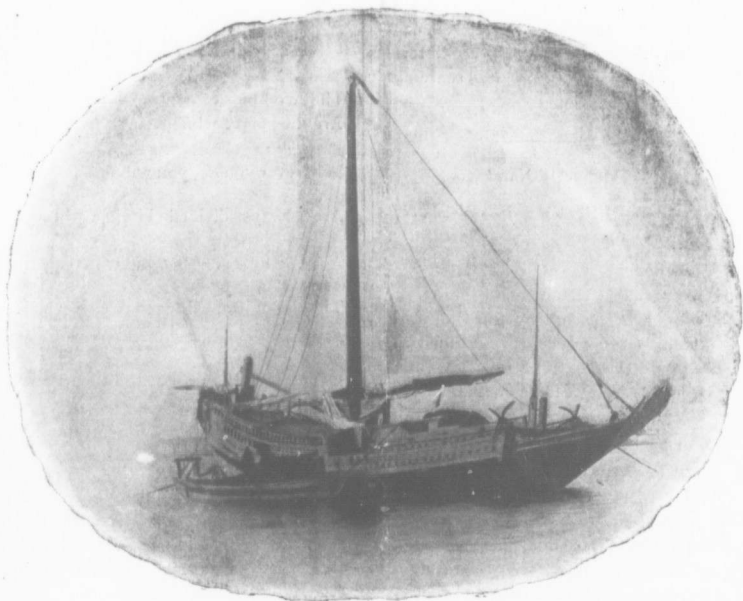


Rev. Henri A. Scott,
St. Foy, P. Q.

MONTREAL, OCTOBER, 1898.



ON THE CHINA SEA.

C. S. V. BRANCH, ESQ.

The Manager of the British Columbia District for the Sun Life Assurance Company of Canada, was born at Montserrat, in the British West Indies, just twenty-seven years ago. As a matter of course he was sent to England for his education, which he received at the Atherstone Grammar School and Denstone College. While still in his teens he went to Porto Rico, where he spent over two years in the office of a large commission house. In the year 1890 he came to Canada, and presently obtained a position in the Head Office of this Company, which he held until September, 1896, when he was appointed Cashier of the British Columbia agency. Not long after the position of Manager became vacant, and Mr. Branch was promoted to it. The appointment has proved an excellent one in every respect, the different interests of the Company being well cared for under his direction.

THE AUTOMATIC NON-FORFEITURE PROVISIONS.

The benefits accruing from this admirable provision, which is now incorporated in all policies issued by the Sun Life of Canada, are being constantly illustrated, and we propose from time to time to publish in these columns actual examples of the protection afforded the policy holder by this addition to his privileges:

The following one is particularly striking:

In March, 1892, A. D. T. took out policy No. 34,729 for \$2,000, and paid his premiums regularly when due. In December, 1897, Mr. T. embarked on a venture which required all the capital available, and a loan was contracted with the Company on the security of this policy.

When the March, 1898, premium became due Mr. T. was unable to pay his premium, and having been advanced all the cash possible in the previous December he was unable to contract another loan to pay this premium, but was allowed to take advantage of the Non-Forfeiture Provision embodied in the new policies issued by the Company, and granted to all the old policy holders who avail themselves of its benefits. Under this provision the Company was enabled to advance the premium then due and thus keep the policy in force.

On the 15th May last, Mr. T. died and the full amount of the insurance, less the small amount of loans and advances with interest, was paid to the legal heirs.

This is one of the many instances where the Non-Forfeiture Provision has proved a blessing to the assured when most needed.

LIFTING AND LEANING.

The two kinds of people on earth, I ween,
Are the people who lift and the people who lean.

Wherever you go, you will find the world's masses
Are always divided in just these two classes.

And, oddly enough, you will find, too, I ween,

There is only one lifter to twenty who lean.

In which class are you? Are you easing the load

Of overtaxed lifters who toil down the road?

Or are you a leaner, who lets others bear
Your portion of labor and worry and care?

Ella Wheeler Wilcox.

