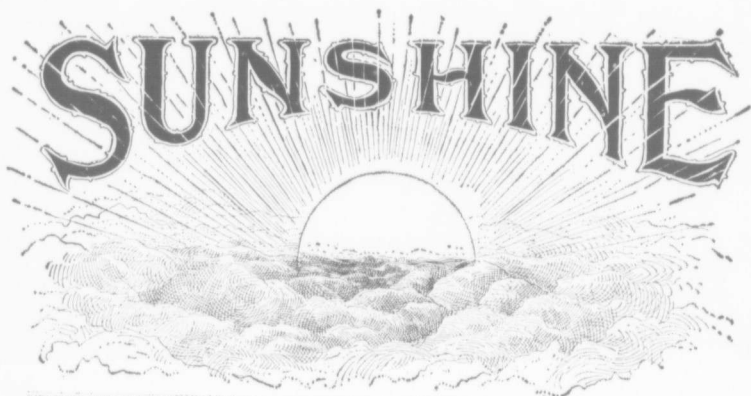


# SUNSHINE

A decorative title 'SUNSHINE' in a large, stylized, serif font. Below the letters is a semi-circular sun with numerous rays emanating from it. The sun and rays are set against a background of stylized, wavy clouds or water, rendered with fine lines and cross-hatching.

MONTREAL, JUNE, 1896.



BOYS FISHING.

**MR. THOS. BASSETT MACAULAY.**

MR. MACAULAY is the eldest son of the President of the Sun Life Assurance Company of Canada. He was born at Hamilton, Ontario, in 1860, and received the groundwork of his education in the Collegiate Institute of that city. On the removal of the family to Montreal, he continued his studies at the High School here, where he carried off the Dufferin Medal for proficiency in Mathematics. He passed the A.A. examinations for McGill University, but instead of pursuing the College course, at once entered into the service of the Company, meanwhile taking a special course in mathematics under the direction of Dr. Howe, then Principal of the High School. He thus fitted himself for the position of Actuary of the Company, an office which he still retains in conjunction with that of Secretary.

In the year 1881 he was elected an Associate of the Institute of Actuaries of Great Britain, and in 1880 was one of the Charter Members who united to form the Actuarial Society of America. Two years later he was honoured by election to the Council of that body.

He is one of the few English speaking gentlemen who enjoy the distinction of Corresponding Membership in the Institute of Actuaries of Paris, and last year was appointed by the Actuarial Society of America one of its delegates to the first International Congress of Actuaries, which met at Brussels in the Autumn. He has contributed a number of important papers upon Actuarial subjects to the transactions of the various Actuarial Societies.

Although the Actuarial department still continues to retain his special interest a very large share of the burden of management falls upon him. But there would seem to be no practical limit to his capacity for work, and the business of the Company, down to its minutest detail, receives his careful supervision.

To him is credit due for many of the improvements and amendments which have contributed so materially towards

increasing the popularity of the Company, and strengthening its position. There is probably no Company which has a more marked individuality in its plans and methods, and that individuality may be said to have been largely impressed upon it by Mr. T. B. Macaulay.

**WYNKEN, BLYNKEN AND NOD.**

Wynken, Blynken and Nod one night  
Sailed off in a wooden shoe --  
Sailed on a river of crystal light  
Into a sea of dew.  
"Where are you going and what do you  
wish?"  
The old moon asked the three.  
"We have come to fish for the herring-fish  
That live in the beautiful sea;  
Nets of silver and gold have we."  
Said Wynken, Blynken and Nod,

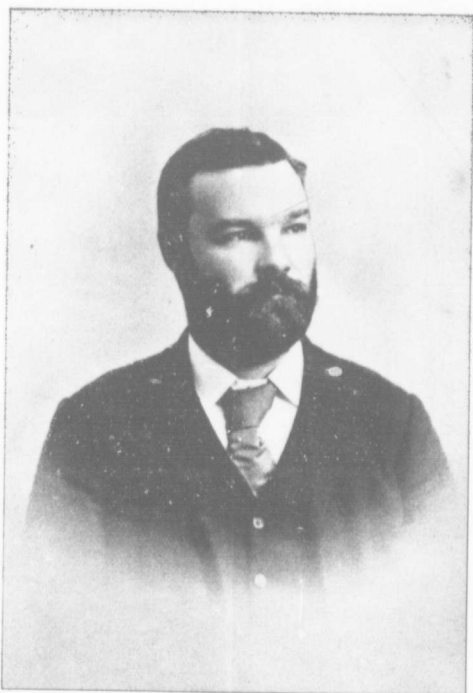
The old moon laughed and sang a song,  
As they rocked in the wooden shoe --  
And the wind that sped them all night long  
Ruffled the waves of dew;  
The little stars were the herring-fish  
That lived in that beautiful sea;  
"Now cast your nets wherever you wish --  
Never afared are we."  
So cried the stars to the fishermen three--  
Wynken, Blynken and Nod.

