

Jos. Eugene Derome,
Quebec Seminary,
QUEBEC

SUNSHINE

MONTREAL, FEBRUARY, 1896.



A CALL FROM CUPID.

From a Copyrighted Photograph by E. Dumont.

THE PRESIDENT OF THE COMPANY

Mr. ROBERTSON MACAULAY is a native of Scotland, having been born in Fraserburgh, Buchan, some sixty odd years ago. Part of his boyhood was spent at Stornoway, on the Island of Lewis, where he attended school. While still in his teens he began to make his way in the world by obtaining clerical employment as paymaster in connection with the construction of a dry dock.

Subsequently he was clerk to the Procurator Fiscal, and afterwards book-keeper for a large manufacturing firm. In the year 1854 he came out to this country, and promptly secured a commercial situation which he retained until the close of 1855, when he was chosen out of nearly two-score applicants for the responsible post of Accountant in the Canada Life Assurance Co. This position he held for sixteen years, and then resigned to accept the Secretaryship of the Mutual Life Association of Canada, whose head office was in Hamilton. Not being satisfied with the volume of new business that was coming in, he gave his chief attention to the organization and extension of the agency department, spending much time in travel and personal work, the result of his efforts being a steady influx of business, and the placing of the Company in good working order. In the meantime he was receiving overtures from other Life Companies, and finally in July, 1874, accepted the request of the SUN LIFE to assume the office of Secretary.

The Company was then in its fourth year, and its agency staff comprised but four members, of whom the faithful veteran, Mr. Thomas Gilroy, of Winnipeg, alone remains. The difficulties inseparable from the building up of a large and profitable business had all to be encountered and overcome, and as the active management devolved almost entirely upon the Secretary, the labours and responsibilities of his position were exceedingly onerous. But he applied himself to the great task with abundant faith in both the Company and himself. One by one the various obstacles were surmounted. The growth of the operations and resources of the Company was by leaps and bounds, until the present day, when the prominence of its place amongst the life companies of the Dominion cannot be challenged.

In the year 1876 Mr. Macaulay was promoted to the Managership; in 1887 he became Managing Director, and on the death of Mr. Workman, two years later, he was elected President of the Company.

Long may he continue to preside over the destinies of the institution with which his name has been, and ever will be indissolubly associated!

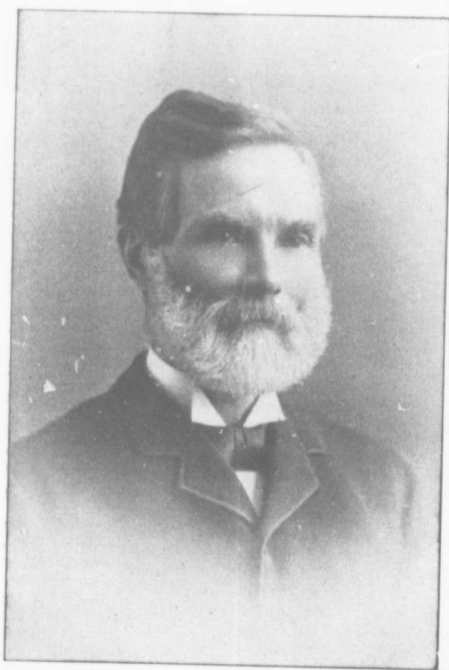
GETTING A CHANCE.

BY CHARLES BARNARD.

Not many years ago there was a man in Connecticut who earned his living in a factory for making wire. He knew all about wire and how it was made and how it can be used. One day he saw a woman fastening a pin in her dress, and in spite of her skill she managed to prick her finger, just as the best of us may do.


Nothing in that? No chance there? It seemed to the man a very fine chance. He would invent a better pin, that, once in place, would not prick the finger. In a short time he made the first safety-pin, and built up a great business in making them by the million.

Some of the railroads in the west are single-track lines, and to accommodate the trains going in both directions sidings are placed every few miles, where the trains can turn out to let each other go by. One day it happened that two long freight trains traveling in opposite directions met at one of these sidings. There would have been no trouble were it not that each train was a great deal longer than the siding. Here was a most peculiar difficulty, and the conductors and engineers got down on the track to see what they could do. It did seem as if both trains would have to back to the next siding and leave some of the cars, and then with shorter trains they might get by. While they were talking it over and wondering what they should do a young brakeman stepped up and said that he thought he knew a way to get the trains by. The other men laughed at the young fellow and perhaps told him he was a fool. However, one of the men asked him how he would do it. The young man took a stick and made a rude picture on the ground showing how he would manage the trains to get them by



MR. ROBERTSON MACAULAY,
PRESIDENT OF THE SUN LIFE INSURANCE CO. OF CANADA.

on the siding. The picture on the sand was so clear that every one caught the idea at once, and in fifteen minutes the trains had safely passed the siding and were going on their way. The young brakeman went too, and to-day he has a high position and a large salary on a great railroad. He was only a brakeman, but he saw a chance. He was ready for it when it came, and it led the way to a fortune.



