

SUNSHINE

Rev. Henri A. Scott,
St. Foy, P. Q.

MONTREAL, JANUARY, 1898.



THE MOUNTAIN—HONG KONG.

W. A. HIGINBOTHAM, ESQ.

The manager of The Sun Life of Canada for the State of Virginia proved his quality in other fields before entering upon the important one he now occupies.

Born at Guelph, Ontario, in 1848, he received his education in the public schools and the Collegiate Institute.

After a brief mercantile experience he was appointed, in 1884, Deputy Registrar for South Wellington, which position he filled for the next five years, when he resigned to enter into the service of The Sun Life of Canada as Inspector of Agencies in the foreign field. On leaving the Registrarship he was presented by the mayor and barristers of the city with a testimonial and purse of gold.

Since joining the Company's staff he has rendered good service in Demerara, Dutch Guiana, and several of the West India Islands. In 1891 he went to Peru and Chili to establish agencies in those countries and in the following year settled down in Valparaiso as Resident Superintendent for the two countries, being successful in building up one of the most extensive and profitable of the Company's foreign agencies. In the year 1897 he was recalled from South America to undertake the establishing of an agency in the State of Virginia, in which arduous task his efforts have been met with the same success which characterized his previous undertakings.

IS LITTLE BOB TUCKED IN?

"I've gotter go," she said, "an' see
If little Bob's tucked in;
He'll git his death if he's uncovered
In this col' storm an' win'."
"Oh, little Bob's all right," said I,
"You've bin to tuck him in
Four times this evenin', an' I wouldn'
Run 'way up-stairs ag'in."
But Cynthia'd worry, fret, an' stew,
An' raise a drefle din;
"W'y, I mus' go ag'in," says she,
"An' see if Bob's tucked in."

"W'y, Cynthia, jest sit down," I said,
"An' git some good er life.
A feller wants a chance to talk
Some evenin's with his wife."
Then she would take her knittin' out,
Or work upon her spread.
An' make b'lieve lissen, though she didn'
Hear quarter w'at I said.
She wouldn' much more than git set down
Then jump right up ag'in,
An' say, "I mus' run up an' see
If little Bob's tucked in."

Young Bob was allus on the jump,
An' filled the house with din,
An' kicked his quilts off ev'ry night
Fast as she tucked him in.
His laigs they went so fast all day,
As long as it was light.
An' got up speed so they couldn' stop,
An' kep' a-goin' all night.
So Cynthia'd keep a-gittin' up
An' gittin' up ag'in;
"I've gotter look an' see," says she,
"If little Bob's tucked in."

* * * *

She stood above the casket there,
She bent to kiss his fare,
To part a stragglin' curl of hair,
Or fix a bit of lace
Her heart was breakin' with the thought
That Bob, so round an' fat,
So full of pranks an' fun, should sleep
Within a crib like that;
But still she'd fix his little robe,
An' then come back ag'in,
An' take a long, last look, an' see
Her little Bob tucked in.

That night a storm er snow came on,
An' how the winds did rave!
The snow fell, like a coverlid,
On little Bob's new grave.
"I'm glad it snows," his mother said,
"It looked so hard an' bare,
So hard, so cruel, an' so bleak,
I cried to leave him there.
But God has sent the blessed snow,
I think—an' tis no sin—
That he has sent his snow to see
That little Bob's tucked in."

Sam Walter Foss.

"Papa," said Billy, tearfully, after a play-
full romp with the good-natured but rather
rough St. Bernard puppy, "I don't believe
Bingo knows what kind of a dog he is. He
plays as if he thought he was a little pug."



W. A. HIGINBOTHAM, Esq.

LIFE ASSURANCE FOR WOMEN WAGE EARNERS.

Every young woman will, if life continues, become an old one, and every self-supporting woman has therefore to consider the support of the old woman which time will ultimately make her. Age is as inevitable as life, and when it comes its capabilities are restricted in the same ratio as its needs are increased. To provide for age is a necessity felt by every woman who has no hands but her own to look to for present or future support.

The difficulty in the way of careful and systematic saving is the option possessed by the individual. If a domestic emergency arises, or an unwonted extravagance is indulged, saving is postponed and prudence goes temporarily to the winds.

The working woman may be alone in the world or she may have the happy misfortune to have others dependent upon her who would be penniless but for her efforts. Her life and endeavors stand alone between them and want. The thought of these others is a more urgent factor in compelling her to provide for the future than her own wants could be, but the more they are dependent upon her, the more difficult it is to deny them that she may lay aside a reserve for future needs.

To meet the requirements of provident women The Sun Life of Canada has issued several such attractive forms of policies that saving is made easy and provision for the future is guaranteed on small outlay. The long hopeless saving of the old insurance policy made men laughingly declare, as they paid their annual premium to posterity, that it would be money in their pockets could they but die. The newer methods induce one to live and inherit, as it were, one's own life insurance.

