the investments were less than \$60,000—now they exceed \$6,000,000.

Mr. Gilroy has always taken an active interest in public affairs, was a member of the City Council of Winnipeg for several years, and in 1895 was elected to the civic chair which he filled to his own credit, and the approval of his fellow-citizens.

THE KING OF LAPLAND ... Alice Crary Ladies' Home Journal.

I know a tiny monarch who has taken his command

Within a quiet region, where a faithful little band

Of people do his bidding, or yield him homage true,

And watch his faintest gesture, as old vassals used to do.

His territory's bordered by two encircling arms,

And keeping in their shelter, he is safe from all alarms;

This land is sometimes "rocky" if he feels inclined for jest,

Or lies at peace, a quiet plain, when he would stay at rest.

One mountain rises northward, and is known as Mother's Brow,

While east and west are twin-gray lakes, reflecting, I avow,

The prettiest bit of Nature that a human heart can see

Whene'er the little monarch is alert for jubilee.

But when he's feeling weary, from the riding out in state,

Or bowing to his subjects and serfs importunate,

Retiring to the castle, his regal head our King

Lays down in princely grandeur, while loving minstrels sing.

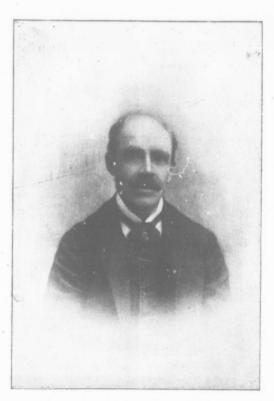
If you would find his royal seat, you need not sail the sea,

For—strange enough—his throne is set in this home of the free.

Just find the nearest nursery, and bow to the command

Of the loving little monarch, who is King of all Lapland.

Anger wishes all mankind had only one neck; love, that it had only one heart: grief, two tear-garlands; pride, two bent knees.—Richter.



THOMAS GILROY. Esq.

A PERMANENT MEMORIAL OF THE DIAMOND JUBILEE.

The following extract from the report of the proceedings of the Montreal City Council on the 14th June makes clear the manner in which the Sun Life of Canada, while fully sharing in the measures taken by the City of Montreal as a whole to fittingly celebrate the Royal Diamond Jubilee of Her Gracious Majesty, purposes in addition thereto a more enduring monument of the glorious occasion.

After the reading of the minutes Ald, Costigan presented a letter from the Sun Life Assurance Company of Canada offering to contribute its share towards a proper celebration of the diamond jubilee of Her Majesty, and asking permission to erect a memorial monument and drinking fountain on Dominion Square on a site to be approved by the city surveyor. The design was that of a solid granite pile surmounted by the figure of a sleeping lion. The height from the ground to the highest point would be eleven feet seven inches. On the front of the memorial would be a drinking fountain, surrounded by a wreath of palms. On the stone above there would be a polished granite slab bearing the inscription :---

1837—A TRIBUTE TO—1897 HER MAJESTY QUEEN VICTORIA.

Above this would be a shield containing the royal arms. At the sides and rear, at the same level as the coat of arms, would be a series of seven shields, each containing a few words emblematic of of the immense strides in every direction which the Empire had taken during Her Majesty's reign. The only reference to the Sun Company would be that on the small slab, on which it was proposed to insert the words:—"Presented to the City of Montreal by the Sun Life Assurance Company of Canada on the occasion of

Her Majesty's Diamond Jubilee, 1897." The Company would carry out the work at its own expense, except that it expected the city to make the proper connection with the water mains and bring the water to the fountain.

It was moved by Ald. Grothe, seconded by Ald. Turner, and carried, that the request of the company be accepted.

IDENTIFICATION BOOKS THE WORLD OVER.

PROVING IDENTITY IN ALL COUNTRIES.
SAN FRANCISCO CHRONICLE.

Passports are intended primarily for the purpose of identification. The same idea is the object of a scheme which has been adopted lately by a number of the nations of the world. The question whether it shall be taken up by the United States is to be discussed at the convention to be held in Washington next winter. The idea referred to is nothing more nor less than an identification book, which enables the holder to establish his identity wherever in the world he may be. This is often a matter of the utmost importance, Travelers, ignorant of the language of the country through which they are journeying, are apt to have trouble in securing mail addressed to them, in cashing money orders, and in various other ways.