All night long their nets they threw  
To the stars in twinkling foam --  
Then down from the skies came the wooden  
shoe,  
Bringing the fishermen home.  
'Twas all so pretty a sail, it seemed  
As if it could not be,  
And some folks thought 'twas a dream  
they'd dreamed  
Of sailing that beautiful sea.  
But I shall name you the fishermen three;  
Wynken, Blynken and Nod.

Wynken and Blynken are two little eyes,  
And Nod is a little head,  
And the wooden shoe that sailed the skies  
Is a wee one's trundle-bed.  
So shut your eyes while mother sings  
Of wonderful sights that be,  
And you shall see the beautiful things  
As you rock in the misty sea  
Where the old shoe rocked the fishermen  
three --

Wynken, Blynken and Nod.

*Engene Field.*



MR. T. B. MACAULAY,  
SECRETARY AND ACTUARY SUN LIFE ASSURANCE COMPANY OF CANADA.

THE CONQUEST OF OBSTACLES:  
DEFIANCE OF FATE.

—  
BY ORISON SWETT MARSDEN.  
—

When God wants to educate a man, he does not send him to school to the Graces, but to the Necessities. Through the pit and the dungeon Joseph came to a throne. We are not conscious of the mighty cravings of our half-divine humanity; we are not aware of the god within us until some chasm yawns which must be filled, or till the rending asunder of our affections forces us to become conscious of a need. Paul in his Roman cell; John Huss led to the stake at Constance; Tyndale dying in his prison at Amsterdam; Milton, amid the incipient earthquake throes of revolution, teaching two little boys in Aldgate Street; David Livingstone, worn to a shadow, dying in a negro hut in Central Africa, alone—what failures they might all to themselves have seemed to be, yet what mighty purposes was God working out by their apparent humiliations!

"Stick your claws into me," said Mendelssohn to his critics when entering the Birmingham orchestra. "Don't tell me what you like but what you don't like." John Hunter said that the art of surgery would never advance until professional men had the courage to publish their failures as well as their successes. "Young men need to be taught not to expect a perfectly smooth and easy way to the objects of their endeavor or ambition," says Dr. Peabody. "Seldom does one reach a position with which he has reason to be satisfied without encountering difficulties and what might seem discouragements. But if they are properly met, they are not what they seem, and may prove to be helps, not hindrances. There is no more helpful and profiting exercise than surmounting obstacles." It is said that but for the disappointments of Dante, Florence would have had another prosper-

ous Lord Mayor, and the ten dumb centuries continued voiceless, and the ten other listening centuries (for there will be ten of them, and more) would have no Divina Commedia to hear!

It was in the Madrid jail that Cervantes wrote Don Quixote. He was so poor that he could not even get paper during the last of his writing, and had to write on scraps of leather. A rich Spaniard was asked to help him, but the rich man replied: "Heaven forbid that his necessities should be relieved; it is his poverty that makes the world rich. A constant struggle, a ceaseless battle to bring success from inhospitable surroundings, is the price of all great achievements." "She sings well," said a great musician of a promising but passionless contatrice, "but she wants something, and in that something, everything. If I were single I would court her, I would marry her; I would maltreat her; I would break her heart, and in six months she would be the greatest singer in Europe." "He has the stuff in him to make a good musician," said Beethoven of Rossini, "if he had only been well flogged when a boy; but he is spoiled by the ease with which he composes." We do our best while fighting desperately to attain what the heart covets.

Kossuth called himself "a tempest-tossed soul, whose eyes have been sharpened by affliction." Benjamin Franklin ran away, and George Law was turned out of doors. Thrown upon their own resources, they early acquired the energy and skill to overcome difficulties. As soon as young eagles can fly the old birds tumble them out and tear the down and feathers from their nest. The rude and rough experience of the eagle fits him to become the bold king of birds, fierce and expert in pursuing his prey. Boys who are bound out, crowded out, kicked out, usually "turn out," while those who do not have these disadvantages frequently fail to "come out." "It was not the victories but the defeats of my life which have strengthened me," said the aged Sidenham Poyntz. Almost from the dawn of history oppression has been the lot of the Hebrews, yet they have given the world its noblest songs, its wisest proverbs, its sweetest music. With them persecution seems to bring prosperity.

In one of the battles of the Crimea, a cannon-ball struck inside the fort, crashing

SUNSHINE.