The woman who saves from year to year through a period of fifteen or twenty years, ultimately becomes the beneficiary herself and an accumulated sum comes to her very

much as an expected legacy from some unmourned-for relative.

The money may come at a time when a son requires setting up in business or a daughter needs a special education, or when the mother herself requires a long rest from her labors. Experience with life shows one that there is rarely a situation which cannot be brightened by the acquisition of money.

There is another species of investment offered by the Company, exceptionally attractive to working women of small income. It is technically known as the thousand dollar endowment policy. What it practically means is that by laying aside, say fifty dollars annually for twenty years, the policy will be entirely paid up, at which time the one assured will be given the choice of several options. She may receive her thousand dollars plus an accumulation of interest, or she may leave it in the company as a paid-up life policy, or she may receive a life annuity at a high percentage—say 10 or 12 per cent.

The savings bank is the usual recourse for provident women. In this institution one has the privilege of depositing any amount that can be filched from the yearly income. If the year is an especially good one the sum is larger, and if illness and other misfortune has depleted the funds, the amount put away is correspondingly small; then again, if the income is insufficient to meet the exigencies of existence, the savings bank will surrender a part or all of the amount amassed.

It is these very points that make the savings bank less desirable for the woman wage-earner than life assurance. Having taken out a policy and begun her payments, she is unwilling to surrender and will meet the payments at all hazards.

The money once saved cannot be withdrawn for any needs that may press. Above all is the consideration for those who leave dependent ones behind them, that the beneficiaries are insured for the full amount of the matured policy from the first year of its writing. A woman may have paid but fifty



THE OLD SUSPENSION BRIDGE AT SPUZZUM, B. C.

dollars, and on her death her beneficiary would receive one thousand.

An old time prejudice existed against life assurance because the one assured would occasionally allow the payments to lapse, and death occurring shortly after, no payments were made by the companies. Women shrank from putting money annually into the hands of a company which inexorably withheld it in cases like this.

Against this contingency The Sun Life of Canada has provided its famous Automatic Non-Forfeitable feature, whereby the policy will be kept from lapse so long as there is any of the reserve remaining, or if the policyholder wishes to cease paying premiums, a paid-up policy for a proportionate amount may be obtained, or finally the cash surrender value may be withdrawn.

Thus three alternatives, all based upon equitable principles, are provided, and no wage-earning woman need hesitate to invest her savings in one of the Company's Endowment Policies.

A VITAL OMISSION.

A very important state official in California thought everybody knew him, or ought to know him. He was one day walking through a field when a bull addressed him in an undertone and made for him with his head down and his horns in a position to raise him. He was a state official, a man of dignity and political power and natural composure and he ran. He ran surprisingly well. He ran even better than he did for office, and got to the fence first. He clambered over out of breath and dignity, and found the owner of the bull calmly contemplating the operation.

"What do you mean, sir?" asked the irate official. "What do you mean by having an infuriated animal like that roaming over the fields?"

"Well, I guess the bull has some right in the field—"

"Right! Right! Do you know who I am, sir? Do you know who I am?"

The farmer shook his head.

"I, sir, am General——"

"Why in goodness didn't you tell the bull?"—*Ep. Herald.*

THE AUTOMATIC NON-FORFEITURE PRIVILEGE.

Among the many improvements instituted by the Sun Life of Canada, none have proved more popular with policyholders, or more convincing as an argument in favor of taking a policy than the system whereby the policy is automatically protected against lapse to the full extent of the reserve.

Not only have policyholders temporarily unable to meet their premiums, found this privilege a most welcome one, but what is even more important, policies that would otherwise have lapsed, have been thereby kept in force, and have become claims while thus extended, the beneficiaries being in this way protected from loss.

The following is a list of policies which have become claims, and have been paid by the Sun Life of Canada, that were kept in force by the Automatic Non-forfeiture Privilege since its inception:—

48224.	W. J. Sadler.....	\$ 3,000.00
35429.	W. S. Booth.....	1,000.00
33631.	P. Ingwell.....	1,000.00
50423.	} J. Lewa.....	2,600.00
55127.		
56535.		
9551.	} G. W. Girdlestone.....	12,500.00
11579.		
15600.		
28055.	A. Renaud.....	2,772.00
26222.	P. Polequin.....	1,000.00
28915.	J. C. Moore.....	1,000.00
26914.	J. Boucher.....	1,049.00
8787.	Hon. T. McGreevy.....	15,000.00
33633.	P. Cushing.....	1,000.00
15630.	L. H. Grondin.....	1,000.00
42733.	W. F. Lynch.....	1,000.00
38183.	J. B. Robitaille.....	2,218.00
7717.	S. Capel.....	14,873.25
22837.	J. Hood.....	2,500.00
22736.	A. E. Tracey.....	1,200.00
21411.	J. Fernandez.....	1,500.00
21695.	R. Kearney.....	1,000.00
7777.	J. H. Hay.....	2,552.00
22430.	G. de C. Wiltshire.....	1,000.00
21796.	O. Alfonso.....	3,250.00

\$74,744.25

"I know how we walk," said Willie. "We put one foot down and let it stay till it gets 'way behind and then do the same thing with the other, and keep doing it."