In this diagram the long line represents the track, the bent portion in the middle is the siding. The heavy lines may stand for the two trains unable to pass each other. Can you tell how it was done? Remember that, of course, each train could be cut in two. Try it an! see what a curious problem it was, and then you will begin to understand how bright the young brakeman was to find a way out of the difficulty.

Not many years ago a student in the scientific school at Yale went on a vacation, and in his rambles he came to a railroad bridge. Nothing in that! He thought differently, and sat down and studied that bridge, measured its various parts, and figured away on each part to see if it was of the right shape and strength. At school, not long after, he showed his work to one of the professors, and proved by the figures that the bridge was not safe. The professor happened the next day to meet the vice-president of the company that owned the bridge.

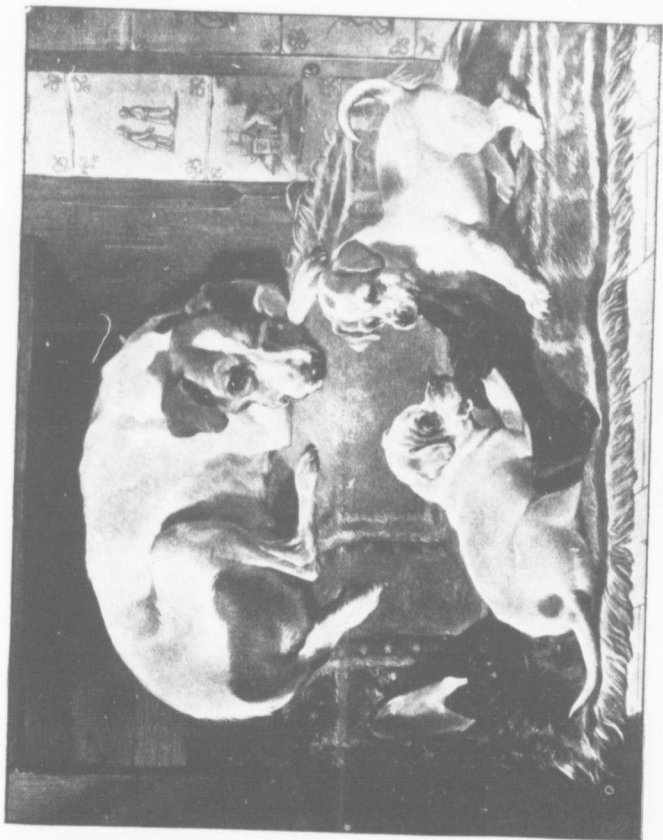
Nothing in that—mere accident—that's all. The two men had a talk about that bridge, and the next day the student received a note requesting him to call at the company's office. He did so, showed the figures he had worked out about that bridge, and soon after the bridge was taken down. It was unsafe. What became of the young man? O! he has a first-rate place and good salary on that very railroad.

An entire number of "SUNSHINE" could be filled with "uncommon short stories" like these. There are hundreds of people who will tell you that they never had a chance. They read such stories as these and say, "O, that was luck." If they had a fair chance they would do something great. They never did much so far because they had no chance.

If we believe there is a heavenly Father—as, of course, we do—we may be sure of one thing: there are chances. Every boy and girl will, so surely as they live, meet the one grand chance of their lives; will, perhaps, meet many. It is not true that anyone of good health with a common school education in this country and in these times will have no chance in all his life to do something or be something that may lead to some good thing, be it a place, good wages, a home, friends or wealth. There are more chances to-day than ever before, because business is more diversified, because new kinds of work and business are growing up and new wants appearing every day. Ten years ago, hardly a single girl earned a dollar in this whole country with a typewriter. To-day there are probably twenty thousand girl hands that fly over the keys to keep hundreds of homes in comfort. Did these girls sit and moan about no chances? Not at all. They saw the new machine coming into use. It offered a chance, and they learned its use, trusting to the fact that if they knew how to use it there would be people ready to pay for the skill.

About six years ago there was a girl in New York who came down to breakfast one day to learn the news that she must hereafter earn her own living or have all the humiliation and shame of being dependent on others. What did she do? Sit down and wail about no chances and that nonsense? Not at all. She spoke to a gentleman she knew and told him frankly she wanted to earn a living. Typewriters were new then, and pretty poor things at that, but the gentleman had seen enough of such machines to know that they would be greatly improved very soon, and that then there would be a great demand for operators. He saw what was coming, and advised the girl to learn. She found a place before nightfall that very day and began to learn the work. To-day she is the head of an enterprising firm of young women who have established a good business as typewriters and stenographers.