Mr. Wilcox's exquisite poem, which can never become too familiar to us, finds a special application in the realm of life assurance. The men who carry policies in good companies like the Sun Life of Canada are the men who lift, and we have just this to say about them—may their tribe increase daily!



C. S. V. BRANCH, ESQ

OCTOBER.....*Ethelwyn Wetherald.*

Against the winter's heav'n of white the blood

Of earth runs very thick and hot to-day ;

A storm of fiery leaves are out at play

Around the lingering sunset of the wood,

Where rows of blackberries unnoticed stood,

Through 'whelming vines, as through a gleam-
ing flood.

Run streams of ruddy color wildly gay ;

The golden lane half dreaming picks its way.

O warm, outspoken earth, a little space

Against thy beating heart my heart shall beat,

A little while they twain shall bleed and burn,

And then the cold touch and the gray, gray
face,

The frozen pulse, the drifted winding-sheet,

And speechlessness, and the chill burial urn.

THE FREEDING OF THE EAGLE.

There was an interested crowd before a large glass front. Eevrybody that came along stopped either to make inquiries or elbowed in towards the window to see what the attraction was. Inside was a magnificent white-headed eagle. There was a chain from its right foot to a huge piece of iron, some water in a pan, an untouched piece of fish, a few sods, and a card with the words "For Sale."

The big bird's wings drooped on either side to its feet. Its eyes were glazed and dim-looking. It opened and shut them now and then, but never once turned them to the jostling, noisy crowd that stood just outside the glass. There were no marks of violence to be seen, but the dull, pathetic eyes, the drooping wings, the soiled white about the head, and the ruffled feathers over the body showed that the captive had been in chains much longer than it had been in the window.

One of the crowd in the street was a sturdy young farmer who had come into town early that morning. He had pushed his way to the front and stood looking in silence for a long time at the great helpless bird. He was sure he had seen it before. It had been captured he learned from what some of the

crowd said, in the country from which he had come. That settled it—it was the same bird!

He had seen it on the mountain where he some-times had hunted for a stray sheep. He knew the big pine in the top of which it had its nest. He had noted it soar majestically and free above him as he worked in the valley, and had seen it sit motionless for hours on the top of some tall, distant rampike. Now and then he had had a suspicion that it had carried off an occasional lamb, and he had more than once tried to shoot the bird, but had never succeeded in getting near enough.

The young farmer elbowed his way along the window to the door of the store. Then he went in. "What d'ye want for that bird?" he said. "I'd like to buy 'im."

"Two dollars," was the reply.

"Very well ; I'll take 'im."

He paid over the money, and the bird was handed out to him.

The crowd at the window watched eagerly as the farmer came out with the big eagle under his arm, and went straight across the street to where a ladder leaned against a billboard that was some ten or twelve feet high. At the foot of the ladder he stopped and took the chain from the bird's leg ; then he went slowly up and placed his old friend—or enemy he was not sure which, but it made no difference—on the top of the billboard, and came down.

The great bird had been a prisoner so long that it seemed for a time to have forgotten how to be free. It sat for a while as it had sat in the window. But gradually it came to itself. It lifted first one drooping wing and tucked it closely to its side, then the other. It raised itself slowly to its full height, and stretched out its great head towards the sky. The dullness went out of the eyes, and a fierce new light flashed in ; then, nervously stretching out its huge pinions on either side and taking a step or two forward, it rose with a hoarse scream and swept out towards the sun. A burst of applause from the crowd met the farmer as he recrossed the street.

"I had seen him on the mountain," he said, "an' I couldn't bear to see him there." He pointed to the window : then, in a moment he was gone.—*Whittier (Cal.) Register.*

THE GHOST.... *Clinton Scollard.... A Boy's Book of Rhyme.*

SOME DEATH CLAIMS PAID
IN JULY, 1898.

One summer day not long ago,
'Twas in vacation time I know,
We took our dinners, Jack and I,—
Some sugar cookies and some pie,—
And with our hickory crossbows stout
We bravely for the woods set out.
The sun was hot. Jack's face was red
As any turkey gobbler's head,
And he said mine was like a piece
Of flannel with a coat of grease.
But we both laughed, and didn't care,
And let the wind blow through our hair,
And gave a shout, and ran until
We reached the bottom of the hill,
Just where the trees begin to throw
Their shadows on the grass below;
And there we played at Indian; then
We ate awhile and played again.