WORDS OF BROTHERLY KIND- NESS.

In this season of good wishes and good will it is very pleasant to find in a periodical of such extensive influence as the *Christian Herald* of New York an article like the following, accompanied by fine illustrations of Dominion Square, Montreal, and of the "Three Sisters" in the Rocky Mountains :

CANADIAN FRIENDSHIP.

Discussing, in a recently published article, the export trade of the United States, a prominent writer calls attention to the difficulties which exist as to an extension of our business relations with Canada. These difficulties, as he points out, have increased during the past year, and it now appears that the discouragement Canada has met, or has imagined, in Washington, has led her to turn her extended hand toward England, rather than toward the United States. That this disposition is injurious to both countries is generally admitted, for Canada can supply much that we need, and would benefit by the goods that we could send her. But the politicians regulate these matters, and certainly those at Washington have manifested feelings less friendly to closer relations than those across the border. It is fortunate that our social and religious relations are outside their sphere. The United States members of the W. C. T. U. have only recently found as warm a welcome in Canada as they could have received in one of our own cities; and it is not long since the American members of the Christian Endeavor Society availed themselves of Canadian hospitality, while Canadian deputations to our great conventions are cordially received. It may be hoped these friendly relations will always be maintained, and it is certain that their influence on us might be beneficial. Every one who has visited the Canadian cities has admired their moral and religious atmosphere and their freedom from evils which prevail with us. The city, a picture of a scene in which appears on this page, might serve as

a model to many of our own cities in its government and its moral and physical cleanliness. Montreal has grown in wealth and population more rapidly of late than has New York. Standing at the gate of traffic from the Old World, it is connected with the far west by the Canada Pacific Railway, which affords it boundless prospects of development. That magnificent highway is one of the wonders of the world, impressing every traveller with the grandeur and beauty of the scenes through which it passes. Christians on both sides of the border deplore the unfriendly feeling that is sometimes aroused between the two countries and long for the coming of that time of which the prophet writes when pleasant relations will subsist between the peoples of all contiguous countries :

The envy also of Ephraim shall depart, and the adversaries of Judah shall be cut off: Ephraim shall not envy Judah, and Judah shall not vex Ephraim (Isa. 11 : 13).

The Sun Life Assurance Company is doing an extensive business in its Thrift Department for policies of assurance under \$1000. The following letter speaks of the prompt settlement of one of these small claims, which engage the attention of the Company's officials just as closely as the larger ones.

OTTAWA, October 1st, 1897.

JOHN R. REID, ESQ.,

Sun Life Assurance Co. of Canada,
Ottawa.

DEAR SIR,

This letter is to ask you to convey to the Company my best thanks for the cheque handed me to-day in settlement of my late lamented husband's assurance in the Company's Thrift department. The payment has been exceedingly prompt, and by the kindness and courtesy of the Company's officials I have been saved any trouble in connection with the matter, everything having been arranged for me promptly and satisfactorily.

I feel very grateful for the kind treatment and will always recommend the Company to my friends.

Yours very truly,

ELIZABETH HARDCASTLE.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, JANUARY, 1898.

J. MACDONALD OXLEY, Editor.

GOOD RESOLUTIONS.

This is about the time of the year when those of us who measure our progress by effort and enterprise begin to plant "good intentions," expecting them to keep, or to keep them, as the case may be. And some of us are mightily discouraged at our efforts to do better, and regard with despair the friable nature of the material out of which good resolves are supposed to be made. And so all is vanity, and vexation of spirit!

We do not need to make a *new* resolution every five minutes, but about three or four times in every hour (or oftener, according to our condition) we should do as the political parties on both sides of the fence do at their meetings—we should re-affirm the old platform.

How often did Nansen and Johansen stumble and fall, and slip and slide, and skate and cannon across and over, under and all 'round the huge hummocks of ice in the Polar wilderness, after they left the *Fram*? After every slip, slide, or tumble, either individually or as co-partners in the same collapse, we may take it that they jointly or severally "resolved" to "try her again" or else they would be there yet in cold storage.