That's the point. She was told of a chance and took it. One thing led to another, and she made a success—not a great success, but a success that made her independent of her friends. She escaped the humiliation of dependence



HUNT THE SLIPPER.

and is respected and admired by all who know her.

The sum of this whole matter is here: There are chances in every life. The thing to do is to know them when they come. Come they will, and the thing to do is to be ready. We can all be sure that nobody believes any young man or young woman can do anything—till they do it. What we have all to do is to show what we can do, show that we are in earnest, that we mean business and can really do something that needs to be done. No man ever walked into any place blindfolded. It is impossible to find any good thing, be it salary, books, society or a home, by blind luck or idle waiting. Potatoes will not spring out of the ground and ask to be eaten. We must dig and plant, hoe and harvest, or go potatoless to bed.

The thing to do is to see if the ground under our feet may not be just the place to grow potatoes. No man can tell you how or when your chance will come. It all depends on yourself. No one can find a chance for you better than yourself. It will come, many of them, perhaps. Help yourself, watch, know what you can do, and know as many things as possible. Very few successful men do the thing they thought they would like to do when they were boys. They had a chance to do something, and they seized the chance as it drifted by, and it led on to success. The brakeman did not dream that he should become a railroad manager. He saw a chance to show that he could invent a way out of a peculiar difficulty. It was not the actual work, but the spirit he showed. He proved that he was a man of thought and not an idler, a half-hearted servant, looking only for his wages, and caring for nothing more. He had not fooled away his time reading "story papers" on his long rides over the prairies. He wondered what he would do if a certain chance came. He thought it all out, perhaps, months before. The chance came and he was ready for it.

IN EVENT OF WAR.

The *Indicator* of Detroit, Michigan, recently addressed the following enquiry to the two Canadian Companies doing business in the United States, viz., THE SUN LIFE and THE CANADA LIFE:

"What would be the effect upon the value of insurance policies issued in the United States by your company in the event of war between the United States and Great Britain?"

The reply from this Company was as follows:

Montreal, January 7, 1896.

To the Editor of "*The Indicator*":

Dear Sir:—I have pleasure in replying to your inquiry of the 2nd instant. War between the two great Anglo-Saxon nations, which are the advance guards of civilization and natural allies, would be such a crime against humanity that I can hardly conceive of it as possible. The two countries pulling together side by side could be and should be the greatest power on earth on behalf of peace and right, both in the old world and in the new. Still, assuming for argument's sake that the almost impossible should happen and war be declared between the two countries, that would not, in our opinion, in any way affect the legal validity of private contracts, such as our policies. The contracts which we make with our Michigan policy-holders are guaranteed by the securities (United States bonds) deposited by us with the State treasurer, and are by the terms of a special agreement with the State of Michigan subject only to the laws of that State. Our patrons are thus absolutely secured, no matter what happens. But even apart from all such points of law and security, is the plain, simple question of right and wrong. Neither war nor any other such contingency can in any way lessen the moral obligation on this company to carry out literally and honorably every contract entered into by it. This obligation our directors would, I know, consider as sacred as the apple of the eye. My personal opinion is that if war were to stop all business intercourse between the two countries, then our United States branch would merely become for the time being, a separate company under the management of our chief American representative, and that premiums would be received and claims paid just as if no war were in existence. The position of our American policy-holders in the event of war would be identical legally with that of the Canadian policy-holders of the New York Life, Mutual Life, Equitable and other American companies doing business in Canada.

Very truly yours,

T. B. MACAULAY,

Secretary.

"Dearest girl of all," was the way the letter began. "Right there, so to speak," he quered himself.

"Of all!" she said softly to herself; "then there are others?"—*Indianapolis Journal*.

David was only about five years old, but he was very anxious to be a man. One day, when he had been thinking about the matter, he came to his mamma and said—"Oh, mamma, I do wish I had a vest and a bald head."—*Youth's Companion*.



"GOOD NIGHT."

From a Copyrighted Photograph by John E. Dumont.

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

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

MONTREAL, FEBRUARY, 1896.

A NEW PRIVILEGE FOR WOMEN.

It is safe to say that the most notable feature of the social life of the English-speaking nations during the last half of the present century has been and is the enlargement of woman's sphere of action.

For many centuries confined within a most limited range, and suffered to go beyond it only at the cost of being considered so far peculiar, if not unwomanly, she certainly was not allowed a fair chance in the battle of life by her inconsiderate brother.

But that day of restriction, of baseless prejudice and foolish supersensitiveness has happily passed away. Without in any wise forfeiting the respect due to her sex, or periling her right to gallant courtesy from man, woman has wonderfully extended the scope of her activities, and is now found satisfactorily filling many a post formally shut from her.