The book of identification is a small, green paper-covered book of convenient size for the pocket. It costs only ten cents, and may be bought at any post-office. On the inside of the cover is placed a photograph of the holder, tied in place, and fastened by a sealed ribbon. To this is attached the signature of the person. On the opposite page is a declaration signed by the post office official, stating that photograph and signature are genuine.

Already the scheme has been adopted by France, Italy, Switzerland, Turkey, the Argentine Republic, Brazil, Bulgaria, Colombia, Costa Rica, Egypt, Greece, Liberia, Mexico, Paraguay, Portugal, Roumania, Tunis, Venezuela, and Chile. It remains to be seen if it will be accepted by the United States.





THE DIAMOND JUBILEE FOUNTAIN, DOMINION SQUARE.

CASEY AT THE BAT Ernest L. Thayer,

It looked extremely rocky for the Mudville nine that day;

The score stood two to four, with but an inning left to play.

So, when Cooney died at second, and

Burrows did the same,
A pallor wreathed the features of the patrons of the game.

A straggling few got up to go, leaving there the rest,

With that hope which springs eternal within the human breast,

For they thought: "If only Casey could get a whack at that,"

get a whack at that,"
They'd put up even money now, with
Casey at the bat.

But Flynn preceded Casey, and likewise so did Blake,

And the former was a puddin', and the latter was a fake.

So on that stricken multitude a deathlike silence sat,

For there seemed but little chance of Casey's getting to the bat.

But Flynn let drive a "single," to the wonderment of all,

And the much-despised Blakey "tore the cover off the ball,"

And when the dust had lifted, and they saw what had occurred,

There was Blakey safe at second, and Flynn a-huggin' third.

Then, from the gladdened multitude went up a joyous yell,

It rumbled in the mountain tops, it rattled in the dell;

It struck upon the hillside and rebounded on the flat;

For Casey, mighty Casey, was advancing to the bat.

There was ease in Casey's manner as he stepped into his place,

There was pride in Casey's bearing and a smile on Casey's face;

And, when responding to the cheers, he lightly doffed his hat,

No stranger in the crowd could doubt 'twas Casey at the bat.

Ten thousand eyes were on him as he rubbed his hands with dirt,

Five thousand tongues applauded when he wiped them on his shirt; Then, when the writhing pitcher ground the ball into his hip,

Defiance glanced in Casey's eye a sneer curled Casey's lip,

And now the leather-covered sphere came hurtling through the air,

And Casey stood a-watchin' it in mighty grandeur there.

Close by the sturdy batsman the ball unheeded sped;
"That ain't mystyle," enid Coney, "Strike

"That ain't my style," said Casey. "Strike one," the umpire said.

From the benches, black with people, there went up a muffled roar,

Like the beating of storm waves on the stern and distant shore;

"Kill him! kill the umpire!" shouted someone on the stand;

And it's likely they'd have killed him had not Casey raised his hand.

With a smile of Christian charity great Casey's visage shone;

He stilled the rising tumult, he made the game go on;

He signaled to the pitcher, and once more the spheroid flew;

But Casey still ignored it, and the umpire said, "Strike two,"

"Fraud!" cried the maddened thousands, and the echo answered "Fraud!"

But one scornful look from Casey and the audience was awed;

They saw his face grow stern and cold, they saw his muscles strain,

And they knew that Casey wouldn't let the ball go by again.

The sneer is gone from Casey's lips, his teeth are clenched in hate.

He pounds with cruel vengeance his bat upon the plate; And now the pitcher holds the ball, and

now he lets it go, And now the air is shattered by the force

And now the air is shattered by the force of Casey's blow.

Oh, somewhere in this favored land the sun is shining bright,

The band is playing somewhere, and somewhere hearts are light;

And somewhere men are laughing, and somewhere children shout,

But there is no joy in Mudville; mighty Casey has struck out!

"Do you like colored servants?" "It depends on the color. I don't care for green ones."

THE HORSESHOE SUPERSTITION.

HISTORIC EMBLEM OF GOOD LUCK . . . AMERICAN HORSE BREEDER

There are few customs so widespread or that have so long existed as the nailing of a horseshoe over the door with the idea that it will prove a protection against evil spirits and bring good luck. Many who are not at all superstitious, and have not the slightest belief in this, put up the horseshoe as a sort of curious reminder of an ancient and very general superstition. Not only is this noticeable in all parts of America, but it is even more general in England, while the custom also prevails to a greater or less extent throughout the whole English-speaking world, and beyond that through the Teutonic and Scandinavian nations, as well as portions of Asia and northern Africa, including Egypt and Arabia.