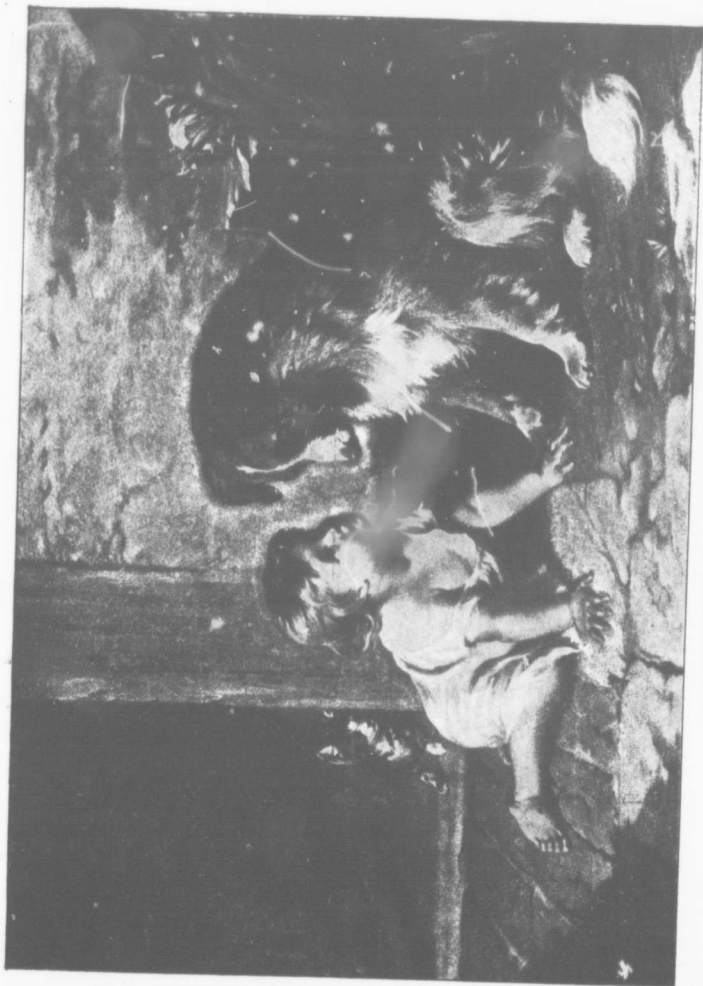
There are many thousands of men and women whose journey through life is beset with as many difficulties and obstructions as was Nansen on his famous

journey. Most of these men and women have each left their "*Fram*" at some point on the trip, and must hoof it on their own account to success or failure; and life would not be worth the living, the journey would not be worth the telling, if they did not stumble and fall and fail, and begin over again every hour of every day throughout the rolling year.

You make a resolution one minute and break it the next, do you? So does everybody else we ever heard of who tried to do anything worth while. There is one resolution we have in mind which comes within the category of good resolutions—indeed, it is one of the best any man can make, and it should be religiously kept when made, because to keep this one will help you to keep most of the others. We refer to life assurance, which will fulfil its obligation to you, if you fulfil your obligation to it. People complain of hard times, and that they can't afford it; a life assurance policy costs so much to get and so much to keep going, they tell us. Well, the cost of it is entirely of your own making, and is more or less according to the length of time you have "thought" over it. Delay increases the cost of it and nothing else, the price is, therefore, of your own choosing, the longer you have delayed the more a policy will cost you. There's nothing to be gained by delay, you see, so assure now assurance will be no cheaper next year. Make hay while The Sun shines.

G. M.

At the time of going to press the full results of the year's transactions could not be tabulated nor totalled, but with regard to the amount of new applications received, this much is already clear, that the figures will reach the magnificent total of not less than **\$16,000,000**, and may possibly exceed it. Further details will be given in our next issue.



"THE COMPLIMENTS OF THE SEASON TO YOU, DOGGIE."

SUNBEAMS.

The man who has made up his mind to assure "sometime," has made up his mind not to assure now.

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To have the life assurance that one needs, and to need the life assurance that one has, is the sum of the whole matter.

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Every man owes it to himself to treat himself as well as he knows how. This is the Golden Age of life assurance, and The Sun Life of Canada is the brightest orb in the assurance firmament.

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The man who cannot get assurance, whom no company would assure at any price, is the man who wants it most, and who needs it most. So does his family, more's the pity.

**

Most people live up to their incomes, and why shouldn't they? The Sun Life of Canada exists in order that men and women may therein secure provision for the future, and "take no thought for the morrow" as far as that is concerned.

**

If there is any truth in Kipling, "Our father Adam sat under a tree and scratched with a stick in the mould," scraping here a little and there a little very likely. The Adam nowadays (father or otherwise) who would be satisfied with that diversion as a provision for the future, is either a fool or a philosopher. A Debenture policy in the Sun Life of Canada would be the beginning of wisdom (and independence) to such a man and others like him.

**

No New Year's pledge needs your signature more than the pledge against want which you owe both to yourself and family. The Sun Life of Canada will see to it that whatever you set out to accomplish (nothing wavering) shall be carried out to them.

Life Assurance is the world's financial republic; the world's financial democracy. It unites all classes and conditions with one grand universal scheme of self-help and mutual protection, and is one supremely practical illustration of the brotherhood of man.

**

The best time to assure is when young. The chances of being rejected by the doctor are less then; the cost of assurance is less; you get more for your money so to speak, and there is more satisfaction all 'round. The old, however, need assurance as well as the young, wherefore The Sun Life of Canada assures men, women and children at all ages, from 1 to 70; policies from \$11.00 to \$40,000.

