

SUNSHINE

Rev. Jos. Camille Roy,
Seminare de Quebec

MONTREAL, MARCH, 1896.



LITTLE FOXES,

From the painting by S. J. Carter.

SUMMARY OF THE ANNUAL REPORT FOR 1895. THE FOUNDER OF THE COMPANY.

The report for the year 1895 was in every respect satisfactory, as is made clear from the following summary:—

| | |
|--|----------------|
| New Life Applications received during 1895, - - - - - | \$9,822,905.03 |
| Cash Income for year ending 31st Dec., 1895, | 1,527,686.12 |
| Increase over 1894, | 154,089.52 |
| Assets at 31st Dec., 1895, | 5,365,770.53 |
| Increase over 1894, | 749,350.90 |
| Reserve for Security of Policy-holders (according to Dominion Government Standard), - | 4,734,016.04 |
| Increase over 1894, | 670,080.42 |
| Surplus over all Liabilities, except Capital (according to Dominion Government Standard), | 535,944.23 |
| Surplus over all Liabilities and Capital Stock (according to Dominion Government Standard, | 473,444.33 |
| Life Assurances in force 1st January, 1896, - - - | 34,754,840.25 |
| Increase over previous year, - - - - - | 3,226,270.51 |

The rapid progress made by this Company may be seen from the following statement:—

| Year. | Income. | Net assets, besides uncalled Capital | Life Assurance in force. |
|-------|--------------|--------------------------------------|--------------------------|
| 1872 | \$ 48,210.93 | \$ 96,461.95 | \$ 1,064,350.00 |
| 1876 | 102,822.15 | 265,944.64 | 2,414,963.32 |
| 1880 | 141,402.81 | 473,632.83 | 3,897,139.11 |
| 1884 | 278,379.65 | 836,897.24 | 6,844,404.04 |
| 1888 | 525,273.58 | 1,536,816.21 | 11,931,316.21 |
| 1892 | 1,134,867.61 | 3,493,790.88 | 23,901,046.64 |
| 1894 | 1,373,596.60 | 4,616,419.63 | 31,528,569.74 |
| 1895 | 1,527,686.12 | 5,365,770.53 | 34,754,840.25 |

A Boston procession is a moving spectacle.

If a praying machine were invented, many would use it if it did not take too much time from business to wind it up.—*Texas Siftings.*

The late Mathew Hamilton Gault, M.P., through whose energy and enterprise the SUN LIFE ASSURANCE COMPANY was founded, was a native of Ireland. After a careful educational training at home he came out to Canada in his twenty-first year, and subsequently engaged in the insurance business in which he became so prominent a figure. He was for some years resident manager for Quebec of the British American Assurance Co.; chief agent for the Royal Insurance Co.; and agent of the Mutual Life of New York. On the withdrawal for a time of the latter Company he saw the opportunity of establishing a home Company, and the result of his efforts was the SUN, of which he was for some time Vice-President. Mr. Gault filled many other important positions, and held a high place in the community. In 1878, he was elected to represent Montreal West in the Dominion Parliament, and held the seat until his death in June, 1887.

Madge—"I'm in an awful fix." Ethel—"What is it, dear?" Madge—"Jack insists that I shall return the engagement ring, and for the life of me I can't tell which one it is."—*Brooklyn Life.*

A FOREIGN SECURITY.—"Do you know the count actually addresses her in public as his treasure?" "Treasure? His English is a little off. He means investment."—*Indianapolis Journal.*

"George," she screamed, "my neck!" "What's the matter?" "There's a pill-catter!"—"A what?" "A tapekiller." "What in the world do you mean?" "Oh, dear!" she moaned, as she clutched him frantically, "a kitterpaller! You know, George! A patterkiller!" "Oh!" said George, with evident relief; and he proceeded to brush the future butterfly away.

In public places the person least fitted to point out and explain points of interest is often the one who raises his voice above all the rest. Some visitors were strolling through an art gallery, and had passed between the long rows of statuary. "This," said the leader, with a waive of his hand toward a creation in plaster,— "this is Apollo; and that one over there is his wife Apollinaris."



THE LATE M. H. GAULT, ESQ., M.P.,
VICE-PRESIDENT SUN LIFE ASSURANCE COMPANY,
OF CANADA.

STEALING WOOL IN A MENAGERIE

THEIR MOTIVE MISTAKEN.

From Animal Life.

