

would deprive his wife and children of their sole means of support.

With an easy and apparent method open to you, do you not feel it your duty, as a married man, as one who has placed in the hands of fortune the dearly beloved hostages of wife and children, to redeem your hostages and free them from the bondage of unsmiling fortune?

**SUN LIFE OF CANADA  
RE-ASSURES  
HOME LIFE ASSOCIATION.**

An agreement has been concluded whereby the total policies of the Home Life Association of Canada are to be re-assured by the Sun Life of Canada, which will take over, at a satisfactory valuation, the assets of the Home Life and assume its liabilities. The provisions of the Dominion Insurance Act require that notice be given to policyholders and shareholders and the consent of the Government Treasury Board obtained, before the re-assurance goes into effect; but upon the completion of these formalities certificates of re-assurance and guarantee will be sent to all Home Life policyholders, to be attached to their policy contracts.

The completion of this agreement will be a source of much satisfaction to the friends of both Companies. The interests of the Sun Life policyholders have been carefully safeguarded, while the position of the Home Life policyholders will be immeasurably improved. The safety of their policies has been put beyond question, as there are now placed behind them the enormous resources of the Sun Life of Canada. They can now look forward to the time when they will receive profits, and handsome profits, on their assurances. The policyholders of the Sun Life of Canada, who know how very excellent are the profits paid by their Company, will appreciate how sincerely the policyholders of the Home Life are to be congratulated on this improvement in their

prospects; and on behalf of the Sun Life of Canada we heartily welcome our new friends to our ranks as members hereafter of the great Sun Life family.

The taking over of the business of the Home Life means the acquisition by the Sun Life of Canada of assurances of a volume slightly under \$5,000,000, an annual premium income of about \$200,000, and assets of over \$1,200,000. This is, of course, an important addition to our business, but some idea of the vastness of the business of the Sun Life of Canada may be obtained when it is considered that the total assurances in force in the Home Life are only about one-seventh of the new business which will go upon the Sun's books during 1913.

The experience of the policyholders of the Royal Victoria Life Insurance Company, which was re-assured by our Company three years ago, augurs well for the policyholders of the Home Life. The Royal Victoria policyholders had never received a dollar in profits during the sixteen years of the Company's existence, and in view of the heavy impairment of capital, they would probably have not received a dollar in profits for another sixteen years. Under the Sun Life management however the "Royal Victoria branch" soon got on its feet, and profits have begun to accumulate from the date of the transfer and every policy which has been entitled to participate in profits since then has received substantial and very satisfactory allotments.

Another important result is that, with other assets taken over, we secure one of the handsomest and most centrally located office buildings in Toronto. It has long been felt that the Sun Life of Canada, as the largest and most important life company of the Dominion, should be worthily housed in a building of its own in that great centre. The old Home Life building will soon change its name and become the headquarters of the Sun Life for Western Ontario.

The Home Life's experience emphasises the difficulties which now confront a new