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Solomon tells us that "a good name is better than riches." Why, of course it is. A good name implies good credit, which implies something behind it to back it up—like The Sun Life of Canada, for example, which has:

Income,	\$ 1,886,258
Assets.....	6,388,144
Surplus.....	595,902
Assurance in force.	38,196,890

G.M.

We would call attention to the engraving on the last page of the building just completed for the Company in Ottawa, Ontario. Other buildings, equally advantageous in every respect, both for the business of the Company and the investment of its funds, are being constructed at Hamilton, Ont., and Sherbrooke, Que. Illustrations of them will be given in subsequent numbers of *Sunshine*.

A little four-year-old went to Sunday School for the first time and heard the children singing, "Once I was blind, but now I can see." That afternoon her sister heard her sing, "One side was blind, but now it can see."

LETTERS OF THANKS.

This month's budget of grateful acknowledgments of the good work done by The Sun Life of Canada covers a wide range of Territory and is full of variety. We commend the following communications to the careful consideration of our readers:

OTTAWA, Oct. 2nd, 1897.

JOHN R. REID, ESQ.,
SUN LIFE ASSURANCE COMPANY,
Re Policy 9911.

DEAR SIR, I accept first option of Bonus addition of \$56.00 and consider it very satisfactory indeed.

Yours truly,
THOMAS WORKMAN.

CAINTOWN, Nov. 3rd, 1897.

JOHN R. REID, ESQ.,
Sun Life Assurance Co. of Canada,
Ottawa.

DEAR SIR, I have duly received from you the Company's notification of profits allotted to my policy for the last five years. This makes the second division of profits that I have received from the Company and I must say I am well pleased with the results and have much pleasure in giving you this testimonial to that effect.

Yours truly,
MRS. J. HOGEBOOM.

VANCOUVER, B.C., Nov. 8th, 1897.

C. S. V. BRANCH, ESQ.,
Sun Life Assurance Company,
Vancouver, B.C.

DEAR SIR, I beg to acknowledge the receipt of cheque for \$10,000 in payment of Policy on the life of my deceased husband. Accept my thanks for your promptness.

Taking into consideration the distance from your Head Office in Montreal to my residence near Vernon, B.C., the time that has elapsed since the death of my husband and the payment of the Policy is remarkably short and speaks very creditably for your Company in settling losses with all possible dispatch.

Yours truly,
ELEANOR A. POSTILL.

PHILADELPHIA, Nov. 11th, 1897.

MESSRS. WALTER & JOHNSON,
General Managers, The State Insurance Co.,
Philadelphia.

GENTLEMEN, I beg to acknowledge the receipt of check for \$1000, the amount of Policy 58710, carried by my late husband, Terrence Toner, on his life in the Sun Life Assurance Co. of Canada.

I can hardly express my gratitude for your kindness in this matter. My husband was killed a week ago to-day, and yesterday—only six days after his death—I received a cheque for the full amount of his policy. It is not only for your promptness in paying the claim, but for the fact that you, without any trouble on my part, prepared and executed the proofs of loss, that I wish to thank you. I feel that it is due to the public generally that your methods of doing business should be even better known than they are now, and I trust you will not hesitate to refer to me always, not only as to the character and stability of the Sun Life Assurance Co. of Canada, but as to their methods of doing business.

Very sincerely yours,
R. TONER.

PHILADELPHIA, Nov. 11th, 1897.

MESSRS. WALTER & JOHNSON,
General Managers, The State Insurance Co.,
Philadelphia.

GENTLEMEN, I desire to express my most sincere thanks for the promptness with which you have settled the claim on the life of my daughter, Mamie Donnelly, who was insured in the Sun Life Assurance Co. of Canada. This is the second claim you have paid in connection with my family inside of a month, and both have been settled within a few hours of their death, and to my entire satisfaction. I shall strongly recommend the Sun Life Assurance Co. of Canada to intending Insurers.

Very truly yours,
L. DONNELLY.

QUEBEC, 23rd Nov., 1897.

TO THE OFFICERS OF
The Sun Life Assurance Co. of Canada,
Quebec, Que.

Re Policy No. 32657.

GENTLEMEN, Messrs. Trudelle and Dion have handed me the Company's check for \$10,000, in full payment of my claim under the above mentioned policy.

The promptness with which the Company settled this claim, and the courtesy I received from your representatives in this city have been thoroughly appreciated.

Please accept my sincere thanks for your prompt action in this matter.

Yours truly,
ALF. ROBITAILLE.



A PAIR OF SKATES AND A HOCKEY STICK.

A PAIR OF SKATES AND A HOCKEY STICK.

By THE EDITOR.

Hockey was a favorite game with the South River boys. They played it every afternoon and all day Saturday, and never seemed to weary of it. Generally on Saturday afternoons they would have a match between the Easters and Westers—that is, between those who lived on the east and those who lived on the west bank of the river. The teams being pretty evenly matched, a great deal of interest was taken in these contests. On fine afternoons there would be a crowd of onlookers, and the whole valley would ring with the cries of the players and the shouts of the spectators. Charlie Wilkie, being not less expert with his hockey stick than with his skates, of course captained one side, the West, the other captain being Buckey Billings, an overgrown chap who was inclined to be a bit of a bully if he saw a good chance.