It is a very ancient custom, but in the many different countries where it long ago obtained a foothold there appear to have been several widely different points of origin. The reasons most commonly assigned for the horseshoe being so generally adopted as an emblem of good luck are its shape, its having been worn by so fortunate an animal as the horse, and that it is made of iron. Popular superstition has long endowed iron with protecting properties far beyond what are attributed to any other metal, though most metals are popularly believed to have these properties to some degree. Many believe it to be just the opposite with some of the precious stones, the beautiful fire opal being quite generally regarded, at least under certain conditions, as very unlucky, while the flint, though almost identical in composition, hardness and other general characteristics, is looked upon in much the same light as the horseshoe. In many sections, particularly in England, it is quite customary to hang up in the stable a flint stone with a natural hole through it to prevent the devil tiring the horses out by riding them at night. This attributing unusual powers to the flint may, perhaps, be accounted for by the fact that until quite recently it was the flint that brought out the sparks by which the fires were kindled and the muskets discharged.

In the mythology of England, horses were looked upon as luck bringers, which may have arisen from the fact that whenever great dangers have menaced it has been the horse more than all other animals,

not only in England but in all other civilized countries, that has aided in escape. In Yorkshire it is still thought that disease may be cured by burying a horse alive, which has occasionally been done. Horses' hoofs in some rural districts have long been regarded as a specific for many complaints, by simply placing them under the invalid's bed, while with others much less or not at all superstitious, hoofs, at least of favorite or noted horses, are very carefully preserved. Evidently the belief in the horseshoe reached its greatest height near the close of the last and during the first quarter of the present century, when, according to the most reliable authorities, in the West End of London a horseshoe was nailed over nearly every threshold. Fifty years later there were only about half as many, and since that time the number has become much further reduced, as greater intelligence, together with a higher and more general education, is gradually banishing all the ancient superstitions. Over the door of one of the principal churches of Suffolk, built something over a half century ago, a prominent horseshoe was worked into the architecture of the building, undoubtedly with the idea of preventing the witches from entering the About that time there were many different churches where the horseshoe had been nailed over the entrance. The Irish peasants have the custom modified to nailing the horseshoes on the threshhold, and planting clusters of wild garlic on the thatch over the door chiefly, with the idea that this will bring good

Stables, houses and churches are by no means the limit of the placing of this emblem of protection and good luck. There is a prevailing custom of fixing a horseshoe on to the foremast of ships, There is probably no class more superstitious than sailors, and their idea in relation to the horseshoe is that it keeps the witches or wizards from hindering the voyage or damaging theship. Lord Nelson had a horseshoe nailed to the mast of the Victory, and many of the most famous battleships have carried this peculiar The custom of nailing the emblem. horseshoe to the mainmast appears to have been about as ancient as nailing to the doors of dwellings, and the peculiar superstition associated with it has all along been much the same.

Sunsbine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY OF CANADA.

MONTREAL, JULY, 1897.

J. MACDONALD OXLEY, Editor.

TWENTY-NINE YEARS OF LIFE ASSURANCE.

Under this caption the Spectator of New York presents some very interesting and instructive statistics based upon the results achieved by the twenty-seven leading life assurance companies of the United States which have been in successful operation since 1868, and we have been glad to avail ourselves of our contemporary's labours in order that the readers of Sunshine may profit withal.

These twenty-seven companies have stood the most crucial test to which they could be subjected, and have emerged triumphant in the hold they have on public opinion. Only twenty-nine years ago they possessed assets amounting to but \$113,226,621, less than seven millions apiece. In the intervening period they have accumulated no less than \$1,086,365,212, or at the rate of nearly forty million dollars per annum, the total on January 1st last being \$1,199,591,833. If this sum were equally divided among the companies each one of them would have some sixteen million dollars more than the largest one possessed on January 1st, 1868.