And by and by a path we found
That through the forest wound and wound.
Jack said it was an Indian trail,
But I said "*Coww!*" Then Jack grew pale,
Got awful mad, and wouldn't budge
Until I'd hollered "pshaw!" and "fudge!"
A dozen times or so; and then
We wandered on and on again,
Till suddenly a flash of light
Before us gleamed on something white,
And we both felt cold shivers run
Clear down our spines, It wasn't fun!
"A Ghost!" I cried. The wind swept by;
We thought we heard a mournful sigh,
And fled as though, with wild appeals,
A score of ghosts were at our heels.

But courage soon returned, and Jack
Declared aloud, "I'm going back!"
So back we crept, still half afraid,
Through strips of shine and plots of shade
Until before us suddenly
There stood, as plain as plain could be.
Our dreadful ghost—a *white birch tree!*

"I guess I'll wed and settle down," said
Krupp. He wedded, now he's settling up.
—(Cornell Widow.)

37901....	Keough	\$1,000.00
64229....	Bulmer	500.00
33386....	Jamel	1,351.00
66069....	Labbe	987.90
36943 } 48115 }	Ford	4,000.00
27143....	Hill	2,000.00
8753....	Nice	1,027.00
52478....	Kin Sow Cheu	3,490.00
57102....	Fee Tsz Tuen	698.00

One day, at the Academy of Sciences, a position which Pasteur took was actively controverted by two men who knew not a tittle of what he knew of the subject. He heard them patiently, and then arose, and with much animation, answered them, to the satisfaction of every one present; but warmed up with the controversy, he concluded: "Do you know what you lack? You"—indicating one of them—"lack the power of observation, and you"—the other—"lack the reasoning faculty!" Pasteur was rebuked by the President for exceeding the proper limits, and he saw that the rebuke was just. "I am sorry," he said; "I was carried away by the heat of the discussion. I beg the pardon of the members to whom I have referred, and of this honorable body." Every one smiled at the frankness of this apology. Then Pasteur added: "Having recognized my fault, may I not mention an extenuating circumstance in my favor? All that I said was true—absolutely true!" And he seemed to wonder that everybody present laughed, including his two opponents.

A candidate for priest's orders, preaching his extempore trial sermon before Bishop Tait and Dean Stanley, in his nervousness began stammering. "I will divide my congregation into two—the converted and the unconverted." This proved too much for the bishop's sense of humor; and he exclaimed, "I think, sir, as there are only two of us, you had better say which is which."
—(Ex.)

THE VALUE OF THE PAST.

Some people wish they could blot out the past.

They have their reasons for so wishing.

It would be rash to say they had no reasons.

Their past has been filled with failures and errors, with opportunities wasted and possibilities ignored.

Misery has ever been to them a step-mother.

Disappointment has clung to them closer than a brother.

With these memories and kinships blotted out they think the future would take on a roseate hue.

Fortunately the decrees of destiny are not so ordered.

From many failures success is born.

Out of error the truth is established.

When destiny wants a man or a mannikin, she casts her material into a crucible. She "fires up" the flames thereof to a seven-fold heat.

If the material in the pyx is of the right quality it comes forth purified and refined seven times finer.

If it is dross it remains dross.

A man or a mannikin is made.

The man who would blot out his past would blot out also his future from which the past is evolved.

The past is gone and cannot be recalled.

The future is here big with possibilities.

The failure of yesterday may become the success of to-day.

The withered and unsightly leaves of error and failure trodden into the soil of resolve helps to create a new spring born of hope and the gloom of winter. The morning dawns bright and clear. There will be no rain, the sun is shining in his strength. The time for rejoicing is at hand. The time for the singing of birds has come. The honeysuckle and the rose smell to heaven in their sweetness. The fight has been fought, the victory has been won.

Failure, hitherto a stepmother, has become a mother.

Disappointment has given birth to success.

Fear has given place to hope. The record for the future will be bright and fair if the possibilities of the future are used aright.