The natural result of the changed state of affairs is that the number of women who are independent of masculine support is greater to-day than ever before in the history of the world, and it is bound to constantly increase.

Not only as shorthand secretaries, type-writers, editors and reporters for periodicals, and in similar capacities have women established themselves, but in spite of strongly entrenched prejudice, among the professions also. Female lawyers and doctors are becoming plentiful, and female ministers are not unknown. In fact it

would be difficult to predict into what walk of life woman will not eventually find her way.

In view of all this it seems strange that the independent wage-earning woman still remains to so large an extent ignorant of, or indifferent to, the advantages of life assurance. She has been quick to seize upon many other privileges once regarded as exclusively masculine, yet she remains unaccountably slow about availing herself of this one, although it certainly would seem to be especially adapted to secure her interest.

We do not hesitate to affirm that there is no better way in which a wage-earning woman can provide for her old age than by carrying a good endowment policy. Recognizing this fact the SUN LIFE ASSURANCE COMPANY OF CANADA has perfected arrangements for granting such policies upon particularly favorable terms.

The advantages of an endowment policy can be readily stated. By the payment of an annual premium that would represent a monthly saving of from \$5 to \$10, a handsome sum of money may be secured at the expiration of 15, 20 or 25 years, just when it would be most needed, or in lieu of this amount a comfortable annuity, payable for the remainder of life, may be obtained.

In event of death occurring during the premium paying period the full amount of the policy would of course be payable to the legal representatives of the assured, or as designated in the policy.

There is thus every attraction afforded, and every contingency duly provided against, and we earnestly commend the securing of such a policy to all women whose circumstances permit of their carrying one.

A NATURAL ASSUMPTION. — Dot "I don't see how cows can eat grass."
Dick—"I s'pose when they is young the mother cows keeps saying to their children—'If you don't eat grass, you shan't have any pie.'" — *Exchange.*

KNITTING ON THE TRAIN.

I saw a woman knitting on the train,
 A woman rather old and poor and plain,
 Yet handsomer by far was she to me
 Than any fashionable dame could be.
 She was knitting, knitting, knitting on
 the train—
 And to-day I see her knitting there again.
 Oh, how pleasant and attractive was her
 mien,
 As we bounded past the hills and valleys
 green!
 And how fast her loving, nimble fingers
 flew,
 Now that nearer to a certain place we
 drew.
 She was evidently busy with a thought,
 As well as with the hands with which she
 wrought,
 There a knitting, knitting, knitting on
 the train—
 Yes, I plainly see her knitting there again.
 She wasn't discontented with her lot,
 And politics and 'isms knew her not;
 She didn't put on any mannish airs,
 And fads they formed no portion of her
 cares.
 She hadn't cut her hair and tried her best
 To look like some poor ape in coat and
 vest;
 She was still the good old woman—not
 the new—
 With a halo visible to quite a few,
 As she sat there knitting, knitting on the
 train—
 Ah, a blessing on her dear old head again!
 Do you ask me who she was? I cannot
 tell,
 And yet we all in some way knew her
 well,
 And felt that in our hearts she had a
 shrine.
 This good old mother of a sturdy line,
 And nimbly flew her fingers till the ball
 Of yarn upon her lap grew very small,
 And we all felt like applauding when at
 last
 Her loving work was finished good and
 fast.
 Then she caught the merry glances of a
 child,
 And she raised her specs a little while she
 smiled,
 And she proudly said, while smoothing
 back her locks,
 "There, I've finished the dear boy a pair
 of socks."

Then she gathered up her bundles and
 was gone.
 She declined our proffered help—she
 needed none,
 For there, a-looming in the door, was
 Jim;
 He hugged her and he kissed her with a
 vim,
 And everybody blessed her and was glad,
 Except the girl in bloomers—she was
 "mad."

--William Mill Butler, in Judge.

AN INVESTMENT THAT PAID
TWICE OVER.

The Rev. J. L. Murray, of Kincardine,
 Ontario, assured his life in the *SUN LIFE*
 ASSURANCE COMPANY OF CANADA, in De-
 cember, 1874, under policy No. 1406, on
 the Twenty Year Endowment plan. He
 paid an annual premium of \$60.00 for ten
 years, or a total of \$690. In December,
 1894, his endowment matured, and he
 received a cheque from the Company for
 \$1,364.70, being a return of all the pre-
 miums paid, and in addition \$665.70.
 That is to say, Mr. Murray got back all
 the money he invested, with about 4½
 per cent. compound interest, and had his
 life assured for \$1,000 for twenty years free
 of charge.

It is needless to say that Mr. Murray
 was much pleased. You may gather that
 fact from the perusal of the following
 letter:--

KINCARDINE, Jan. 6th, 1895.