The student of animal life at the Zoological Gardens is startled frequently by the remarkable display of sagacity that is sometimes made by the inmates of that interesting place. What, for instance, could be more clever, more thoughtful or more amazing than the action of the indigo snake when cold weather comes on. It was illustrated recently. The first breath of cool air that was wafted across the garden informed the indigo snake that a cold wave was at hand. They could not hide their heads under their wings, like the robin of the nursery book. They could not take violent exercise and warm up their blood, for their blood will not warm. So they settle the problem by swallowing each other in turn. One indigo snake will swallow his better-half, for example, until she becomes thoroughly warmed up, and then she will swallow him until he feels comfortable.

It is a very clever action on the part of these snakes. It vindicates their character. The fact that they swallow one another is usually put down by unthinking people to ignorance. They say that the indigo snake will swallow anything, even its friends. Perhaps that is the reason that the snake-story fiend always stations himself in front of the indigo snake's cage. He knows that no matter how big a lie he tells, the snake will swallow it as nonchalantly as though it were a piece of garden hose or some such luxury. But more remarkable in sagacity than the indigo snakes are tropical birds in the aviary. They are probably the most wonderful geniuses ever seen at the "Zoo." Coming as they did from India's coral strand and other places where thermometers die of fever and the iceberg is unknown, they find themselves unprepared for the rigor of the climate here. Such was the condition of a number of the new bird arrivals from India recently. They had nothing but their light summer pajamas with them, and when the biting winds came whistling into their cottage they were chilled to the bone. Their bills chattered like a telegraph instrument on the night of a prize fight, and they shivered terribly. They had no money to

buy intoxicating drinks that would give temporary fervor to them within; they had no rich relatives from whom they could borrow a little with which to purchase additional raiment; they had nothing to hypothecate for a few weeks at the sign of the Lombardy arms. For a verity they were in the grasp of a pitiless thermometer, and whence could they turn for help?

Then their sagacity came to their rescue. They noticed that as the cooler weather drew near a large crop of down appeared on some of the other birds, who were more accustomed to the changes of temperature. They wondered whether a similar growth would make its appearance on them, but, like the youth who watches for his first moustache, they were disappointed. The down did not come. They consulted their tropical friends who had been at the "Zoo" for more than a year. The latter winked and whispered a few words to them which raised hope in their troubled breasts. That night, at twelve minutes past thirteen, these tropical birds went out in a body and attacked the other birds who had more down than they. With sharp bills the tropical birds plucked the down from their sleeping room-mates. Little by little they pulled forth the feathers until they had stolen all they possessed. Taking the down, they interwove it so cleverly in their own feathers that it looked perfectly natural. This kept them nice and warm. Of course, it made the other birds down on them, but they did not care so long as they had warm friends among each other.

"What, you refuse me \$20—me, your intimate friend, whom you once called your second *Ego*?" "Ah, my dear boy, I know myself too well—you would never return the money."—*Le Figaro*.

Apròpos of Dr. Holmes' joke about the firm of Little & Brown, someone recalls the following, perpetrated by John Phœnix. Entering a large store in Boston one day, he said to one of the proprietors, "I think I would like to tattle a little." "To tattle! What do you mean by that?" "I don't know," gravely replied the humorist; "but I read an invitation over the door, 'Call & Tuttle,' and I thought I would like to know how to do it."



"AN INTERRUPTION."

From a Copyrighted Photograph by John E. Dumont.

AN AUTHORITATIVE OPINION.

Lansing, Jan. 10, 1896.

JAS. C. TORV, ESQ.,
Detroit, Mich.

Dear Sir :

In reply to your request of the 7th asking for my opinion of or relating to, the standing of the Sun Life Assurance Company, of Canada, I am pleased to say to you that before authorizing this company to do business in Michigan, I made an examination of their affairs in person and thoroughly inspected the methods of their business, as well as their assets and liabilities, and from such inspection I am willing and ready at any time to recommend the company to the public.

Very truly,

THERON F. GIDDINGS,
Commissioner of Insurance.

COMPARATIVE VALUE OF FOODS.

PROFESSOR ATWATER'S EXPERIMENTS.

From New York Tribune.