85



ON STILL WATERS.

through a beautiful garden; but from the ugly chasm there burst forth a spring of water which ever afterward flowed a living fountain. From the ugly gashes which misfortunes and sorrow make in our hearts, perennial fountains of rich experience and new joys often spring. Don't lament and grieve over lost wealth. The Creator may see something grand and mighty which even He cannot bring out as long as your wealth stands in the way. You must throw away the crutches of riches and stand upon your own feet, and develop the long unused muscles of manhood. God may see a rough diamond in you which only the hard hits of poverty can polish. God knows where the richest melodies of our lives are, and what drill and what discipline are necessary to bring them out. The frosts, the snows, the tempests, the lightnings, are the rough teachers that bring the tiny acorn to the sturdy oak. Fierce winters are as necessary to it as long summers. It is the half-century's struggle with the elements of existence, wrestling with the storm, fighting for its life from the moment that it leaves the acorn till it goes into the ship, that give it value. Without this struggle it would have been characterless, staminalless, nerveless, and its grain would not have been susceptible of high polish. The most beautiful as well as the strongest woods are found not in tropical climates, but in the severe climates, where they have to fight the frosts and the winter's cold.

Many a man has never found himself until he has lost his all. Adversity stripped him only to discover him. Obstacles, hardships, are the chisel and mallet which shape the strong life into beauty. The rough ledge on the hillside complains of the drill, of the blasting powder which disturbs its peace of centuries; it is not pleasant to be rent with powder, to be hammered and squared by the quarrymen. But look again: behold the magnificent statue, the monument, chiseled into grace and beauty, telling its grand story of valor in the public square for centuries. The statue would have slept in the marble forever but for the blasting, the chiseling, and the polishing. The angel of our higher and nobler selves would remain forever unknown in the rough quarries of our lives but for the blasting of affliction, the chiseling of obstacles, and the sandpapering of a thousand annoyances.

### PLAINT OF THE PESSIMIST.

Nothing to do but work,  
 Nothing to eat but food,  
 Nothing to wear but clothes,  
 To keep one from being nude.  
 Nothing to breathe but air,  
 Quick as a flash 'tis gone,  
 Nowhere to fall but off,  
 Nowhere to stand but on.  
 Nothing to sing but songs,  
 Ah, well! Alas! Alack!  
 Nowhere to go but out,  
 Nowhere to come but back.  
 Nothing to read but words,  
 Nothing to cast but votes,  
 Nothing to hear but sounds,  
 Nothing to sail but boats.  
 Nothing to comb but hair,  
 Nowhere to sleep but in bed,  
 Nothing to weep but tears,  
 Nothing to bury but dead.  
 Nothing to see but sights,  
 Nothing to quench but thirst,  
 Nothing to have but what we've got,  
 Thus through life we're cursed.  
 Nothing to strike but a gait.  
 Everything moves that goes,  
 Nothing at all but common sense  
 Can ever withstand these woes.

### The Value of a Life Assurance Policy.

A life assurance policy is probably the only piece of standard property in the country that is worth as much everywhere to-day as it was two years ago. Real estate has shrunk, stocks have withered, bonds have depreciated, all stores of goods grown less in market worth. Here and there are scattered exceptions to this decrease, but they only serve to accent more strongly the fact of the universal shrinkage. Life assurance policies alone are worth just as much as ever. Indeed, by reason of being two more years nearer maturity, they are really more valuable than they were in 1892, when the present era of business depression began. Whether a man carries policies to the extent of a single thousand dollars, or whether they amount in his case to hundreds of thousands, they are his sole possessions which shrink not, but grow in value, as each year brings them nearer the date when they are to be paid in full.—*Exchange.*

*If We Had the Time.....Richard Burton.....*

If I had the time to find a place  
And sit me down full face to face  
With my better self that cannot show  
In my daily life that rushes so ;  
It might be then I would see my soul  
Was stumbling still toward the shining  
goal,  
I might be nerved by the thought  
sublime—

If I had the time !

If I had the time to let my heart  
Speak out and take in my life apart,  
To look about and to stretch a hand  
To a comrade quartered in no-luck  
land ;  
Ah, God ! If I might but just sit still  
And hear the note of the whip-poor-will,  
I think that my wish with God's would  
rhyme—

If I had the time !

If I had time to learn from you  
How much for comfort my word could do !  
And I told you then of my sudden will  
To kiss your feet when I did you ill !  
If the tears aback of the coldness feigned  
Could flow, and the wrong be quite ex-  
plained—

Brothers the souls of us all would chime,  
If we had the time !