But the accumulation of this vast sum for the present and future security of the policyholders constitutes only a part of the work. In the space of time the the companies have distributed to policyholders and their beneficiaries the vast sum of \$1,896,778,825, an average of over sixty million dollars a year, and are now paying out every twelve months about \$130,000,000. Of course to pay out this enormous sum the receipts have been equally gigantic, or nearly so. exhibit shows that the policyholders have paid in premiums to the companies nearly three billions of dollars, the exact figures being \$2,833,748,905. Addingtogether the payments to policyholders, \$1,896,778,825, and the amount accumulated in the twentynine years, \$1,086,365,212, we have a total of \$2,983,144,037, or \$149,395,132 more than the premiums received. To state it differently the companies have paid out to policy holders, and now hold for their protection, over \$105 for every \$100 paid in, so that all expenses have been met from interest earnings and about \$150,000,000 in addition have been laid by. This is a record of successful financiering which cannot be approached by any other line of business.

Life assurance is now so firmly established in the confidence of the public that he would be a rash prophet who should attempt to foretell its future and larger growth. The sub-joined table of growth in the past nine years will indicate, to some extent, the benefits annually conferred, and when we consider the vast numbers yet uninsured we must be convinced that the next generation will produce such results as to utterly eclipse those of the past.

Year,	Premium	Total	Paid	Admitted	Surplus
	Receipts.	Income,	Policyholders.	Assets.	Four per Cent
1896	\$228,064,188	\$283,461,674	\$136,351,681	\$1,248,235.783	\$178,735,696
1895	219,713,308	271,928,709	125,136,443	1,159,873,889	162,205,363
1894	209,641,725	261,959,111	118,423,247	1,073,156.679	142.218,924
1893	196,970,898	241,729,505	112,658,941	927,946,924	119,346,626
1892	184,526,183	227,619,526	104,506,880	919,310,131	116,633,675
1891	172,955,183	213,444,589	97,026,344	840,579,127	100,352,677
1890	158,069,250	196,938,069	90,015,553	770,972,061	92,290,752
1889	140,168,312	176,242,859	82,049,529	714,469,944	90,202,282
1888	120,244,711	153,859,187	76,530,780	657,128,462	82,516,591

The lessons to be learned from this able marshalling of figures are so plain that enlargement upon them is altogether superflous. What is true of the American

companies is equally true of the Canadian companies, and results no less honorable and satisfactory might easily be worked out.

THE QUEST ... John Langdon Heaton ... The Quilting Bee.

There must be a Somewhere just beyond Our Here with its weary miles, Where there's no parting for hearts grown fond,

And the blue sky always smiles.
But the unseen shore is still before,
Though we strive till our courage fails:
And never a man since the world began
Has sighted its peaceful vales.

There must be a Sometime, better far Than our Now with its gray old sorrow, And though never we've won where its outposts are,

We'll try again to morrow.

For Sometime land has a silver strand
And pleasant groves to shade us;
So we cannot rest in our lifelong quest
For joys that still evade us.

Why should we strain our weary eyes
For a land that we may not see;
Or dream of brighter and kindlier skies
In a time that may never be?
Ah! better is hope than to crawl and grope
Through a life without its zest.
Up! wanderers all! Sound the bugle call!
And we'll follow the old, old Quest!

Mother—Dear me! The baby has swallowed that piece of worsted. Father—Thats' nothing to the yarn she'll have to swallow if she lives to grow up.

GEMS OF THOUGHT.

Some people are always finding fault with nature for putting thorns on roses; I always thank her for having put roses on thorns.—Alphonse Karr.

The turn of a sentence has decided the fate of many a friendship, and for aught that we know, the fate of many a kingdom.—
Jeremy Bentham.

Education begins at the mother's knee, and every word spoken within the hearing of little children tends toward the formation of their character.—H. Ballou.

It is not yourself only you will serve by the formation of hopeful views and habits: you will be a perpetual cordial and tonic to all those among whom your lot is cast.—Disraeli.

A true perception of the Gospel is the entire forgetfulness of self, utter absence of any pretension, and the complete and entire refusal to accept the world's praise or judgment.—General Gordon.

Education is leading human souls to what is best, and making what is best of them. The training which makes men happiest in themselves also makes them most serviceable to others.—Ruskin.

Duty is a power which rises with us in the morning and goes to rest with us at night. It is co-extensive with the action of our intelligence. It is the shadow which cleaves to us, go where we will, and which leaves us when we leave the light of life.—Gladstone.

PROMPT ASSURANCE SETTLEMENT.

MUSKEGON, MICA., MAY 8th, 1897.

JOHN A. TORY,

District Manager

SUN LIFE ASSURANCE Co. of Canada,

GRAND RAPIDS, MICH.

DEAR SIR.

I beg to acknowledge receipt of your Company's check for \$2,500, the amount of the policy on the life of my late husband, Herman Weller, and for which please accept my sincere thanks.