Professor Atwater's exhaustive studies and experiments in this line have led him to the conclusion that the greatest nutritive value in any kind of food of the same specific cost is to be found in cornmeal. He finds that in 10 pounds of the latter there are slightly over 8 pounds of actual nutriment ; in $8\frac{1}{3}$ pounds of wheat flour there are over $6\frac{3}{4}$ pounds of nutriment ; in 5 pounds of white sugar there are $4\frac{1}{2}$ pounds of nutriment ; in 5 pounds of beans there are 4 pounds of nutriment ; in 20 pounds of potatoes there are $3\frac{3}{4}$ pounds of nutriment ; in 25 cents' worth of fat salt pork there are $3\frac{1}{2}$ pounds of nutriment ; in the same value of wheat bread there are $2\frac{1}{4}$ pounds ; in the neck of beef $1\frac{3}{4}$; in skim-milk cheese the same as the latter ; in whole-milk cheese a trifle more than $1\frac{1}{2}$ pounds ; in smoked ham and leg of mutton about the same ; in eggs at 25 cents a dozen about 7 ounces, and in oysters at 35 cents a quart about 3 ounces. This table will be found of value to those who wish to combine economy and nutritive possibilities in their selection of foods.

NEW EVERY MORNING.

Every day is a fresh beginning ;
Every morn is the world made new.
You who are weary of sorrow and sinning,
Here is a beautiful hope for you,
A hope for me and a hope for you.

All the past things are past and over.
The tasks are done and the tears are shed.

Yesterday's errors let yesterday cover ;
Yesterday's wounds, which smarted and bled,

Are healed with the healing which
night has shed.

Yesterday now is a part of forever—
Bound up in a sheaf, which God holds tight,

With glad days, and sad days, and bad
days which never

Shall visit us more with their bloom
and their blight,

Their fulness of sunshine or sorrowful
night.

Let them go, since we cannot relieve
them,

Cannot undo and cannot atone.

God in his mercy receive, forgive them !

Only the new days are our own.

To-day is ours, and to-day alone.

Here are the skies all burnished brightly ;

Here is the spent earth all reborn ;

Here are the tired limbs springing lightly

To face the sun and to share with the
moon

In the chrisom of dew and the cool of
dawn.

Every day is a fresh beginning.

Listen, my soul, to the glad refrain,

And, spite of old sorrow and older sinning,

And puzzles forecasted, and possible
pain,

Take heart with the day and begin
again!—*Susan Coolidge.*

Jones—"To-morrow will be the first Sunday of the year, and I propose to commence the new year by going to church." Mrs. Jones—"You had better take me with you." Jones—"What for?" Mrs. Jones—"You may need somebody to identify you."—*Truth.*

HE KNEW HOW TO ADVERTISE.

Old Noah sat upon the deck,
And watched the beasts come on,
From six o'clock a.m., until
The day was nearly gone.

And he'd been keeping tab a week,
As new ones came each day,
By two and two from everywhere,
Which Noah stowed away.

He knew he soon would have a load,
Just as he had it planned,
And that he'd get away on time
And be the first to land.

Then Noah smiled in pleased content,
And feeling downright glad,
He took the Mesopotamia Times,
And read his cute "want ad."

"Wanted—At once, a pair of beasts
Of every living kind,
In good condition, and I want
The best that I can find.

"I pay the highest price, in cash,
For stock without a mark
Or blemish, when delivered. Please
Apply at Noah's Ark."

Old Noah laid the paper down,
And smiling said: "Bedad,
I never would have got a load,
Without that little ad."
—*Atlanta Journal.*

THE BANANA.

Never in the history of the world's trade has there been so marked an example of an edible article of commerce attaining within a comparatively short period the popularity achieved by the banana. It is not long ago that this luscious product of the tropics was only heard of as a vegetable curiosity. Occasional parcels were brought to England by vessels trading from the West Indies or the West African islands; but these reached no farther than the narrow circles of the friends to whom they were sent. The omnivorous British public remained practically ignorant of the rich, wholesome fruit which nature was ready to produce so bountifully. Originally the banana was a native of the eastern

tropics, but now it is cultivated in all tropical and sub-tropical countries, whether in the Old or New World. The plant itself is a peculiar one, the stem, which attains the height of fifteen or twenty feet, being practically formed by the sheathings of the leaves, the blades of which reach the very respectable dimensions of eight or ten feet in length and eighteen inches or two feet across. The fruit clusters, which branch from the stem, have been known to weigh upwards of ninety and even a hundred pounds. A bunch of average bananas contains eight hands of ten bananas, while those of inferior quality will consist of six or seven hands. The productiveness of the banana plant is enormous. As a complete article of food, containing in itself the principal elements necessary to preserve the human machine in health and strength, this fruit is one of the completest with which nature has furnished us. The principal constituent is of course water, which practically forms three-fourths of the weight of the banana. Sugar, pectine, &c., compose about 20 per cent., while nitrogenous matter is, roughly speaking, accountable for the remaining 5 per cent.—*Knowledge.*

A fine example of mixed metaphor is afforded by an Oakland paper, which displays as its descriptive title: "A free lance, an open book, and a dead shot."