Aye, there's the rub.

All the effort, enterprise, labour which a man doeth under the sun is useless without HOPE.

The man who spends his strength in gathering gains, toils, hoping that he shall reap if he faints not.

The Klondike miner toils on at his claim, hoping that his "clean up" shall reward him for all his toil.

The mother bending over her boy in the first flush of motherhood hopes and prays that he may grow up to be a man, an honor to her gray hairs.

The husband as he reads of some particularly heart-breaking case of destitution hopes that such a fate may be spared him and his.

But hope without works is dead.

What shall hope avail a man measuring five feet to add a cubit to his stature?

What shall hope avail a man having only ten cents in his pocket that it becomes a dollar?

He must get out and hustle.

The husband who hopes that the fate of destitution, necessity and want may not overtake him and his, should make certain against such a fate overtaking them, otherwise the fate of the poorest may be theirs.

He should have in his possession a written guarantee, signed, sealed and delivered—a guarantee against want and necessity in the future for those whom he professes to love. Then will his brightest hopes and dreams for the future be realized.

Such a guarantee is worth much and costs little considering its value.

The Sun Life of Canada provides just such a guarantee and happy is the man who holds it. The Sun shines on him.

G. M.



H. Oehmichen

FIRST LESSONS,

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA,

MONTREAL, OCTOBER, 1898.

J. MACDONALD OXLEY, *Editor.*

FULFILLED TO THE LETTER.

The incomparable Shakespeare puts into the mouth of one of his characters bitter words against those

"That palter with us in a double sense,
That keep the word of promise to our ear
And break it to our hope."

Perhaps there is no class of business transactions in which such conduct is more to be reprehended than in Life Assurance. Here everything should be clear and true and trustworthy. The word of promise as given by the Company through its advertisements or authorized agents should not only be kept to the ear, but fulfilled to the hope as in the instances we now have particular pleasure in presenting.

Among the cheaper forms of policy issued by The Sun Life Company of Canada is one called the Ten Year Optional or Renewable Term Policy. By this policy Assurance is given on the Ten Year Term plan at a remarkably low rate of premium with the option to the Assured of renewing at the end of the term on the same plan without medical examination, subject of course to the premium corresponding to the increased age.

Low as the premium is this policy participates in profits, and the accumulations of the first ten years are applied towards reducing the premium for the next ten years to the amount first charged. To quote from the Company's Manual. "While the Company cannot guarantee that the profits will be sufficient to permanently prevent the premium from increasing over the first amount, they nevertheless think it probable that they will be able to carry on the Assurance until old age without increasing the premium."

Such is the guarded language of the Company. Not a definite promise, note, but simply a reasonable expectation. Let us see now how far the expectation has been realized.

The following list of actual results supplies the answer. By deducting the reduction for the next ten years from the premium chargeable on the renewal of the policy it will be seen that the premium is brought back to its original figure, and the assurance continued without one cent increase of cost.

Policy No.	Amount.	Premium at date of 1st issue.		Present Premium.	How Payable.	Reduction for next 10 years.
		\$	c.			
13672	1000	22	65	36	50	\$ 13 85
13535	1000	21	60	34	65	13 05
13770	2000	106	50	187	50	81 00
13680	1100	15	95	21	90	6 00
14018	2000	20	50	32	75	12 25
14553	1000	15	35	21	60	6 25
15193	1000	44	65	69	00	24 35
15007	2000	15	85	22	50	6 65
16359	5000	99	50	157	25	57 75
17857	1000	16	25	23	80	7 55
16918	2000	19	75	31	25	11 50
15338	2000	22	25	36	10	13 85

Nothing more satisfactory could be required of the Company, and surely no better proof could be asked of the ability

of The Sun Life of Canada to honourably fulfill whatever it undertakes. The ancient apothegm "*ex pede Herculem*" here has special application. What has been accomplished in the smaller things can also be carried out in the larger, and the Company's estimates with regard to Limited Life or Endowment Policies stand every whit as good a chance of being realized as those concerning the Term Policies above cited. The conclusion of the whole matter therefore is "Assure in The Sun Life Assurance Company of Canada if you want to have your reasonable expectations fulfilled."