The Sun Life Assurance Company of Canada,
 Montreal.

GENTLEMEN:--
 I beg to acknowledge the receipt of your cheque in
 full settlement of claim under my Ten Payment
 Twenty Year Endowment policy, No. 1406, and I
 desire to express my satisfaction with the result of
 the investment. I paid to the company an annual
 premium of \$60.00 for ten years, making a total of
 \$690, for which I now receive a cheque for \$1,364.70,
 being a return of all I paid the Company, and in
 addition, \$665.70, besides having my life assured for
 \$1,000 during the twenty years. This I consider
 very good indeed, and I have pleasure in giving my
 testimonial to that effect.

Yours sincerely,

(Signed),

J. L. MURRAY.

N. B.—This is an example of profits
 paid under our Five Year Distribution
 plan. The results under our Reserve
 Dividend (or Semi-Tontine) policies may
 reasonably be expected to greatly exceed
 that realized under the above plan.

JUDGE NOT.

Judge not ; the workings of his brain
 And of his heart thou canst not see ;
 What looks to thy dim eyes a stain,
 In God's pure light may only be
 A scar, brought from some well-won field,
 Where thou wouldst only faint and yield.

The look, the air, that frets thy sight
 May be a token that below
 The soul has closed in deadly fight
 With some infernal fiery foe,
 Whose glance would scorch thy smiling
 grace,
 And cast thee shuddering on thy face !

The fall thou dardest to despise,
 May be the angel's slackened hand
 Has suffered it, that he may rise
 And take a firmer, surer stand ;
 Or, trusting less to earthly things,
 May henceforth learn to use his wings.

And judge none lost ; but wait and see,
 With hopeful pity, not disdain ;
 The depth of the abyss may be
 The measure of the height of pain
 And love and glory that may raise
 This soul to God in after-days !

ANOTHER STEP FORWARD.

AUTOMATIC, NONFORFEITING, SELF-
 PREMIUM-PAYING POLICIES.

PROBABLY nothing has done more to retard the spread of life assurance than the fear that if a policy be taken out it may at some time lapse, either through oversight or from necessity. Persons naturally hesitate to invest their money in a security, one of the conditions attached to which is that failure to pay any instalment at the time it becomes due, will invalidate the whole investment, and result in the loss of much, if not all, of what has already been paid. The fear of such a contingency is very general, and is well founded.

DEATH-BED LAPSES.

There have been multitudes of cases in which policies have been unintentionally forfeited as a result of change of resi-

dence, absence from home, non-receipt of notice, or the hundred and one other causes which may bring about such a result. There have been instances in which the lives assured were on their death-beds at the time the premiums became due, and the policies have lapsed because the family were unaware of the existence of the assurance, or too anxious and excited to attend to business at that time. And in addition to the chance of unintentional forfeiture, most people have also to face the possibility that at some time their finances may be in such a condition as to make it inconvenient or even impossible to pay the premium just then. The assured may not wish to surrender the policy, and yet be compelled to do so by the force of temporary circumstances.

THE REMEDY.

To provide against all such contingencies, the SUN LIFE OF CANADA, which has been the pioneer in so many assurance reforms in the Dominion, has taken another step forward, and now issues a "Nonforfeiting" policy, which guarantees the holder absolutely and automatically against all risk of lapsing so long as there is sufficient value in the policy to justify the Company in advancing the premium. The system is a very simple and equitable one.

The Company holds the policy good so long as the value will last, and on the other hand, the assured protects the Company in so doing, by giving it a lien on the policy for the sums which it may advance. He is at liberty to pay off the whole or any part of the indebtedness at any time that is convenient to him while the policy is still in force, and the cash profits declared on the policy will also be applied in reducing the debt. When the amount due to the Company has been repaid, the assurance is again in exactly the same position as if the premiums had all been paid on the dates on which they became due.

Should death take place while the policy is being kept alive in this manner, the full sum assured will be paid, but the Company will deduct the amount advanced for premiums, with interest.

NO MORE REVIVAL CERTIFICATES REQUIRED.

Anyone who has been unfortunate enough to allow a policy of the ordi-

nary kind to lapse, knows something not only of the trouble and expense of securing a medical certificate of health, but also of the anxiety which may exist as to whether the disclosures of this certificate will be such as to warrant the Company in reviving the policy. Under the new system the policy-holder is spared all this trouble, expense and anxiety. No medical or other certificate is required, for the policy does not lapse, so long as there is sufficient value to enable the Company to keep it in force.

NO MORE SPECIAL APPLICATIONS FOR LOANS.