### THE BEST TIME TO READ.

CHARLES F. RICHARDSON..... THE CHOICE OF BOOKS.

In the choice of the time for reading, as in that of the books to read, large liberty must be given to individual needs and habits. There is no hour of the twenty-four which may not, under certain circumstances, be profitably spent in reading. In lonely watches of a sleepless night ; in the precious hours of early morning ; in the busy forenoon, the leisurely afternoon, or in the long winter evenings ; whenever the time and inclination comes, that is your time for reading. If the inclination does not come with the time, if the mind

is weary, and the attention hard to fix, then it is better to lose that special time, so far as reading is concerned, and to take up something else. A much shorter time chosen under more favorable circumstances—if it is only five minutes in a busy day—will more than make up the loss. Everybody has some time to read, however much he may have to do. Many a woman has read to excellent purpose while mixing bread, or waiting for the meat to brown, or tending the baby—simply by reading a sentence when she could. Men have become well-read at the blacksmith's forge, or the printer's case, or behind the counter. No time is too short, and no occupation is too mean, to be made to pay tribute to a real desire for knowledge. I know of a woman who read *Paradise Lost*, and two or three other standard works, aloud to her husband in a single winter, while he was shaving, that being the only available time. "There is no business, no avocation whatever," says Wyttenback, "which will not permit a man, who has an inclination, to give a little time, every day, to the studies of his youth ;" and this truth is equally applicable to the studies taken up in middle life or old age. "While you stand deliberating which book your son shall read first, another boy has read both ; read anything five hours a day, and you will soon be learned ;" said Dr. Johnson. Five hours a day is a large amount of time, but five minutes a day, spent over good books, will give a man a great deal of knowledge worth having, before a year is out. It is the time thus spent that calls for more, to one's intellectual self, than all the rest of the day occupied in mere manual labor.

QUITE CORRECT.—He—"If you will give me just one kiss, I'll never ask for another."

She—"George, it is bad enough to tell a falsehood, without insulting me at the same time."—*Boston Transcript*.

# Sunshine.

PUBLISHED BY THE SUN LIFE ASSURANCE COMPANY  
OF CANADA.

MONTREAL, JUNE, 1896.

## LIFE ASSURANCE for the MASSES.

In its inception the application of life assurance was necessarily limited. The premiums were high, the contracts very strict in their conditions, and the selection of lives controlled by highly conservative rules. The Companies engaged in the business made little effort to hunt up clients. Having secured the required capital, established themselves in comfortable offices, and indulged in a modicum of advertising, they then sat still and waited for people to come to them. In those days the would be policy-holder was literally an "applicant," whereas now, it is the Company through its canvassing agents that is the "applicant," and very little business would the best of them have to do if they assumed the attitude of their forerunners.

The natural consequence of the methods indicated, was that the benefits of life assurances were confined in the main to the moneyed classes, and the vast body of the people had no share in them at all. Hence the remarkable development, in England particularly, of all sorts of benefit and burial clubs and societies, which, as a rule, having their headquarters at a public-house, were prone to effect more evil than good in their workings.

The way that these organizations abounded and flourished made it clear that they supplied a real need, and suggested the introduction of industrial assurance. Led by the huge Prudential of London,

this new form of life assurance has assumed gigantic proportions in Great Britain, and there would seem to be no practical limit to its growth other than the exhaustion of available subjects.

In the United States also some worthy imitators of the English models have sprung up, and within the past few months the Sun Life of Canada has entered the same field.

There is, however, an important distinction to be noted between the ordinary Industrial policy, and the Thrift policy issued by this Company.

While the premium rates, and the amounts for which policies will be issued are so moderate as to bring them easily within reach of the provident members of the wage-earning masses, the premiums are not made payable weekly, but in the same way as those on ordinary policies.

Moreover, the policies are not as in the case of the Industrial Companies issued only in the non-participating plan. They all earn *guaranteed bonus additions*, and consequently increase in value yearly.

Furthermore, the Company's Automatic Non-forfeiture system applies to the Thrift policies.

They are, therefore, to all intents and purposes ordinary policies in miniature, and when one considers that in spite of the diligence of the Companies and canvassers, only one-tenth at most of the assurable lives in this country now carry policies of any kind, the field for the Thrift policy of the Sun Life Company of Canada is manifestly a vast one.

UP TO THE HILT.—"Weren't you surprised when he proposed?" "No, why should I be?" "Every one else was."

WISE IN HIS GENERATION.—"How did you make yourself so solid with the girl's mother?" "Met her in the hall one evening when I called, and mistook her for the daughter."





AN INTERESTING TAIL.