LIFE ASSURANCE FRAUDS.

The curious life assurance case recently threshed out in the courts reminds me of a case which was tried some years ago, and in which an ingenious gentleman who attempted to "bleed" a Company was completely nonplussed. The man insured his life for a very heavy sum, and then purchased a ram shackle steam launch, in which he went a trip cut to sea. The boiler burst, the launch foundered, and nothing more was seen of the man. His friends, alleging that he had gone to the bottom with the launch, made a claim upon the Company for the money. The Company smelling a rat, disputed the claim. After a great deal of trouble the position of the wreck was ascertained, and after further trouble it was hoisted to the surface and towed ashore, where it was examined by experts. The safety-valve was found to be screwed down, and the boiler so rotten that it was bound to explode when steam reached a certain pressure. The curious thing was that no trace of the man was found, not so much as a shirt-button. Now it was pretty clear that he must have banked up the fires and screwed down the safety-valve, but what had become of him after that? He could not have rushed on deck and jumped into the sea and swam ashore, for it was well-known that he could not swim. Nor could he have rowed

ashore, or the boat would have been in evidence against him. The mystery was made clear as daylight by a couple of school-boys who stated that they had seen the launch snugly hidden away in a creek along the shore, had seen the man stoke the fire, start the engines, and then step on to some rocks, walk calmly ashore, and watch the little craft take its way seawards, the tiller having been previously lashed. This cool individual then walked to the next town, shaved, purchased a new suit of clothes, took train to a certain junction, changed, and came on to London in a train which was crammed with racing men and where, of course, he passed quite unnoticed. From London he went to the continent, and thence made his way to the States, where he awaited the arrival of his friends with their ill-gotten booty. As it happened, neither the booty nor the friends arrived. In fact, the whole plot collapsed, as did the boiler, and the Insurance Company kept their money.—*The Pelican*.

A Dry Jest.—A certain Irishman tells of his experience on a railroad trip as follows :

"But, oh, what a toime Oi had on the shleeper! Oi'll niver forgit thot noight until me dyin' day. Whin Oi got into bed Oi was thot tired thot Oi wint roight to sleep, toight as a drum. It must have bin in the middle oi the noight whin Oi was woke up by some one cryin' out. Oi listened a minit an' heard the ould woman above my berth sayin', 'Ochone, but Oi'm dry!' She kept thot up for an hour it seemed, and Oi could stand it no longer. 'Oi know thot yer dry,' says Oi, 'an' if ye don't keep more quiet everyone in the train will be after knowin' it.' Faith she paid no attention to me at all, at all, an' purty soon she says louder than iver, 'Ochone, but Oi am dry!' Begob, thot settled it. Oi rang the bell an' says, 'Here, porther, bring this lady a drink.' Thin Oi rolled over, hopin' to be able to sleep in pace the rist of the noight. It was all roight for half an hour, whin all of a suddint Oi heard thot same voice, 'Ochone, but Oi was dry! Ochone, but Oi was dry!' And the ould boy himself take me if she didn't keep thot up until dayloight, Troth, an' the loikes of her shouldn't be allowed on the cars."

SUNSHINE.

IN PRAISE OF THE COMPANY.

PHILADELPHIA, July 8th, 1898.

THOS. R. RAIT, ESQ.,

Manager Thrift Department.

Sun Life Assurance Company of Canada.

DEAR SIR,

I beg to thank you most sincerely for the prompt settlement of my claim under Thrift Policy 27446 on the life of my mother Laura J. Johnson.

Your cheque for the full amount called for by the Policy, Two hundred and four dollars and forty cents (\$204.40), has been handed to me by your Superintendent, Mr. C. F. Ingram.

As my mother had been insured in your Company for less than a month, her policy being dated May 28th, 1898 and her death occurring on the 25th of June following, I feel doubly grateful at the receipt of the full amount of the Insurance.

I shall always think and speak well of the Sun Life of Canada, and shall strongly recommend your Company to all my friends and acquaintances who desire immediate and full protection for themselves and families.

I am,

Respectfully yours,

ANNA D. JOHNSON.