It has been the custom of the Company for many years to lend on its policies for the purpose of paying premiums, when requested to do so by the assured, provided that the surrender value was sufficient to cover the amount of the loan. The new regulation is an extension of this existing practice, and makes the loaning automatic. It is thus not necessary to make a special application each time to the Company, sign a loan contract and deposit the policy with the Head Office. The Company holds the policy good automatically, without any action on the part of the assured. The amount which the Company will lend has, moreover, been increased from the ordinary surrender value to the full reserve, as determined by the Dominion Government standard.

THE TERROR OF A DREAM.

From London Tit Bits.

While it is well known that the most abstruse problems have been worked out in sleep, and the most astounding plots found in dreamland, still the majority of dreams yield nothing that can be converted into every-day power. A fool is not turned into a wise man when he goes to sleep, though the opposite of this does sometimes seem to be true. An artist of repute heard terrible groans, followed by piercing yells from the next room, where a friend was sleeping. Thinking that a burglar must be murdering the man, he ran to the rescue. He found his friend sitting up in bed, asleep, but sobbing and crying like a baby. After a few vigorous

shakes, and stern appeals to his manhood, he managed to bring forth the following appeal: "Don't you come! It will get you, too! Get out of the way! It's dreadful!" "What is the matter?" demanded the artist. "Boo-hoo!" wailed the dazed dreamer. "I have been in such awful danger! Boo-hoo!" "It's all right, old fellow. Tell me what it is." The crying man sat up in bed. He wiped his eyes with the sheet, gulped down a sob, and feebly said:—"Oh, I've had such an awful time! I've been chased all around the room by a piece of brown paper!"

BROKEN STOWAGE.

Little Ethel (horrified)—"We've invited too many children to our tea-party. There isn't enough for them to get more than a bite each."

Little Dot (resignedly)—"That's too bad. We'll have to call it a reception."
—*New York Journal.*

The Tiger—"The stupidity of these ostriches makes me tired."

The Tigress—"How so?"

The Tiger—"Why, the way they continue to stick their heads into the sand, in spite of the advice they have had on the subject."—*Puck.*

Nervous passenger (to mother of howling child in colonial express)—"Madam, is there anything any of us can do to—pacify your little boy?" Fond mother (of spoilt child)—"Oh, thank you, yes. You are very kind. You see, the dear little pet wants to throw his lunch at the passengers; and I was afraid they wouldn't like it. Just stand where you are, please! Now stop crying, darling! This kind gentleman wants you to play with him."

"Don't talk prohibition to me," said old Uncle Abel Bimley, with an oracular shake of the head. "I know better. There I hed four of the likeliest girls as the Corners ever see, an' all the fellers fer miles aroun' a-hookin' up to 'em. Wot does I do? W'y yelled an' prohibited an' kicked an' prohibited an' chased fellers all over my forty-acre lot, an' wot's the result? Ev'ry last one of 'em girls is married an' raisin' the bloom-in'est fam'lies in these parts. Does prohibition prohibit? Not by a juful, it don't."—*Rockland (Me.) Tribune.*



NEW LAID EGGS.

A SATISFACTORY SHOWING.

The year 1895 will long be remembered as one of severe financial depression throughout the world of commerce in general. Our own country by no means escaped this trial, and as the public is not yet fully educated up to regarding life insurance in the light of a necessity rather than a luxury, it necessarily followed that the agents of all companies found it more than usually difficult to secure a large volume of new business.

The SUN LIFE OF CANADA may therefore, with good reason, rejoice in the fact that, despite the adverse condition of things above referred to, the total new business secured by its agents closely approached a round ten millions of dollars, two thirds of which came from within the borders of the Dominion—a fact which is strong evidence of three things: the real soundness of Canadian trade and commerce, the thriftiness of the people, and the great popularity of the Sun Life of Canada with all classes of the community.

More detailed information will be furnished in the next number of *Sunshine*.

AN ADVENTURE WITH WOLVES.

BY WILLIAM H. GILDER.*

It was before we knew much about wolves, except that they have very disagreeable voices, and that the natives of countries infested by them are thoroughly afraid of them, that my companion and I discussed this subject very freely. The invariable result of our deliberations was the emphatic declaration of the opinion that a strong active man had nothing to fear, though unarmed, in an encounter with not more than two wolves. A pack would, of course, be dangerous, but would seldom attack people unless very hungry. One or two wolves, we believed, would never attack any one unless an unarmed man; and it was this consideration which led to our discussions as to the probabilities in the event of a conflict of unarmed men and wolves. But later, as our acquaintance grew, our respect for these animals increased, while our faith in ourselves diminished proportionately. An experience I had while traveling between our camp at North Hudson Bay and

Marble Island, early in the year 1870, had a good deal to do with bringing around this change of heart.