Teacher—"What does the reign of King Charles I. teach us?" Tommy—"Please, sir, not to lose our heads in moments of excitement, sir."—*Truth.*

On the Quay of the Louvre.—"You told me the parrot you sold me the other day could repeat everything it heard. Rubbish! Preach to it as I will, it remains as dumb as a fish." "It is quite true I told you it would repeat everything it heard, but then it hears nothing; it is as deaf as a post."

This little story has a sting in it for a good many public speakers. A young minister, unexpectedly called upon to address a Sunday-school, asked, to gain time, "Children, what shall I speak about?" A little girl on the front seat, who had herself committed to memory several declamations, held up her hand, and in a shrill voice inquired, "What do you know?"

Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY
OF CANADA.

MONTREAL, MARCH, 1896.

NOT A LUXURY BUT A NECESSITY

In its infancy, life assurance was, no doubt, very generally regarded as a luxury to be enjoyed mainly by the well-to-do. The premiums were high; the conditions of the policies very restrictive, and the companies undertaking the business made but little effort to secure applications, conceiving it to be the concern of the public to come to them in the relation of humble suppliants whose requests would be granted only upon consideration and severe examination.

In many respects, the past half century has wrought a wonderful change. The public now no longer seeks the companies, but the companies seek the public, and that right zealously. The premium rates have been reduced to a more equitable basis, and the restrictive conditions have one by one been removed until a policy like that now issued by the SUN LIFE ASSURANCE COMPANY OF CANADA has become, in the hands of honest folk, a simple promise to pay a definite amount upon the policy becoming a claim or reaching maturity.

One of the most beneficial results of this change is the altered conception of life assurance itself. It is no longer regarded as a privilege of the rich, but as a necessity for all whose earnings are in excess of necessary living expenses.

Growing out of this there has come a vast enlargement in the scope of life assurance. The first policies contem-

plated only one contingency--the death of the assured, and the payment to his legal representatives of the sum stated on the contract. To-day, the variety of insurance contracts is so great as to become almost bewildering. Not merely one contingency, but many may be provided against, and the possibilities of life seem to be so fully met that it is not easy to conceive what improvements the coming century will be left to make.

Under these circumstances it is not too strong a statement to make that the man who has any one dependant upon him, or who would wisely provide for his old age, has no moral right to neglect life assurance if he can at all afford to pay a premium. The situation has come to be this: taking into account the numberless advantages offered by a good policy in a good company; the reasonable rates of premium; and the exhaustless energy shown by the agents of the companies in canvassing for applications, no man within the bounds of civilization has any excuse if he refuses to avail himself of what may be fair termed one of the necessities of the day.

Yet statistics show that at the most not more than one in five of all those who might, could, and should insure, are carrying policies on their lives. Evidently, there is still much scope for "missionary work" on the part of the companies, in which beneficial work the SUN LIFE and "SUNSHINE" are prepared to do their full share.

An instance of the ludicrous errors made by readers of the subscription libraries is given by one of the librarians, who, after referring to the uncertainty of some subscribers as to whether the book they wanted was "The Stickit Minister," by Crockett, or "The Crockett Minister," by Stickit, says that one customer recently inquired for Miss Beatrice Harraden's popular book under the title "Sheep that Pass in the Night."



"TO-MORROW WILL BE FRIDAY."

From a Copyrighted Photograph by John E. Dumont.

HAPPY ANSWERS IN LITERATURE

OLD WITTICISMS WORTH PRESERVING.

From London Standard.