RICHMOND, VA., July 18th, 1898.

W. A. HIGINBOTHAM, ESQ.,

Manager, State Virginia,

Richmond, Va.

DEAR SIR,

I beg to acknowledge receipt of the Company's cheque for \$250 being the amount of assurance in your Company on the life of my late mother Annie E. White.

I also beg to thank you for the prompt and courteous manner in which this claim has been attended to by the Company, and I will certainly say a good word for it wherever I can.

Yours truly,

NELLIE J. S. BARCLAY.

OTTAWA, July 27th, 1898.

JOHN R. REID, ESQ.,

Manager Eastern Ontario,

Sun Life Assurance Company of Canada,
Ottawa Ont.

DEAR SIR,

I wish to tender to your Company my sincere thanks for the prompt settlement accorded me as beneficiary under policy No. T. 16985 Sullivan. I have to-day received your Company's cheque to cover the amount of claim. I will have pleasure in recommending the Sun Life Assurance Company to all my friends.

Again thanking you,

Yours very truly,

NAPOLÉON ST. DENIS

FOSTER JUNCTION, QUE., August 23rd, 1898.

C. C. KNIGHT, ESQ.,

Sherbrooke.

DEAR SIR,

I beg to acknowledge with thanks the receipt of your cheque in settlement of insurance on the life of the late Mr. W. H. Bradley. I commend your Company to all intending assurers.

HOLLIS L. HILLIBER.

GANANOQUE, Aug. 20th, 1898.

DR. D. H. ROGERS,

Gananoque.

DEAR SIR,

May I ask you to convey to the Head Office of your Company my deepest appreciation for the very satisfactory settlement of my claim against them for \$1000 under my late husband's policy No. 6479. I am to-day in receipt of their cheque for the full amount due me which comes to me without trouble or expense on my part. My thanks are also due to yourself for the kind and courteous treatment I have received at your hands. You have done everything in your power to procure a speedy settlement.

In closing let me say that I wish the Sun Life of Canada and its representative in Gananoque every success, and shall always endeavor to advance their interests whenever it comes within my power to do so.

Sincerely Yours,

HARRIET RYAN.

TORONTO, Aug. 10th, 1898.

W. T. MCINTYRE, ESQ.,

Toronto.

DEAR SIR,

I am directed by Mrs. T. A. Wright whose husband perished by the loss of the ill-fated Steamer Le Bourgogne off Sable Island, on the 4th July last, to express her sincere appreciation of your prompt settlement of the Policy held in your Company by the late Mr. Wright for \$1000.

The assured had only paid one premium and the uncertainty of life and the benefits of insurance have indeed been emphasized.

Your Company adjusted the claim of the beneficiary as soon as I was able to complete proofs of death, and I am pleased to send you this unsolicited evidence of our appreciation of your methods.

With my thanks,

Yours very truly,

W. N. IRWIN,

Solicitor for Beneficiary



THE MOTHER'S JOY.

A HOOSE O' OUR AIN....WM. LVALL.....*Home Journal.*

O' a' the gifts a guid Providence sends,—

The flowers, the sunshine, the rain,—

Naething comes nearer the heart o' a man,

Hooe'er sae simple an' homely its plan,

Than a wee bit hoose o' his ain.

There needs nae battlem ents roon' its plain wa'

Nae turrets to mak' his heart vain ;

He'll no' miss a big ha' wi' pictures rare

An' gran' velvet carparts on ilka stair,

Who prizes a hoose o' his ain.

True happiness cares na to seek the great ;

It looks na far silks in its train ;

He's mair than a king, his eye is aye light,

Who thinks o' nae ill frae mornin' till nicht,

But smiles in a hoose o' his ain.

The wife an' the bairnies sing a' day lang ;

They never tak' time to complain ;

Nae lan'lord tirls at the door for his rent ;

What mair wad ye hae to mak' ye content

Than a wee bit hoose o' yir ain ?

Though scant be oor fare, we maunna forget

Warl's wealth canna save us frae pain ;

An' beggar or king can mortal nothing mair

Frae earth at last than mortality's share,—

A wee narrow hoose o' his ain.