## IN A JUNGLE STORM.

TERRORS OF THE DELUGE.....SIAM FREE PRESS.

People who have never been in a jungle, talk of the sky as a painter talks of the horizon or a seafaring man of the offing--as if when you wanted to see it you only need use your eyes. But in the jungle you don't see the sky; at least you only see a few scraggy patches of it overhead through the openings in the twigs and leaves. Neither do you feel the wind blowing, nor get burned and dazzled by the sun, nor even see that luminary, except by momentary glimpses about mid-day, from which it follows that a jungle-man does not usually pretend to be weatherwise. If he does, he is even a greater humbug than the rest of the weather prophets. On the afternoon about which we are speaking, I remember setting forth on my walk in the still glow of the tropical calm and wondering rather at the intense stillness of the surrounding forest. Then the air grew cooler and the green of the foliage in front seemed to deepen and presently there was a sound as of a giant waterfall in the distance. Waterfalls do not, however, grow louder every second, whereas the noise in front did so. Then there was a loud, angry growl, as of a dozen lions. A minute more, and the whole jungle began to roar as if fifty squadrons of heavy cavalry were coming up at a gallop. Then came a drop of rain, and peal of thunder which seemed to make the world stop.

Then the storm began. The sky above darkened; the trees clattered; the brush-wood beneath hissed and bowed itself. A deluge of raindrops blotted out the narrow view. Down it came, soaking through the densest leaves under which one fled for refuge, striking the grass and sand with millions of dull thuds, dashing furiously against the leaves as if they were so many hostile shields, streaking the air with innumerable perpendicular lines and hurling itself down with the force of

bullets. In such a downpour one may as well walk and get wet as stand still and get wet. Unfortunately, one did not know where to walk to. The "circumbendibus system" presupposes the fact that waggon wheels and bullock tracks can be seen and noted; but when the cart track is no longer a cart track, but "all turned to rushing waters," such tracks cannot be seen, and unless you have a pocket compass you may as well try to fly as to get back to where you came from. When one reads of travellers lost in the backwoods, they always steer by the sun--and probably very badly; but when there is no sun what are you to do?

## GRATEFUL TESTIMONIES.

DANVILLE, New York, Mar. 9th, 1896.

*The Sun Life Assurance Company of Canada,  
Montreal.*

GENTLEMEN,

Yours of the 5th inst. with draft for \$2460.91 enclosed came duly

Allow me to comment upon the uniform spirit of integrity and consideration which you have displayed in all your dealings with us. I consider it a good providence which brought about a meeting between Dr. Brown and your agent in the fall of 1891, otherwise his two fatherless children would be helpless and unprovided with the means of an education. While I regret that our financial gain is your loss, yet I cannot but consider this an alleviating circumstance in the loss to us of a life whose value could not be balanced by money. Therefore please accept my hearty thanks for your help to me in this matter, and best wishes for the success of your Company.

Yours most sincerely,  
(Signed),

F. H. B.

## CANADIAN PACIFIC RAILWAY.

ATLANTIC DIVISION, SEPT'S OFFICE,

WOODSTOCK, N.B., 7th April, 1896.