While the natives who were with me harnessed the dogs and packed the sleds, I, as usual under such circumstances, started ahead on the route we were to follow, so as to get well along on the road before they came up. After walking about two miles I noticed a crow hovering over the adjacent land, and thought probable that the carcass of a whale which had floated ashore during the summer, where we had halted to lunch on our trip down to the coast, was in that vicinity. The sled tracks led through the hummocks to the beach, and I followed them, intending to have a good look at the carcass. Presently I saw a small animal which I took to be a fawn running through the hummocks ahead of me, and put on my glasses to have a better view of it. But lo! it was not a fawn; it was a wolf;—yes, two—five—a pack of them. I thought they would run away when they saw some one coming, and kept on. But they did not seem at all disposed to run. Then I thought it would be safer to be nearer the sleds, where my rifle and pistol were, as I had nothing with me but a small sailor's sheath-knife in my cartridge belt. As I turned around to go back to the sleds imagine my horror to find myself face to face with two large wolves that had got around behind and had been following me up. Here was a very unpleasant state of affairs. Unarmed—for a little ten-cent sheath-knife could scarcely be called a weapon—and my retreat cut off by two immense wolves. They were large, in fact, but appeared to me at least twice their normal size at this time.

I felt my position to be a desperate one, but at the same time I could scarcely repress a smile as all our previous discussions on the subject of wolves flashed through my mind, and I said to myself, "I'll know more about it in a little while now, and if I ever get back I can tell Schwatka exactly what an unarmed man can do with a couple of wolves." I was not anxious to begin the affray and, indeed, would have been quite as well pleased to have had a settlement of the

* Mr. Gilder, who is a brother of R. W. Gilder editor of the *Century* magazine, is a successful arctic explorer, the experience here related having occurred on one of his expeditions.

question indefinitely postponed. But the wolves were in no hurry to leave and, indeed, one of them kept crouching and making the preliminary motions for a spring, or, as Esquimau Joe subsequently explained, it was "teasing" me, to frighten me and make me run away. I knew well enough that should I attempt to seek safety in flight I would be pulled down and torn to pieces in a very few minutes. My only chance was to force them to fly. I remember having read during my youth of the power in the human eye to subdue the most savage beast; that all one had to do was to look the great Nubian lion squarely in the eye to make him slink howling away. This encouraged me. So, throwing back my hood to enable me to see without obstruction, I grasped my knife in my right hand, and calling up such a fierce look as I thought the occasion demanded, I ran directly towards the wolves, shouting at the top of my voice.

I had expected, and, I may add, hoped that my enemies would scamper off at once, terror-stricken at my audacity; but there they stood, awaiting my approach, until five or six steps further would have brought on the engagement which I now believed unavoidable. But probably they saw I was resolute, or, still more likely, they had eaten of the dead whale until gorged and lazy, for they moved off slowly toward the right. They seemed in no hurry, but cantered off a little way and sat down yelling until the whole pack joined them. They moved away so slowly that I could easily have caught them had I cared to, but I did not. I was quite satisfied to get rid of them as easily as possible.

When first I turned and saw the wolves so close behind me, instinctively I looked for the sleds, but they were so far away as to appear like mere black spots on the snow, and I knew that I could expect no assistance from that direction. Now that the road was clear I retreated slowly toward the sleds, and when I related my adventure to my Esquimau companions I was informed that I had a most unusual and fortunate escape.

The arctic wolf is a larger specimen of the same species than is known to lower latitudes, and is endowed with immense strength. The Esquimau dogs are fairly large animals and have great strength and courage, as is evinced by the readiness

with which they attack the huge polar bear; yet one wolf would kill a whole pack of dogs in a very short time, so that the hunter or traveler is constantly on the watch to protect his dogs from this enemy. The approach of wolves is always made known by the dogs, who give a peculiar suppressed bark, very different from the sound they make at any other time. Then the hunter rushes out, rifle in hand, to frighten the intruders away.

While traveling overland from Hudson's Bay to Back's River and return, we were often much annoyed by wolves. Nearly every day they could be seen prowling around our rear, and often would come close to the sleds. I remember one day chasing one which came so near that I thought it was a dog which had escaped from one of the sleds behind us. At night they would come around the snow huts where we slept, and knowing that a light frightens them, we would discharge Coston night-signals, which we pushed through a small hole in the snow roof that was kept open for that purpose. We shot a great many, and found the skins very useful in making clothing. The skin of adults is in winter perfectly white, and when dressed would easily be mistaken by one not an expert, for that of a polar bear. A number which I obtained measured over 6 feet in length, and it can readily be imagined that a ferocious creature of such size and with its large black mouth filled with sharp, strong teeth, would be a very formidable antagonist for an unarmed man.

HOW ABOUT OUR COURTS?—First Socialist—"But railroads I am in favor of."

Second Socialist (horrified)—"You are?"