Mr. Samuel Weller's memorable evidence on a certain breach of promise trial is probably a "record" for the greatest number of happy answers in the shortest time; but there are authenticated instances of actual utterances which certainly rival them in brilliance and appropriateness. The law courts, as may be imagined, furnish their full quota, but many are, perforce, unappreciable by those unacquainted with the technicalities or the "argot" of the forum. Still, Lamb's chaffing description of a friend's maiden brief as the "First Great Cause, least understood," is comprehensible enough, as is the quiet, acquiescent, "That is so, my Lord," of the barrister to whom an irate Judge had just observed, "I can't give you brains, Mr. So-and-So." "I, myself, have two small manors, my lord," said a very ill-bred pompous counsel, to illustrate a question of property law. "We all know that, Mr. Kewsey," observed the Judge, with suave courtesy, and a smile of delight ran round the assembled bar. "Look at me, sir, and attend to what I shall ask you," thundered a learned counsel whose unfortunate "homeliness" of feature had gained him the sobriquet of the "Veiled Prophet." "This is an English court," rejoined the witness, quietly, "and you have no right to impose torture before putting the question." Prisoners, too, have a fair proportion of happy "answers" credited to them. Of these, perhaps the best known are that of the man who when asked if he pleaded "guilty or not guilty," replied that he couldn't say till he had heard the evidence; and the naive response of the prisoner to the usual question before sentence, "Have you anything to say, prisoner, before sentence is pronounced upon you?" "It's very kind of your Honor, and if it's quite agreeable to the court, I should like to say 'Good evening.'" On one occasion counsel in a certain drainage case submitted that the plaintiffs, the Sewage Localization Company, had "no 'locus standi' in this court." "Heaven forbid!"

was the fervent ejaculation of the learned Judge. Something akin to this was the answer of the Judge when complaint was made that a luckless process-server had been compelled to swallow the writ he had endeavored to serve. "I hope," said his lordship gravely, "that the writ was not made returnable in this court."

The "happy answers," owing their point to Biblical or ecclesiastical allusions, are still more numerous, but in many cases are somewhat too audacious for print. "He is a regular St. Paul," was the final eulogy made by an enthusiastic friend of a certain needy clergyman whose chronic impecuniosity had brought him into painfully frequent familiarity with the various processes of the law for the recovery of debts. "Yes," said the bishop, whose assistance was being solicited; "quite so. I see—'in prisons off'!" The pardonable, but injudicious, enthusiasm of some clergymen over their musical services has given rise to many smart sayings, which are, at any rate, "ben trovato." None, perhaps, is better than the familiar one of the exasperated visitor, who, after being made to listen in torment to Gregorian chants cruelly murdered, was told that, according to tradition, those chants owed their origin to King David himself. The visitor, rendered reckless by his misery, retorted that he had often wondered why Saul threw that javelin at the royal Psalmist, but he quite understood now. Another clergyman, whose musical ambition was not tempered by prudence, took advantage of the presence of his bishop to put his village choir through an elaborate performance of vocal gymnastics, for which they were totally unfit. "Well, my lord," he inquired, eagerly, after the service, "what did you think of the singing?" "My dear sir," was the episcopal reply, "I have never till now appreciated the wisdom of the rubric which distinguishes between 'choirs and places where they sing.'" Scarcely less severe was the bishop's contribution to the chorus of ill-judged praise over the performances of a choir which, to his critical ear, had not mastered the rudiments of time. "So sweet," said one; "so devotional," purred another; "so hearty and Scriptural," lisped a third. "Very," agreed the bishop, blandly; "indeed, it reminds me of the psalm where it says,

"The singers go before, and the minstrels follow alter."

Courtship and marriage are recognized targets for witticism, of which Mr. Punch's famous "Don't" is undoubtedly the most brilliant example of a happy answer. Most of them are of the same cynical character. A careworn divine is reported to have said, in reply to the ecstatic declaration of an intending Benedict, that "nothing in the world beats a good wife": "Oh, yes, a bad husband often does, and—'vice versa!'" One would like to have known the school-girl who, in reply to her brother's jeers and inquiry, "Why girls should be always kissing each other and men not?" said that, of course, it was because girls had nothing better to kiss, and men had—but perhaps she studied the question too deeply, and developed into the fair cynic who, after a season or two of conquests, gave it as her opinion that men were like colds, very easy to catch and very hard to get rid of. Few better things are recorded than the answer of Beaconsfield to the question how he felt after the change from the stormy scenes of the Commons to the serene atmosphere of the Lords. "Feel!" answered the statesman, "I feel as though I were dead and buried;" and then, noticing, for the first time, that his questioner was a Peer, he added, with a charming smile and bow, "and amongst the blest spirits of the great and good." This adroit recovery from an unfortunate slip recalls the familiar story of the Prince Regent and the officer of marines. In those brave old days of free drinking the empty bottles which gathered apace were styled "marines," for what reason it is hard to say. The Prince called to a servant, and bade him "clear away those marines." An officer of that distinguished corps, who was present, resented the observation as being—to adopt the phraseology of Mr. Weller's mottle-faced friend—"personal to the cloth," and requested an explanation. "My dear Colonel," said his Royal Highness, with winning courtesy, "I called them marines, because, like your fellows, they've done their duty, and are ready to do it again." The apt replies in the language of compliment claim a literature of their own, but one must serve "pour indiquer les autres." "We shall never forget you," said a queen of society to one of her

subjects who was making his adieux. "Your ladyship has now given me the only inducement not to return."