The promptness with which the claim was paid through your agent, Mr. W. W. Owen, who insured my late husband, is in itself a recommendation of which any company might well be proud, though my husband only insured in your company thirteen days, his policy having been taken out April 6th and his death occurred April 19th. Stil I received your discharge papers and check of date May 8th. I greatly appreciate the promptness with which the company has acted on receipt of the proofs of death, and again allow me to thank you and your agent, Mr. Owen, for business-like and ready interest in my behalf.

Yours truly,

MRS. MARGRETA WELLER.

THE WAYS OF MINUTE ANIMALS.

LIPPINCOTT'S MAGAZINE (U.S.)

The habit of feigning death for the sake of protection can be observed among many of the lower animals-animals which differ widely in family, genus, and species. Indeed, this habit is to be observed in creatures microscopic in size and of exceedingly low organisation, as well as in those as high in the scale of animal life as man himself; for even man does not hesitate, on occasions, to avail himself of this natural subterfuge when he thinks it will aid in the preservation of his life. With the aid of the microscope one can observe and study the natural history of the minute animal world which otherwise would a closed and unread volume. This instrument has shown me, beyond cavil, that creatures as low in the scale as actinophryans, very minute, microscopic, animalcules, practise death-feigning when surprised by an enemy

from which they cannot otherwise escape Thus, I have repeatedly seen actinophryans fold their delicate, hair-like legs or cilia and sink to the bottom of their miniature lake (a drop of water) when approached by a water louse, which preys upon them. They remain to all appearances absolutely without life until the water-louse swims away, when they unfold their cilia and go back to their feeding-grounds—a bit of water-weed, or moss, or decayed wood.

A fresh-water worm is in the habit of making use of this stratagem when approached by the giant water beetle. This little threadlike worm can be found in almost every pond, as can also its natural enemy the giant waterbeetle; so this interesting bit of natural histrionics may be witnessed by anyone who will take the trouble to secure these creatures and place them in a jar of clear water. They are large enough to be seen with the naked eye; a lens, therefore, will not be necessary. The worm will be seen swimming with gentle undulations, when suddenly, in the twinkling of an eye, it will appear bereft of all motion, and, hanging in the water like a bit of thread, the sport and plaything of every current, will seem utterly lifeless. The cause of this sudden change is not far away, for, cleaving the water with arrowy swiftness, its broad oar-like legs working with all the regularity of the oars in the well-manned cutter of a man-o'-war, a giant water beetle will make its appearance. As soon as it has disappeared from the immediate neighbourhood, however, the worm will "come to life" and resume its swimming. Even an anemone, a creature of very low organisation indeed, has acquired this habit. On one occasion, near St. John's, Newfoundland, I noticed a beautiful anemone in a pool of sea water, I reached down my hand for it, when, presto! it shrivelled and shrunk like a flash into an unsightly green lump and appeared nothing more than a moss-covered nodule of rock.

Very many grubs make use of this habit when they imagine themselves in danger. For instance, the "fever worm," the larva of one of our common butterflies, is a noted



MONTREAL FROM THE MOUNTAIN.



DOMINION SQUARE, MONTREAL,

death-feigner, and will "pretend dead" on the slightest provocation. Touch this grub with the toe of your foot, or with the tip of your finger, or with a stick, and it will at once curl up, to all appearances absolutely without life. A gentleman recently told me that he saw the following example of letisimulation (letum, death, and simulare, to feign). One day, while sitting in his front yard, he saw a caterpillar crawling on the ground at his feet. The grub crawled too near the edge of a little pit in the sandy loam, and fell over, dragging with it a minature avalanche of sand. It immediately essayed to climb up the north side of the pit, and had almost reached the top, when the treacherous soil gave way beneath its feet, and back it rolled to the bottom. It then tried the west side, and met with a like mishap. Not discouraged in the least by its failure, it then tried the east side, and reached the very edge, where it accidentally disturbed the equilibrium of a corncob poised upon the margin of the pit, disloged it, and fell with it to the bottom. The caterpillar evidently thought that the cob was an enemy, for it at once rolled itself into a ball and feigned death. It remained quiescent for some time, but finally "came to life," tried the south side with triumphant success, and went on its way rejoicing. little creature evinced conscious determination and a certain amount of reason; for it never tried the same side of the pit in its struggles to escape, but always essayed a different side from that where it had encountered failure.