HOW FLIES WALK ON THE CEILING.

It is a curious fact how our understanding of many common and apparently simple things is modified by further investigation. The explanation of how flies walk on the ceiling, as given in some of our old readers, was that each little fly-foot is a miniature air-pump—a theory which is now proved to be fallacious. It was supposed that the bottom of the foot adhered to the glass by suction, all air beneath it being pressed out, so that it was held in place by the pressure of the air without ; but flies have been known to walk on the inner side of a glass receiver after all the air had been exhausted, which shows that they do not need the pressure of the air to uphold them. A microscopic examination of a fly's foot clearly disproves

the "sucker" theory, for the foot cushion is covered with hairs which prevent a close contact of the foot with the glass.

A later theory, propounded by Hooke, was that flies stick to the glass by means of a viscous fluid substance which exudes from the hairs in their feet. This theory was thoroughly investigated twelve years or so ago by Dr. Rombout, who demonstrated that it was only partly sound, for though these hairs do certainly exude an oily fluid, the fluid is not sticky and does not harden when dried.

It is to Dr. Rombout's experiments that science owes what is now regarded as the true theory of the walking of flies on smooth substances, that they hang on by the help of capillary adhesion—the molecular attraction between solid and liquid bodies. By a series of nice calculations—such as weighing hairs and measuring their diameters, and immersing the cut end of a hair in oil or water to make it adhere when touched to glass—Dr. Rombout proved that capillary attractions would uphold a fly were it four-ninths as heavy again as it is at present. It is true that the foot-hairs are very minute, but as each fly is said to be furnished with ten or twelve thousand of them, we need not be surprised at what they can do.

Reasoning from this theory, we might conclude that flies find it difficult to mount a glass lightly dampened, because of the repulsion between the watery surface and the oily liquid exuding from the feet, and we might likewise expect them to be impeded by a slight coating of dust, because the spaces between the hairs would be filled with dust. Careful observation seems to confirm these inferences. When we see a fly making his toilet, he is not, as we might suppose, cleaning his body, but his feet, so that they may the more readily adhere. Every one has noticed how quickly a fly takes flight, even when he has been dozing half an hour in the same position. This new theory makes it easier to understand how he can so readily detach himself ; for the air-pressure theory and the "gum" theory both implied more or less effort in releasing his feet from their involuntary hold.



AUTUMN.

SAILORS' SUPERSTITIONS.

The old superstition as to lucky and unlucky days has largely passed away. Foreign mails start and arrive on Fridays without any regard for beliefs which were at one time accepted as beyond argument by most sailors. Some thought otherwise, as will appear later. Generally speaking, all Saints' days and Church holidays were regarded as unlucky, and certain days in each month were rather distrusted. In an old almanac of 1615 we find that July 19, 20, 24, and 31 were noted as "no good anchorage." Sunday was always looked upon as lucky, presumably in reliance on the maxim "The better the day the better the deed," and the fact of our Lord's Resurrection having taken place on that day. Monday had no particular reputation for good or evil; Tuesday was the same, except among Spaniards, who said "Don't marry or go to sea or leave your wife" on that day. Wednesday was the day of Odin, the Norse god before mentioned, and lucky; Thursday was named after Thor, the Norse god of war, and was auspicious. Friday was the day dedicated to Freya, Norse goddess of love, and having reference to women was not liked on this ground. The true reason for avoiding Friday was of course the fact of the Crucifixion having taken place on that day, and sentiments of special veneration for the day became converted into a feeling of fear for the results which would follow its violation. The Spaniards, on the other hand, had a considerable veneration for Friday and believed that some occult influence enabled Columbus to successfully clear out of port and discover new land on that day. Saturday was generally considered auspicious. The origin of the phrase "a cap-full of wind" can be traced to a Norse King, Eric VI., who died in 907 A.D. He was credited with the useful power of directing the wind to blow where he wished by the simple method of turning his cap to that point of the compass. His powers were much appreciated and trusted, and resulted in his being known as "windy-cap." There is no evidence as to whether he could regulate the force of the wind as well as the direction; presumably he could or his faithful believers would not have been so many. A "bag-full of wind" is another common expression, and indicates something like a gale. This has been traced down to the classical legend of Æolus and his captive winds confined in bags.—*Nautical Magazine.*

BROKEN STOWAGE.