First Socialist—"Yes, they're a great institution; had my leg cut off, and got \$5,000 damages and a pension for life. If it had only been my head, I'd have owned the road."—*Atlanta Constitution*.

A little boy was telling a little girl about Indians. He said, "An Indian man is a brave, and an Indian woman is a squaw." The little girl's father, over-hearing the conversation, asked: "Well, Willie, what's an Indian baby called?" He thought a moment, and then answered with the utmost gravity, "I don't know, but I think it must be a squash."

THE REPORT FOR 1894.

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

New Life Applications received during 1894, - - -	\$10,290,204.16
Increase over 1893, - - -	751,048.53
Cash Income for year ending 31st Dec., 1894, - - -	1,373,596.60
Increase over 1893, - - -	133,113.48
Assets at 31st Dec., 1894, - - -	4,616,419.65
Increase over 1893, - - -	614,642.75
Reserve for Security of Policy-holders (according to Dominion Government Standard), - - -	4,063,935.62
Increase over 1893, - - -	530,971.05
Surplus over all Liabilities, except Capital (according to Dominion Government Standard), - - -	465,875.94
Surplus over all Liabilities and Capital Stock (according to Dominion Government Standard, - - -	401,375.94
Life Assurances in force 1st January, 1895, - - -	31,528,569.74
Increase over previous year, - - -	3,728,813.25
Death Claims paid during 1894, - - -	207,030.54
Decrease from 1893, - - -	29,477.05

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

The total of new applications received, \$10,290,204, is greatly in excess of that secured in any previous year, and is the largest amount ever received by a Canadian company.

No less satisfactory have been the results in other departments. By comparison with the last Annual Report, it will be found that the net premium income increased \$101,591, the income from interest and rents, \$54,171, and the total income \$133,113. The increase in assets was \$614,642, being over fifty-two per cent. of the premium receipts, while on the other hand a total saving in mortality of \$36,956.65, as compared with the previous year, bespeaks unremitting care in the selection of risks. The total assets, at the close of the year, amounted to \$4,616,418.65 (not including the uncalled

capital), and after distributing \$22,305.85 to policyholders as profits, and writing off a liberal sum to provide for possible depreciation in investments, the surplus beyond all liabilities and capital stock stood at \$491,373.94, being \$112,778.29 in excess of 1893.

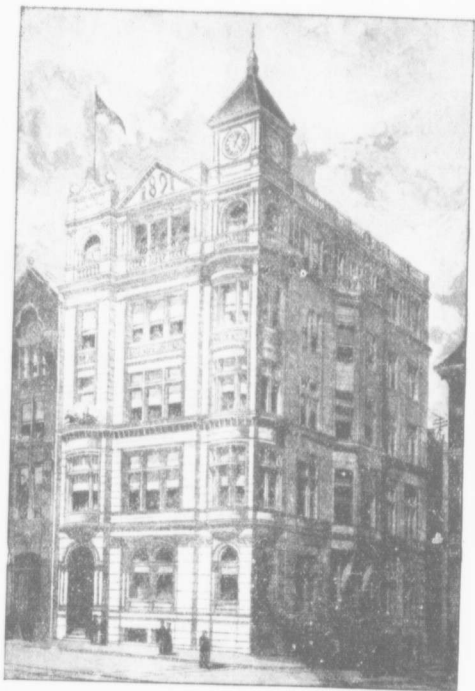
Another important step taken was the addition, to the very liberal policy contract already offered, of a NONFORFEITURE feature, whereby the assured may be automatically protected against the risk of lapsing through neglect or temporary financial embarrassment—a provision that cannot fail to be extremely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

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

It was Elsie's first night at the concert, and she listened delightedly until, as the applause which followed the prima donna's wonderful trills subsided, she leaned over to her mother, and in a very audible whisper exclaimed: "O mamma! Didn't that lady gargle her throat just lovely?"

NOT THERE.—As the steamboat was about to leave the dock a messenger boy rushed on, holding aloft in his hand an envelope, and calling in stentorian tones, "Miss Fitz! Miss Fitz! Is there a Miss Fitz on board?" No one claiming to be a misfit, the captain called out—"You had better try another boat. My passengers are all pairs."—*Judge*.

LOISETTE A LA FRANCAIS.—Mr. Lowry is a man with a moderate income and one child, a boy of eleven or twelve years, whom he is already sending to a French master, who is accustomed to be paid every Monday. Recently Mr. Lowry sent Henry to his lesson without the usual bank-note. That evening the father did as he always does—looked over the boy's exercise, and this is what he found Henry doing his best to put into Parisian French:—"I have no money. The week is up. Have you no money? Has your father no money? I need money. What is the day of the week? The day of the week is Monday. Does your father know the day of the week?"



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