Charlie and Frank encountered Buckey on their way to the river, and he hailed them in his rough fashion.

"Hallo, Westers? Going to have a game to-night?"

"Guess not," replied Charlie. "We're just going to have a little skate."

"You'd better put in all the practice you can, my hunkers, or we'll beat you clean out of your boots next Saturday," shouted Buckey, who had not been very successful at the last few matches.

"All right," returned Charlie, pleasantly. "If you can do it you're welcome to."

"Have you got a good team for Saturday?" asked Frank, after Buckey had passed on.

"Capital," answered Charlie. "The best I ever had. I'm not afraid of the result."

As the end of the week drew near indications of a change in the weather appeared. Each day proved milder than the day before, and Friday was one of those rare and lovely days in winter which are called "weather breeders," because they are so often the precursors of a storm. The boys were very anxious about Saturday, and felt sure it would be their last chance for a match perhaps for the rest of the winter. Charlie Wilkie could hardly contain himself, so troubled was he about the weather. Buckey Billings had been boasting of the splendid team he was going to bring out, in which it was whispered there would be some crack players from the city, who happened to be visiting in the neighbourhood. So Charlie determined to be in the best possible condition and play as he had never played before. You can imagine, then, what his feelings were when, on coming home early Friday afternoon, his mother greeted him with,

"O! Charlie, I'm so glad you're here. Get your dinner as quickly as you can, for I want you to go down to Uncle Hugh's at the Cape."

"Uncle Hugh's!" exclaimed Charlie in amazement. "Why, mother, how on earth am I to get there? The mare is lame, and I certainly can't walk that distance this time of year."

"No, Charlie, but father thinks you could skate there easily enough. You know it's only a little distance from the shore, and they say the ice is good the whole way."

"But, mother, I've got to play the biggest match of the season to-morrow afternoon, and I'll be dead tired."

"Well, I'm sorry, Charlie; but I have to send an important message to Uncle Hugh to-day, and if you don't go father will have to, and you know he's not feeling over strong just now."

Poor Charlie! He was altogether too affectionate a son to think for one moment of allowing his father to go, but then—ten miles to the Cape, and ten miles back again meant tired legs for the next twenty-four hours at least, and tired legs were not exactly the best thing for a hockey match. Seeing his concern his mother said,

"You can stay all night at uncle's and come back in the morning."

"O, that won't do, mother. I'll be busy in the morning. I must get back again to-night."

"Just as you like, Charlie, but I think it would be better for you to stay all night, for it will be pretty late when you are coming back."

"O I don't mind that, mother. The moon is nearly full, and it'll be plenty bright. So get your note written. The sooner I'm off the better." And while Charlie bolted his dinner his mother scribbled down what she had to tell Uncle Hugh.

It was about four o'clock when Charlie got off, and having given his mother a hearty good-bye kiss, he was soon speeding down the river at a lively rate, swinging to and fro the hockey stick which was his constant companion during the skating season. He took a good deal of pride in this stick, and with reason, for no boy in the neighborhood had a better one. His father had had it specially made for him as a Christmas present the winter before, and many a winning stroke did it score in Charlie's skillful hands. It was a beautiful piece of tough maple, varnished all over, and decorated with red and blue lines in the most artistic fashion, while the handle was lashed with fine twine so as to give the firmest possible grip.

The air was so pleasant and the ice so perfect that Charlie's ill-humor did not stay with him long, and by the time he had gone a mile he was whistling as merrily as a bird. A light heart with a sturdy pair of legs to carry it can make short work of even ten long miles, and Charlie was quite surprised himself when Uncle Hugh's came into sight as he dashed out on to the broad surface of the harbor. Such good time had he made that the family were just about sitting down to supper when he arrived, and they welcomed him warmly to a seat at the table. His ten-mile skate had given him a famous appetite as well as tired him not a little, and his consins were so glad to see him that he lingered with them somewhat longer than he had intended. When he announced his intention of returning home that night the whole family rose up in opposition.

"You really must not leave us Charlie. I could'n't think of allowing you to go home to night," said Aunt Ellen.

"O, Charlie, do stay," put in Cousin Alec, "and we'll have a first-class pillow fight before we go to bed."

"Please stay, Charlie," pleaded pretty cousin Mary. "I want to show you the lovely album Uncle Frank sent me from Boston."

"I really think it's not wise for you to go back to-night, Charlie," said grave Uncle Hugh.

But Charlie was proof against all persuasion,

advice and entreaty, and even when Alec, as a final argument said,

"Colin Chisholm says that wolves have been prowling round the Bend lately."

Charlie only laughed and persisted in going, so his relatives had to give way and allow him to start off about half past seven, feeling thoroughly rested and ready for his journey.