Flustered Old Lady—"Does it make any difference which of these cars I take to the bridge?" Polite pedestrian—"Makes no difference to me, madam."—(Brooklyn Life.)

Miss Beacon—"Wasn't it Admiral Porter who said, 'Take no quarter from the enemy'?" Mr. Lake—"Naw; it couldn't have been; or, if it was he's the only porter that ever said such a thing."—(Truth.)

"I asked little Jim the difference between 'inertia' and 'momentum.'" "Did he know anything about it?" "Yes; he said 'inertia' is something that won't start, and 'momentum' is something that won't stop."—(Detroit Free Press.)

Daughter—"There is only one thing more astonishing than the readiness with which Ned gave up tobacco when he became engaged." Mother—"What is that astonishing thing?" Daughter—"The rapidity with which he took it up again after we were married."—(Tit-Bits.)

"O my friends! there are some spectacles that one never forgets!" said a lecturer, after giving a graphic description of a terrible accident he had witnessed. "I'd like to know where they sell 'em," remarked an old lady in the audience, who is always mislaying her glasses.—(Tit-Bits.)

A sign which was productive of much discussion was read by the patrons of a small laundry establishment in a Massachusetts town. It was printed in large letters, on a piece of brown paper, and pinned to the door of the shop. It ran thus: "Closed on account of sickness till next Monday, or possibly Wednesday. I am not expected to live. Shall be unable to deliver goods for at least a week, in any case."—(Youths Companion.)

"How did this happen?" asked the surgeon, as he dressed the wound in the cheek, and applied a soothing poultice to the damaged eye. "Got hit with a stone," replied the patient. "Who threw it?" "My—my wife," was the reluctant answer. "Hum; it's the first time I knew a woman to hit anything she aimed at," muttered the surgeon. "She was throwing at the neighbor's hens," explained the sufferer. "I was behind her."—(Detroit Free Press.)

HIGH WATER MARK!

We use a figure of speech taken from the ocean to entitle our summary of the year's results, but with the reservation that there is a significant difference to be noted between the movement of the tide and that of THE SUN LIFE ASSURANCE COMPANY OF CANADA. The tide advances only to retreat again, but the Company's progress has been continuous and permanent, and it is the determination of those who direct its affairs that in this regard the future shall be only the fair fulfilment of the past.

Below we print a summary of the results of the year's business condensed from the Annual Report. The figures speak so strongly for themselves that it seems superfluous to enlarge upon them, but we would like to call special attention to three items, viz: The New Applications received; The Life Assurances in force, and the Cash profits paid Policyholders; the first two illustrating the confidence reposed in the Company by the assuring public, and the third, the way in which the Company repays that confidence.

SUMMARY of the RESULTS for 1897.

New Life Applications received during 1897	\$16,292,754 92
Increase over 1896	5,182,462 73
Cash Income for year ending 31st December, 1897	2,238,894 74
Increase over 1896	352,636 74
Assets at 31st December, 1897	7,322,371 44
Increase over 1896	934,226 78
Reserve for Security of Policyholders (according to Hm. Four per cent. Table)	6,856,752 98
Increase over 1896	924,552 50
Surplus over all Liabilities, except Capital (according to Hm. Four per cent. Table)	314,220 13
Surplus over all Liabilities and Capital Stock (according to Hm. Four and one-half per cent. Table), being the Dominion Government Standard	583,271 98
Claims Paid during 1897	463,674 37
Life Assurances in Force	44,983,796 79
Increase over 1896	6,786,905 87
Cash Profits paid Policyholders	217,377 74



The Sun Life Assurance Company of Canada. |

HEAD OFFICE. - - MONTREAL.

Directors.

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Chief Medical Officer.

GEO. WILKINS, M.D., M.R.C.S. ENG.

Secretary and Actuary.

T. B. MACAULAY, F.I.A.

Superintendent of Agencies.

JAMES C. TORV.