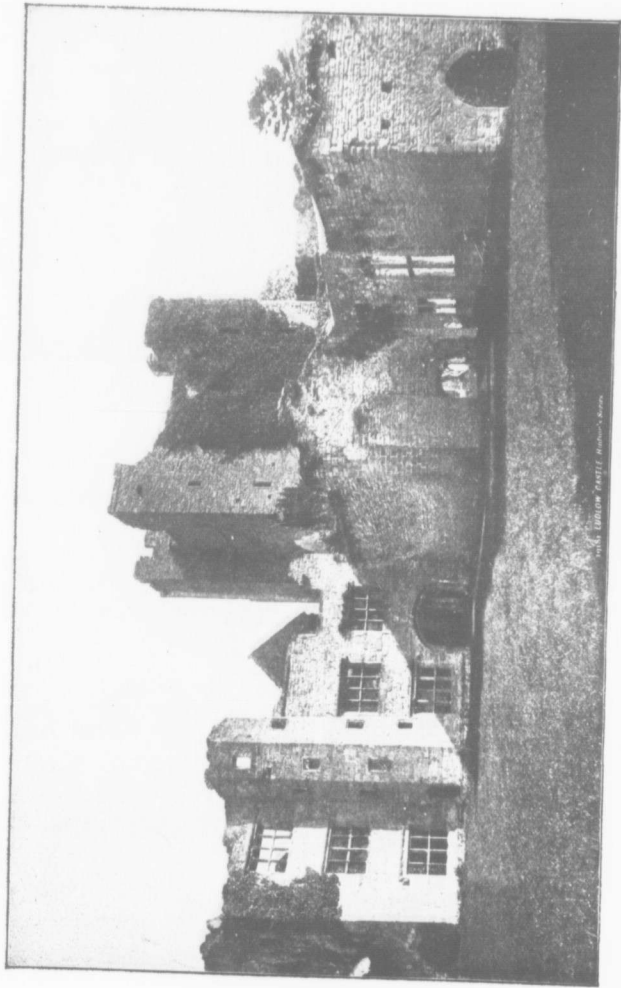
J. B. GUNTER, Esq.,

*General Agent, Sun Life Assurance Co.,  
Fredericton, N.B.*

Your very pleasing statement showing profits on Policy 31809 received. I hold policies in two of the best New York companies but have received no such satisfactory statement as this. I can only say, may our Canadian Company live long and prosper.

Yours truly,

JOHN STEWART,  
*Superintendent.*



THE LUDLOW CASTLE, MIDDLESEX, ENGLAND.

LUDLOW CASTLE.

**THE PARADISE OF WOMEN.**

HENRY FIELDING.....BLACKWOOD'S MAGAZINE.

It is not anywhere in civilization, not even in America. It is in heathen Burma. There woman is on absolutely the same footing as man in all that pertains to law and custom. There is not a single law that does not bear equally on man the same as on woman. Men have never tried to "boss" them or to say what was fitting and what was not fitting for them. "No artificial ideals from long past ages have been held up to them as eternal copies. It has been left to their own good sense and to the eternal fitness of things to determine what is womanly and what is not." The result is, none is more womanly than the Burmese woman, "none possesses in greater strength all the nameless attractions of a woman."

In the higher classes a woman has property of her own and manages it herself. In the lower classes she always has a trade and runs it herself. The sexes are left to choose their own occupations, and "it is rather curious to find that sewing and embroidery are distinctively male occupations. The retail trade of the country is in the hands of the women, and they nearly all trade on their own account. Just as the men farm their own land, the women own their businesses. They are not saleswomen for others, but traders on their own account, and, with the exception of the silk and cloth branches of the trade, it does not interfere with home life. The bazaar lasts but three hours, and the woman has ample time for her home duties when her daily visit to the bazaar is over. She is never kept away all day in shops and factories. Her home life is always the centre of her life. She could not neglect it for any other. It would seem to her a losing of the greater in the less. But the effect of this custom of nearly every woman having a little business of her own has a great influence on her life. It broadens her views. It teaches her

things she could not learn in the narrow circle of home duties. It gives her that tolerance and understanding which so forcibly strike everyone who knows her. It teaches her to know her own strength and weakness and how to make the best of each.

**HOW TUMBLERS GOT THEIR NAME.**

AT MAX MULLER'S LUNCHEON...THE JEWELLER'S CIRCULAR

Every day we drink out of a tumbler. Why is the large glass that holds our milk and water so called? Years ago Professor Max Muller was giving a luncheon at All Souls' College, Oxford, to the Princess Alice, the wife of the Grand Duke of Hesse-Darmstadt and the second daughter of Queen Victoria. There were not a dozen guests besides the princess and her husband, and a very agreeable luncheon was had, with talk on all kinds of interesting subjects.

But what excited the curiosity of all strangers present was a set of little round bowls of silver, about the size of a large orange. They were brought round filled to the brim with the famous ale brewed in the college. These, we are told, were tumblers, and we were speedily shown how they came by their name—a fitting lesson for the guests of a philologist. When one of these little bowls was empty, it was placed upon the table mouth downward. Instantly, so perfect was its balance, it flew back to its proper position as if asking to be filled again. No matter how it was treated—trundled along the floors, balanced carefully on its side, dropped suddenly upon the soft, thick carpet—up it rolled again and settled itself with a few gentle shakings and swayings into its place, like one of those india rubber tumbling dolls babies delight in.

This, then, was the origin of our word tumbler, at first made of silver, as are all these All Souls' tumblers. Then, when glass became common, the round glasses that stood on a flat base superseded the exquisitely balanced silver spheres and stole their names so successfully that you have to go to All Souls' to see the real thing.

## BROKEN STOWAGE.

The old family cat awoke from a nap before the fire and stretched himself in the manner common to cats. Margie looked at him with distended eyes. "My doodness!" she exclaimed, "I dess ze tat's doin t' boil over."

"He stood at the top of the steps," she said, in telling about it afterward, "and I mustered up enough courage to say, 'You know, this is leap year.'" "Yes, Wha then?" "Then he leaped, and I haven't seen him since."