A few examples of the retort courtoise must conclude our list. "I see," said an old cavalier, on being shown a medal of Cromwell's, with a religious inscription on one side and the arms of the republic on the other, "I see, you put God and the commonwealth on opposite sides." Akin to this was Swift's remark on seeing a medal of William of Orange, with his motto, "Non rapui sed recepi." "The receiver is as bad as the thief," quoth the Dean. "Waterloo is avenged," shrieked a jubilant Gaul, when the French horse won the Derby. "Yes," growled a Briton who had laid against him, "you ran well in both cases." "I'm going to astonish you, my dear sir," said a young French "rué" to a money-lender. "I don't know you, and yet I want you to lend me £500." "I'm going to astonish you a great deal more," was the unexpected reply. "I do know you, and yet I'm going to lend it to you." As a "gentle passage" of literary arms, with its dainty thrusts and courtly riposts on both sides, the Oxford vs. Cambridge squibs of the Revolution period rank high. It was thought advisable to send a troop of horse to Oxford, whose legitimist learnings were well known. Thereupon an Oxonian published the following:

"Our Royal master saw with heedful eyes
The wants of his two Universities;
Troops he to Oxford sent, as knowing why
That learned body wanted loyalty;
But looks to Cambridge gave, as well discerning
That that right loyal body wanted learning."

The "happy answer" of Sir William Brown on behalf of Cambridge was prompt and apt, and well worthy of being quoted here:

"The King to Oxford sent a troop of horse,
For Tories own no argument but force;
With equal care to Cambridge books he sent,
For Whigs allow no force but argument."

"Ocean steamships are like promissory notes," said Hicks. "You don't begin to worry about 'em until they're three days overdue."—*Harper's Bazar*.

"What do you consider the most promising portion of Europe at the present day" asked the young man with a commercial turn of mind. And without a moment's hesitation the young woman answered: "Turkey."—*Washington Star*.



A CROWN OF FLOWERS.

THE BEST JOKE OF HIS LIFE.

BY THE EDITOR.

"You might as well save your time and breath for somebody else. You'll never get an application out of him."

The speaker was one of the most prominent merchants in the metropolis, and the man he was addressing the chief city agent of the Security Insurance Company, who had just asked him for a letter of introduction to a gentleman upon whom he wished to call.

"I'm not so sure about that, Mr. Good-sense," replied the insurance agent courteously. "I have some little reputation, you know, for getting hold of the hard fellows to catch, and I'm determined to have a good try at Mr. Strongbox, so if you don't mind letting me have the note, I'll do my best anyway."

"Oh, very well, Winner," responded the merchant, "I'm quite ready to give you the note even though I have no faith in anything coming of it."

So saying he called up his type-writist, and dictated some pleasant words of introduction, armed with which Mr. Winner went forth to try a fall with the man who was well known to have hitherto resisted all the arguments and inducements of the Life Insurance fraternity.

Mr. Strongbox was universally regarded as one of the commercial pillars of the community. The senior partner in a wholesale house of imposing importance; the president of a leading bank; director of half-a-dozen or more substantial corporations, the public eye looked upon him with manifest respect, and he himself made no pretence of concealing the fact that, self-made man as he was, he entertained the highest admiration for his maker.

For the representative of however renowned a life insurance company to pitch upon such a man as a possible client, certainly argued not only sublime faith in the merits of his Company, but large confidence in himself.

Mr. Winner, as it happened, had a good share of both these attributes, and he undertook the siege of Mr. Strongbox with the same buoyant optimism that had characterized his previous ventures.

It was no easy matter to secure a quiet interview with Mr. Strongbox. He

prided himself upon the close personal attention he paid to his business, and the part of the day that he spent in his office was crowded with calls from customers, the dictating of letters, and the giving of directions to subordinates.

But Mr. Winner, realizing the vital importance of the first interview, waited patiently for his opportunity, and it came one afternoon, when, the day's work being well out of the way, the great merchant was taking it easy for a few minutes before going off to his club.

Like a wise man, Mr. Winner, having had a carefully non-committal reception from Mr. Strongbox, wasted no time in beating about the bush, but went straight to the point in business-like fashion.