The scarabaeus, or "tumble-bug," is a gifted letisimulant, and one with which experimentation can easily be carried on. It can be seen any bright day in the latter part of July or in early August busily engaged in rolling its precious balls of manure, seemingly, here and there and everywhere along the roads and paths. This is not a purposeless pastime, however, on the part of this industrious little worker. There is a method in her seeming vacillation: she is looking for a proper place in which to bury her treasure. Thefuturewelfare, nay, even the very existence, of her offspring depends on the judicious

selection of a proper soil in which their cradle and their food (the ball of manure) is to be deposited until they emerge young and vigorous "tumble-bugs." Touch this little mother with your foot, and at once her busy legs are drawn close to the sides of her body, her vibrating antennæ or "feelers" are drawn beneath her head, and she sinks to the ground, seemingly "as dead as a door-nail." Step aside and wait a moment. Soon one of her antennæ makes its appearance from beneath her head, followed in a second by the other; her ears are in these "feelers," and she is listening for dangerous sounds. Stamp your foot, and presto! the antennæ disappear and she is again in the land of departed tumblebugs. You may cause her to do this once or twice, but she soon discovers that the noise you make does not presage danger, and her maternal instinct getting the better of her caution, she will busily resume the rolling of her ball. From some experiments, I am confident that these beetles know their individual balls; that is, they are able to select their own property when placed among a number of balls. If, however, only one ball is given them, they will accept it, whether it be their own or not.

LIST OF CLAIMS

Paid by the Sun Life Assurance Company of Canada in May and June, 1896.

	, min june,	1090.
26060. 35628. 61164.	H. Disstin	\$ 5,000.00
12402.	F. C. Denison	10,000.00
43739	J. McIntosh	787.30
36395.	E. H. Sabean	750.00
253333	F. Kirouac	1,240.00
43468.	A. White	5,492.00
34650.	A. H. Bono	400.00
16747.	A. H. Bone	1,000.00
47573-	W. G. Clark	520 00
29490.	J. W. Sedgwick	1,000.00
29491.	G. H. Bresee	150.00
	F. C. C	257.00
32290.	F. C. Gilchrist	2,000,00
30175.	L. Robitaille	1,019.00
26042.	Cr. E. Williams	1,048.00
35355.	J. W. Hutchiason	1,000.00
383.	w. workman	3,826.40
33384.	J. A. A. Deville	4,000.00
21830.	Comeia de Arana	650.00
50789.	vannoot	1,930.00
53261.	A. Eldrid	2,433.33
23082.	V. A. Cartada	1,300.00
53403.	J. D. Rodgers,	
		973.33





BROKEN STOWAGE.

A man recently drank a pint of yeast in mistake for buttermilk. He rose three hours earlier than usual the next morning.

"Is this free translation?" asked the girl in the bookstore. "No miss," replied the clerk; "it costs fifty cents."

"Why, Clara, dear, what has happened? It is not a month since your marriage, and I find you in tears already!" "Ah, Hilda, darling! George is running for Congress, you know, and I've only just learned from the opposition paper what a really dreadful man I've married!"

Dealer—Here's a cyclometer I can recommend. It is positively accurate; not at all like some cyclometers which register two miles, perhaps, where you have ridden only one. Young Lady—You haven't any of that kind, have you?

"Yes!" thundered the preacher from the pulpit, "the hairs of our head are all numbered." "I wonder where the back numbers go to?" said the bald-headed man in the front pew, rubbing his shining scalp. "Do as I do; get a reprint," said the man behind him, and he took off his wig and fanned the flies away with it.

She—There's a blunder! Six months are supposed to elapse between the first and second acts. He—Well? She—They have the same cook.

"Begorra," said an Irishman yesterday as he gazed over the public square, "sure this must be a healthy town!" "Why so?"asked a bystander. "Faith, sor, because there isn't a soign of a grave in the cimetery beyant."

Civil—Service—The kind you get when the tip is big enough.

"Say, Mistah Johnsing, I'se done turned ober a new leaf." "No! Den pay me dat haf dollar you borrowed las' yeah." "Sh h—h! I hain't de same man I wuz!"

Mike—Oi say, if a man is born in France, he's a Frinchman. Pat—Sure an' ifa cat had kittens in an oven, would you call them biscuits?

A revenue officer charged Noah with brewing beer aboard the ark, because he saw the kangaroo going on board with hops.

Gas sometimes escapes, but the consumer never does.