Good old Lady (to her nephew, a poor preacher)—James, why did you enter the ministry?" "Because I was called," he answered. "James," said the old lady, anxiously, as she looked up from wiping her spectacles; "are you sure it wasn't some other noise you heard?"

A book appeared some time ago, reported to have been published in Kansas City. The title was, "Which is the Butt End of a Goat." This reminds us of the idea of a little girl to whom somebody had given a little goat, which she called "Oleomargarine," and when asked why she gave him such a name, she replied that he was not much of a butter.

An inquisitive person passing along a country road stopped to talk with a farmer hoeing corn. "Your corn is small," said the inquisitive person. "Yes. I planted that kind," replied the farmer. "It looks yellow." "I planted yellow corn." "I dont think you'll get more than half a crop." "Don't expect to—I planted it on shares."

To the Editor of the Spectator.—

Sir, I have been much interested in the Irish "bulls" which you have published, and hope others will follow. Did you ever hear of the Irishman who was asked what a "bull" was, and replied, "If I was to say to you, do you see those cows lying down in that field and one of them's standing up, that's the 'bull'?"—I am, sir, etc., G. R. N.—*Spectator*.

"My father"—the English girl's eye flashed proudly—"led the Six Hundred at Balaklava!" The American maid smiled superciliously. "My mother,"—she paused to add impressiveness to her words—"leads the Four Hundred in New York!" Satisfying herself that she had given her English cousin a Roland for her Oliver, she turned the talk from international affairs to Paris gowns, and forbore to exult.

So NATURAL—Playwright—"Is her acting natural?"

Manager (enthusiastically)—"Natural! why, when she appeared as the dying mother last night, an insurance agent, who has her life insured for \$10,000, and who was in the audience, actually fainted."

—*Town and Country Journal*.

"Ah me, my heart is full!" sighed the girl who had been taking advantage of her leap year privileges until she found herself engaged to five men.—*Yonkers Statesman*.

PREFERABLE—"Don't you long for the spring-time," said a poetic youth, "when two young hearts can wander over the woodlands, picking flowers?" "Yes" replied the ordinary person, "I do. It would be a lot better than wandering around among the florists trying to see where you can get the biggest bouquet for two dollars."

—*Washington Star*.

TROUBLE AMONG THE ANCIENTS—"Be-shrew me, but thou seemest sad, Euripides," observed Aristophanes. "Hath thy latest tragedy failed to awaken the applause of the fickle populace?" "Nay, my friend," replied the son of Mesnarchus, stooping to tie his sandal, "What disturbs me is that I have just written and put into the mouth of one of my characters the words, 'Honesty is the best policy,' and something seems to tell me that 2,000 years or more hence they will turn up in an almanac as an original joke."

—*Chicago Tribune*.

Constantly changing his views—the stereoptican man.

## FEATHERED FREAKS OF AFRICA.

HENRY REID TAYLOR... ST. LOUIS GLOBE-DEMOCRAT.

Africa, the wonderland of science, has within her dense forests and rolling uplands more curious and interesting birds than are found in an equal area in any other part of the world. Those most ingenious feathered architects, the weaver birds, are represented in numerous varieties and are generally diffused over the southern districts of South Africa. Somewhat like the tailor bird, of Australia, the weaver bird is provided with a bill which makes it marvellously adept at constructing the hanging ball of grass which constitutes home, swinging safe out of reach of prowling animals. The nests are usually in colonies, and are hung to trees which grow over rivers or marshes. These weaver birds make very cunning, though mischievous pets. Laryard, the naturalist, kept a number of the birds in a large cage for some time. They became very tame and would answer readily to the call. When they were supplied with cotton or thread they would weave it most industriously into the bars of the cage, forming a dense mass, impossible to unravel. They perform their work entirely with their bills, clinging the while to the side of the cage with their powerful claws. In Natal the weaver birds are gregarious, and are troublesome to all cereal crops, as they live there almost entirely on grain and grass seeds. Along the coast they are exceedingly fond of sucking the nectar from the cape broom, a thorny tree which bears a bright scarlet blossom before the leaves appear.

The bee-eaters are another singular tribe of birds, including quite a number of species, which inhabit South Africa. The carmine-throated bee-eater (the *Merops nubicordes* of science) is among the most gorgeous of tropical birds; their appearance in flocks is almost dazzling. Most of the body and tail (except the tip of the latter, which is green) is of a beautiful carmine, shading to pink on the under part, while the plumage immediately about the eye is black, and the top of the head is green. The two long feathers of the tail give the bird a swallow-like appearance, and in their flight they are extremely graceful. Like the swallow, they procure their food chiefly on the wing. The birds nest in colonies in holes in river banks, the nests being about two or three feet apart, and usually six or eight feet above the water. The tunnels are excavated for about four feet, when the orifice is widened to form a nest.