The night was not very promising. The sun had set among a heavy mass of clouds which now covered the whole heavens, permitting very little of the light from the rising moon to struggle through. A dreary, chilling wind had begun to blow from the east, and altogether the prospect looked very different from what it had been in the afternoon. Before he had gone half a mile Charlie felt strongly tempted to turn back, especially as Alec's remarks about the wolves seemed somehow or other to take hold upon his mind, but his pride rebelled against this, and he pushed steadily on, gripping his stick tight and comforting himself with the thought that it would make a very good weapon if properly handled.

One mile, two miles, three miles, four miles, and the sheet of ice that was so broad in front of Uncle Hugh's narrowed down to not much more than a hundred yards. From its edge on either side for a couple of hundred yards more stretched the level fields called intervals, from which great crops of hay were gathered every summer. They were now brown and sere, and overrun with dense withered aftermath. Beyond them rose the old river banks sloping upward to the hills, and covered thick with a heavy growth of tree and underbrush, which extended far as the eye could see on the clearest day; for the country was but little settled about "The Bend," as this part of the river was called, and the forest still afforded protection to many kinds of game. As he reached the half-way point in his homeward journey, Charlie began to feel his exertions telling upon him, and thought he would rest a moment. So he sat down on a stranded log and looked about him. Never in his life before had he felt so utterly alone. Not a sound broke the still solitude save the dreary sighing of the wind in the distant trees. To the very bottom of his heart he wished he had stayed at Uncle Hugh's. But it was too late now. He had no other choice but to go forward. Suddenly, as he sat there, a strange wild howl pierced the air, and, falling upon his ears, sent an icy chill of terror through every limb. It came from the eastern forest, and was followed fast by another, and then another. Charlie had never heard the howl of a wolf, but instinct told him that the dreadful sound which clearly was coming nearer, could be nothing else.

"Gracious goodness!" he exclaimed to himself. "There are the wolves as sure as I'm born! I've got to skate for my life," and springing to his feet he dashed off at his topmost speed. All his weariness had left him now, and the river banks fairly flew past him, as with head bent low and stick swinging he sped over the glistening ice. There was not a boy in all the valley that could outstrip him, and at first he rather exulted in the idea of a race with the wolves. But presently the howls drew nearer and nearer, though he was skating "for all he was worth," as he would say himself, and the feeling of exultation gave place to one of growing alarm. He had three miles to go before reaching the nearest house, and only one mile of this had been covered when, glancing fearfully over his shoulder, he caught sight of three dark forms galloping along the bank not a hundred yards behind him. Go faster he

could not, although the sight almost frenzied him, and he knew the wolves were gaining upon him with frightful rapidity. A quarter of a mile more, and the leader and largest of the three was on a level with him, loping easily along the edge of the bank, but evidently loth to venture out upon the slippery ice. Noticing this, Charlie breathed a little more freely, but his relief soon vanished when he saw the brute dash on ahead to a bend in the river and then pull up. There was no mistaking the purpose of this movement. He meant to await Charlie's approach and then spring at him as he went past. The boy saw it all in a moment, and the same moment there flashed into his mind an idea that made him tighten his grasp upon his stick and summon all his strength as he said, between firm set teeth,

"Ah! you brute, you haven't got me yet."

As he drew near the point he slackened speed slightly and veered out of his course toward the opposite bank. With a fierce, deep snarl, the wolf sprang out upon the ice and shot toward him. At the same instant Charlie wheeled to the right so as almost to face his foe, which, of course, could only go straight ahead, and then just as those cruel jaws seemed ready to fasten upon him he stopped suddenly, turned aside, swung his heavy stick in both hands high over his head and brought it down with tremendous force full upon the brute's head just behind the ears. It was a terrible blow, and without a sound the creature rolled over on the ice as dead as a door-nail.

With a cry of mingled joy and relief Charlie sprang away just in time to escape the onset of the two other wolves, that had followed their leader's example, and bounded across at such a rate that when the boy dodged them they went sliding past him snarling and snapping their jaws, but powerless to do him any harm. When they did regain their feet they paid no more attention to Charlie, but forthwith set to work on the body of their late companion, while the human prey they had sought rapidly disappeared in the distance.

A quarter of an hour later a very much exhausted boy knocked at the door of Fraser the blacksmith. Tired as he was, however, a triumphant look shone in his face that required explanation. The Frasers soon heard his story, and no sooner was it told than the big blacksmith and one of his almost equally big sons shouldered their rifles and went off down the river, while Charlie, feeling himself to be something of a hero, even if a very tired one, gladly accepted Mrs. Fraser's hearty invitation to remain there for the night.

It was pretty late when he awoke next morning, and, O dear, how stiff and sore he felt! As soon as he appeared Hen Fraser shouted to him from the forge.

"Come here, Charlie, and look at this," and there stretched against the side of the forge were three great wolf-skins; one, the largest, rather torn by wolfish teeth, the others showing but a bullet hole apiece.

"You can have all three, Charlie," said the blacksmith, "we're quite content with having killed two of the brutes."