Mr. Strongbox, who had just lit a fine Havana, leaned back in his chair, and regarded his visitor through half-shut eyes, while the clouds of fragrant smoke circled lazily about his head.

"I think you're the fiftieth man that has tried to get me to insure my life," he said, with a steady deliberation which would have finally silenced any ordinary agent, "and I have the same answer for you that I had for the others—which is—No."

Mr. Winner heard him without moving a muscle.

"I am at least in good company," he said suavely, "if that is any consolation. Do you mind telling me why you have always said 'No,' Mr. Strongbox?"

There was something so deferential and persuasive in the tone that Mr. Strongbox was moved to say in reply to this question:

"Simply because I don't need Life Insurance. I shall leave enough to my family without it—more than will be good for them perhaps. Why, my dear sir," he continued, half-rising in his chair, "it would be nothing more or less than a joke for me to insure my life."

Mr. Winner was on his feet in an instant. Standing before Mr. Strongbox, he bent upon him his eyes in which was a look of intense earnestness, electric in its influence.

"Mr. Strongbox," said he, in a quiet, firm voice. "No one appreciates a joke more keenly than you do—take a fifty-thousand dollar policy in our Company, and believe me, it will be the best joke of your life."

The merchant threw himself back in his chair with a hearty laugh of thorough good-humour.

"By Jove!" he cried, "You got back at me cleverly that time. I'll do it just for the joke of the thing."

He was as good as his word. The application was filled out and signed. He passed an excellent examination, which fact, by the way, gave him no small satisfaction, and his cheque for the first year's premium was exchanged for the policy.

Five years later, with a suddenness that startled the whole community, Mr. Strongbox's death took place, and his friends were hardly less surprised when they learned that instead of dying a millionaire, he had left to his wife and children little more than the fifty thousand dollars so promptly paid by the Security Life Insurance Company.

In the five years succeeding the taking out of the policy the great business had become honey-combed until it was barely solvent. The stock held in the different corporations had all gone to sustain the credit of the firm; other investments had turned out badly, and so the Life Insurance money came to be the chief dependence of those who had hitherto conceived themselves to be indifferent to all such protection.

Little did either Mr. Strongbox or Mr. Winner imagine how prophetic the latter's words would prove, and that the taking of the policy would indeed be the best joke of the great merchant's life.

THE FUTURE OF ELECTRICITY.

Electrical science is in its infancy. One single future secret won from Nature will open a practically limited field for electrical introduction. It is the direct production of electricity from oxygen and coal (carbon). At present we burn coal to obtain steam, which is transmuted into mechanical energy, and thence into electricity. Before the energy of the coal reaches the dynamo six-sevenths of its power are lost, even under the very best conditions, and afterwards one tenth of the remainder. Find a way to dispense with the steam engine in this making of electricity, and we have multiplied several times the available mechanical energy of

the world. Thousands of the brightest and most earnest engineers and chemists are now striving, generally in secret, to obtain this gigantic result, beside which the philosopher's stone was but a bauble. Edison has worked on it and confidently predicts that the discovery will come.

When we shall have made this saving in our fuel supply, the Atlantic steamships will need only a snug little coal bin for 250 tons of coal instead of one for 2,500 tons. There will be no more forced draughts and grimy, consumptive stokers, and the five-day record will be an uninteresting reminiscence. The great English ship-builders can already construct a vessel to go at forty knots an hour, if only she could burn 2,000 tons of coal a day; then she will have to burn only 200. Then it will take only one-twentieth of an ounce of coal to carry a ton one mile. Mr. Edward H. Johnson, for years Mr. Edison's business associate, believes that we shall certainly have the problem solved early in the next century. It will make short work of machinery now run by electricity. "The greatest future of electricity," he adds, "is in its quality of a power agent."—*Review of Reviews.*

BABY,

BY STANLEY HUNTLEY.

One little head of yellow hair,
Two little cheeks so round and fair,
Two little lips with fragrant sighs,
One little nose, and two blue eyes,
Two little hands soft as a peach,
Two little feet with five toes each,
Two little smiles and two little tears,
Two little legs and two little ears,
Two little elbows and two little knees,
One little grunt and one little sneeze,
One little heart, but no little sins,
Plenty of skirts and lots of pins,
One little cloak and plenty of frocks,
One little hood, and two little socks,
A big disposition to haul and to pull,
One little stomach that's never full,
One little mouth of the rose's tint,
One little bottle of peppermint,
Plenty to eat and lots to wear—
And yet this baby is cross as a bear.