Lawyer—Witness, I believe you are the biggest liar in the country. Judge—Sir, you forgot that I am here.

William Jr.—Paw, what does "pat. applied for "mean. William, Sr.—For a position on the police force, I suppose.

Mistress (reprovingly)—Bridget, breakfast is very late this morning. I noticed last night you had company in the kitchen, and it was nearly twelve o'clock when you went to bed. Bridget—Yis, mum; I knowed you was awake, fur I heard ye movin' around; an' I said to myself y'd nade slape this mornin' an' I wouldn't distoorb ye wit an early breakfast, mum.

Mr. Dyer—Where is the bargain counter? The Floor walker—There are several. What are you looking for? "I'm looking for my wife."

Poet—Let me tell you, sir, that poem cost me a week's hard labor. Editor (who has read it)—Is that all? If I'd have had the passing of the sentence, you'd have got a month.

Visitor—I am grieved to hear of your mistress's illness. Nothing serious—no great cause for alarm, I trust? The New French Maid—No, monsier, nozzing beeg, nozzing grande. Something—what you call leetle, petite. What zey call ze leetle—small—small-pox.

"I hear that you are in business for yourself now." "I thought I was; but from the little I get out of it, it appears that I am in business for other people."

Cannibal King—You haven't succeeded in fattening the captive? The Chief Cook—He's losing flesh all the time. I think he's worrying about something.

"How came you here?" said the visitor to a prisoner in the penitentiary. "I was brought here by my convictions," was the firmly spoken reply.

"What on earth induced you, John? You gave that waiter five dollars for a tip, and he was the worst I ever—" "That's just it, my dear. I wanted to enable him to retire."

Old Gentleman to railway porter,—Porter, the rain is dripping in from the lamphole all over my trousers. Porter (reassuringly)—No, Sir; it's quite water-tight, I assure you. Its only the oil leaking a bit.

Little Boreham (relating his Alpine Adventures)—There I stood, the terrible abyss yawning at my feet— That brute Brown—Was it yawning when you got there, or did it start after you arrived?

SUMMARY of the ANNUAL REPORT for 1896.

New Life Applications received during t	900		
Increase over 1895		0,292	19
Cash Income for year ending 31st Decem	h 1000	7,387	16
Increase over 1905	ther, 1896 1,88	6,258	00
Assets at 31st December 1996	1,88	8,203	91
Assets at 31st December, 1896	6,38	8,144	66
becurity of Policyholders		2,374	13
		2,200	48
and Liabilities, except Capit	2 2ccording to Um Tour	8,184	44
Table) Surplus over all Liabilities and Capital St	OCK (according to TI T	5,108	65
Table) Surplus over all Liabilities and Capital Siment Standard Hm 44 per cent	tock (according to Damining	2,608	65
Claims Paid during 1896	595	5,902	02
Claims Paid during 1896		3,504	86
M	11 de 10 de		

The rapid progress being made by The Sun Life of Canada may be seen from the following statement:—

Year.	Income.	Net Assets, besides Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210 93	\$ 96,461 95	\$ 1,064,350 00
1876	102,822 14	265,944 64	2,414,063 32
1880	141,402 81	473,632 93	3,897,139 11
1884	278,379 65	836,897 24	6,844,404 04
1888	525,273 58	1,536,816 21	11,931,316 21
1892	1,134,867 61	3,403,700 88	23,901,046 94
1896	1,886,258 00	6,388,144 66	38,196,890 92

The year 1896 was the very best in the business experience of the Sun Life Assurance Company of Canada. The fact that the Dominion was in a condition of uncertainty and unrest owing to the Federal elections, rendered it very difficult to secure business, but notwithstanding this great impediment, the Company's record for the year shows a large increase over all previous years. The summary of the report for 1896, as given above, is well worth reading. It represents a good year's work and denotes prosperity and a healthy growth.

The total income for the year amounted to \$1,886,258, an increase of \$358,203.91 over the previous twelve months.

A splendid addition has been made to the assets, which now amount to \$6,388,144.66. The increase for the year is \$1,022,374.13—a remarkable showing indeed.

The surplus over all liabilities is \$345,108.65. The valuation of all policies is now made on the Hm four per cent. basis, instead of four and one-half, (as authorized by the Government) thus increasing reserve on policies by \$1,198,184.44.

The death rate was again below the expectation, which goes to prove that the management has shown great care in the selection of risks.



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