The hammerkop or "rain doctor," as it is called, a member of the stork family, is one of the most remarkable of African birds. Its name—*n'jaka*, in the native dialect—has been given it on account of its peculiarity of screaming loudly before a rain sets in. It is also called the "philosopher." One can observe it for hours, walking up and down on small woody places along a river bank. During its "meditation" the hammerkop frequently shakes its head, but will not utter a sound. Often its noiseless walk will turn suddenly into a wild dance, the cause of this abrupt change of behavior being the arrival of its mate, just come from adding the finishing touches to the large and curious mud nest, which the pair have been for several weeks busily constructing near the river bank. The nests are usually in the forks of trees, are about two feet high, and measure from eight to nine feet in circumference. It is really a rain proof hut, and so well built that it lasts for years. Sticks, bones, large stones and various materials are cemented into the mud. The entrance is from six to eight inches square, the walls being from five to seven inches thick. On a number of occasions Dr. Holub found other birds occupying their deserted nests.

IT FETCHED HER.—Mrs. Jones—"Nothing to-day."

The Tramp—"Well, mum, if you don't give me sumthin' to eat, I'll report yer to the hull perfession as makin' the best mince pie in the neighbourhood an' being very liberal to strangers."—*Puck*.

A DARK SUBTREFUGE—Effie—"Jack, papa said we must not see each other any more." Jack—"Indeed! Shall I turn the gas out?"—*Harpur's Bazaar*.

The latest method of eloping is by bicycle. In such instances it is love that makes the wheels go round.—*Buffalo Express*.

When you bury an evil habit, do not visit the grave too often.—*Rani's Horn*.

Whenever you have a proposition to get something for nothing, it will pay you to walk around it by the furthest route.—*Houston Press*.

Makes an elegant jam—the street car conductor.

The hen is not a cheerful fowl—she broods a great deal.

# SUMMARY of the ANNUAL REPORT for 1895.

New Life Applications received during 1895.....	\$9,822,905 03
Cash Income for year ending 31st December, 1895.....	1,528,054 09
Increase over 1894.....	154,457 49
Assets at 31st December, 1895.....	5,365,770 53
Increase over 1894.....	749,350 90
Reserve for Security of Policyholders (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 23
Life Assurances in force 1st January, 1896.....	34,754,840 25
Increase over previous year.....	3,223,270 51
Claims Paid during 1895.....	349,122 61

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The rapid progress being made by THE SUN LIFE OF CANADA may be seen from the following statement:—

Year.	Income.	Net Assets, besides Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210 93	\$ 96,461 95	\$ 1,064,350 00
1876	102,822 14	205,944 04	2,414,003 32
1880	141,402 81	473,632 93	3,897,139 11
1884	278,379 65	836,807 24	6,844,404 04
1888	525,273 58	1,536,816 21	11,931,316 21
1892	1,134,867 61	3,403,700 88	23,901,046 64
1895	1,525,054 09	5,365,770 53	34,754,840 25

In presenting a summary of the results of the year 1894 the claim was made that it was a record year. It is accordingly cause for great satisfaction that a review of 1895 justifies the statement that the record has been honorably maintained.

Despite the severe financial depression prevailing, which affected all classes of the community, the new applications received reached the remarkable total of **\$9,822,905**—a result not attained by any other Canadian Company. Of this amount, \$8,866,688 were accepted, the remainder being declined as not up to the high standard required by the Company. The total business in force was thus brought up to 84,754,840 at the close of the year.

Especially gratifying were the additions to the financial resources of the Company. The increase in income was \$154,457, making the total income \$1,528,054, including all receipts. Three-quarters of a million dollars were added to the assets, which at the close of the year stood at **\$5,365,770**, while the reserve for the security of policyholders was increased by \$670,080, bringing it up to \$1,734,016.

The surplus over all liabilities except capital was \$535,944, and, taking capital stock into account, was \$473,444.

Following out the policy announced last year of anticipating a probable gradual decline in the rate of interest obtainable in future, the valuation of the reserves has been made on a four per cent. basis instead of four and one-half per cent. as authorized by the Government, an additional amount of \$272,995 being set aside, raising the total reserve to \$5,097,011.

A division of profits now takes place annually, and the amounts allocated in 1895 were highly satisfactory.

The automatic nonforfeiture feature of the Company's already liberal policy is proving not only very popular, but of signal efficacy to the policyholders, many of whom have thereby had their policies saved to them, and in more than one instance the policy would have lapsed altogether but for this important protection.



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