—*Saturday Eve. Herald.*

"I CAN KEEP FROM SWEARING."

A lad in Boston, rather small for his years, works in an office as an errand boy for four gentlemen who do business there. One day the gentlemen were chaffing him a little about being so small, and said to him: "You never will amount to much; you never can do much business; you are too small."

The little fellow looked at them. "Well," said he, "small as I am I can do something which none of you four men can do."

"Ah, what is that?" they asked.

"I don't know that I ought to tell you," he replied.

But they were anxious to know, and urged him to tell what he could do that none of them was able to do.

"I can keep from swearing!" said the little fellow.

The four gentlemen did not question him any further.—*The Sign.*

that appearance. The "island" is about two miles in circumference, and is situated at a distance of almost exactly fifty miles from Solo. Near the centre of this geological freak immense columns of soft, hot mud may be seen continually rising and falling like great timbers thrust through the boiling substratum by giant hands and then again quickly withdrawn. Besides the phenomenon of the boiling mud columns there are scores of gigantic bubbles of hot slime that fill up like huge balloons and keep up a series of constant explosions, the intensity of the detonations varying with the size of the bubble. In times past, so the Javanese authorities say, there was a tall, spirelike column of baked mud on the west edge of the lake which constantly belched a pure stream of cold water, but this has long been obliterated, and everything is now a seething mass of bubbling mud and slime, a marvel to the visitors who come from great distances to see it.

LINCOLN EPIGRAMS.**SENTENCES WORTH REMEMBERING.**

We cannot escape history.

Let none falter who thinks he is right.

If slavery is not wrong, then nothing is wrong.

Come what will, I will keep my faith with friend or foe.

All that I am, all that I hope to be, I owe to my angel mother.

There is no grievance that is a fit object of redress by mob law.

This country, with its institutions, belongs to the people who inhabit it.

I authorize no bargains for the Presidency, and will be bound by none.—*The Independent.*

THE HOME OF THE SATANS.

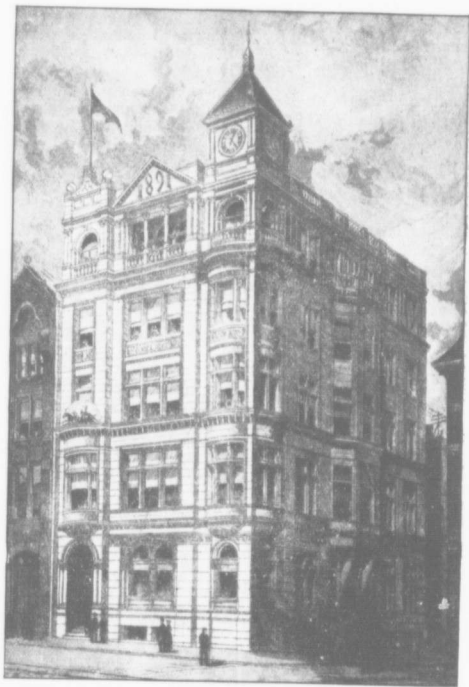
The greatest natural wonder of Java, if not in the entire world, is the justly celebrated "Gheko Kamdka Gumko, or "Home of the Hot Devils," known to the world as the "Island of Fire. This geological singularity is really a lake of boiling mud, situated at about the centre of the plains of Grobogana, and is called an island because the great emerald sea of vegetation which surrounds it gives it

BROKEN STOWAGE.

How HE FIGURED IT—She—"Jack told me that that hospital was built entirely at his expense. Is that possible?" He—"Well, Jack's uncle cut him off with a thousand dollars, and left the rest of his money to build the hospital."—*Puck.*

The editor of a weekly journal lately lost two of his subscribers through accidentally departing from the beaten track in his answers to correspondents. Two of his subscribers wrote to ask him his remedy for their respective troubles. No. 1, a happy father of twins, wrote to enquire the best way to get them safely over their teething, and No. 2 wanted to know how to protect his orchard from the myriads of grasshoppers. The editor framed his answers upon the orthodox lines, but unfortunately transposed their two names, with the result that No. 1, who was blessed with twins, read, in reply to his query, "Cover them carefully with straw and set fire to them, and the little pests after jumping about in the flames a few minutes will speedily be settled." While No. 2, plagued with grasshoppers, was told to "Give a little castor oil, and rub their gums gently with a bone ring."

SUNSHINE.



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