It need hardly be said that when the story came out Charlie was the hero of the South River valley, and his satisfaction was complete when, that Saturday afternoon, the bad weather being good enough to hold off a little longer, stiff and sore as he was, he led his team to a victory over the Easterns at the hockey match, although the latter did have four crack players from the city on their side.

RUNG ABOVE RUNG.

It is the aim and ambition of corporations no less than of individuals to climb up the ladder of success. Let us see how fully The Sun Life of Canada has achieved this laudable purpose.

The Company began business in May, 1871, and is therefore a little more than a quarter of a century old. Within this period it has grown to be of all the Canadian life companies the one most widely established and doing the largest amount of new business.

Starting with the City of Montreal, its agencies have spread to Great Britain, the Continent, the United States of America, South America, the West Indies, India, China and Japan, and from every one of these countries a steadily increasing volume of new business obtained on a thoroughly satisfactory basis is being received.

In 1872, the *policies in force* amounted to \$1,065,000 in round numbers. By the end of 1896 they had reached the splendid aggregate of \$38,200,000, an increase of 3600 per cent.!

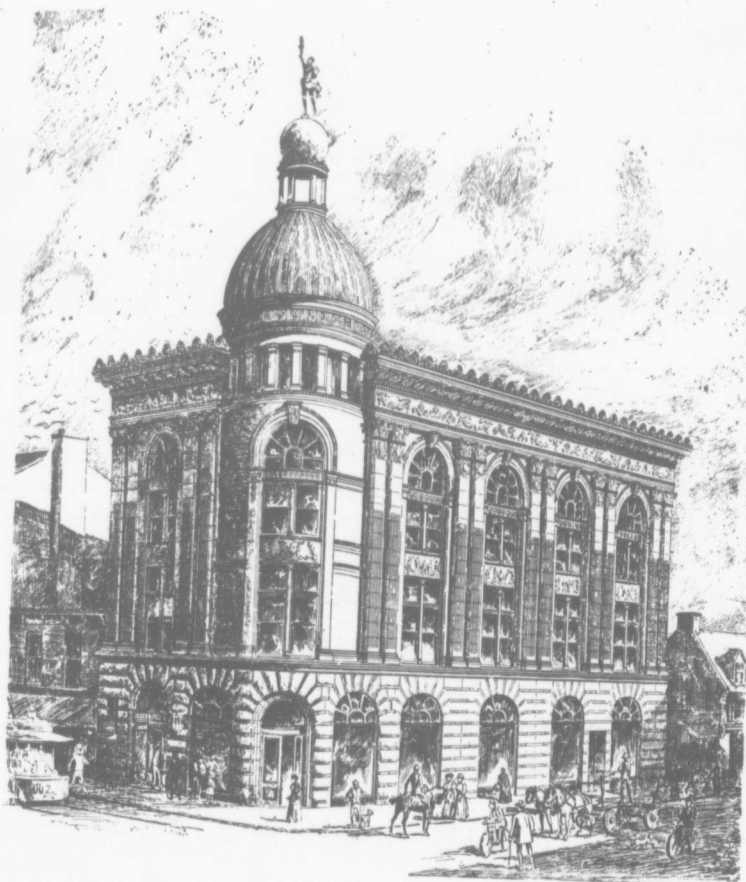
For the year 1872 the *Income* of the Company was \$48,000 in round numbers—for 1896 it was \$1,886,258—being an increase of almost 4000 per cent.!

In 1872 the *Net Assets* were \$96,500—in 1896 they were \$6,388,144—an increase exceeding 6600 per cent.!

The Company commenced business in a small hired office with a staff comprising the then Manager, and one clerk. It now owns and occupies one of the finest business blocks in the City of Montreal, covering an entire square, and bounded by four streets, admirably adapted in every way for the transaction of its business, in which a staff numbering little short of sixty clerks is hard pressed to keep pace with the ever increasing volume of work which pours in from all quarters of the globe.

SUMMARY of the ANNUAL REPORT for 1896.

New Life Applications received during 1896.....	\$11,110,292 19
Increase over 1895.....	1,287,887 16
Cash Income for year ending 31st December, 1896.....	1,886,258 00
Increase over 1895.....	358,203 91
Assets at 31st December, 1896.....	6,388,144 66
Increase over 1895.....	1,022,374 13
Reserve for Security of Policyholders (according to Hm. Four per cent. Table).....	5,932,200 48
Increase over 1895.....	1,198,184 44
Surplus over all Liabilities, except Capital (according to Hm. Four per cent. Table).....	345,108 65
Surplus over all Liabilities and Capital Stock (according to Hm. Four per cent. Table).....	282,608 65
Surplus over all Liabilities and Capital Stock (according to Dominion Government Standard, Hm. 4½ per cent.).....	595,902 02
Claims Paid during 1896.....	398,504 86
Life Assurances in Force.....	38,196,890 92



THE NEW BUILDING OF THE SUN LIFE ASSURANCE COMPANY OF CANADA,
AT OTTAWA, ONTARIO.