

seven years' experience, confines itself strictly to life and annuity business and fulfils the two conditions which are necessary for those seeking annuities, namely, perfect safety and a high percentage on capital. In such a Company it is quite possible for anyone who has capital invested in high-grade securities to increase their income from two to eight-fold, according to their present age and state of health. In fact the 4½ or 5 per cent. realized by investing in stocks or bonds can, with the very best security, be converted into 6, 10, 15 or 20 per cent. every year of the annuitant's life. These beneficent advantages are secured by co-operating with others through the medium of a well-established life assurance company such as our own. The Company has adopted the equitable system of granting somewhat larger annuities where the health of the annuitant is impaired. To meet the objection some have to purchasing an ordinary immediate annuity through having to sink the capital, we are issuing a new form of annuity bond guaranteeing that should death occur before the annuity payments equal the amount invested the difference will be returned to the annuitant's legal representatives on proof of death.

The Company grants deferred annuities at greatly reduced rates, a form specially suitable for professional men and others desirous of providing a retiring income, and also survivorship, joint life, and all other forms of annuities, including educational annuities for children which cannot fail to appeal to all parents. In fact, there are no contingencies of life that may not be provided for by these means through this Company, whose unassailable stability is shown by its assets, now standing at over \$49,000,000, and increasing by about six millions yearly.

The President's Birthday.

On January 20th, 1913, occurs the eightieth birthday of our beloved president, Mr. Robertson Macaulay. Eighty years of noble living, thirty-nine of which years have been devoted to the creating and conducting of a company whose name has ever been the synonym of everything good and liberal in life assurance, during which time his personality has stamped itself upon Canadian life assurance. Mr. and Mrs. Macaulay will spend the next few weeks at Daytona Beach, Florida, where they hope to escape the rigors of our Canadian climate.



Sun Life's Palatial New Home.

The new building to be erected and occupied by the Sun Life Assurance Co. on Dominion Square, Montreal, will rank among the handsomest and most efficient office structures in the Dominion.

Situated on the main uptown square of the city, faced and flanked by some of the finest buildings in Montreal, including two transcontinental railway terminals, the site is a splendid one both from a scenic and from an economic point of view.

Right across the square is the large and handsome Windsor Hotel. Some distance to the left of this is the magnificent enlarged Windsor Street Station of the Canadian Pacific Railway. Between the two, where St. George's Church now rears its well-known tower, there will shortly rise a fine new modern hotel.

To the left of the Sun Life building, across Dorchester street, looms up the huge dark mass of the Roman Catholic Cathedral, while nearby there will shortly appear the new Canadian Northern station at the city outlet of the tunnel under Mount Royal which will connect with the new northern suburbs. Other large and important structures are springing up all round and many more are being planned. The development of the section has been one of the striking features of the growth of Montreal and the next few years will certainly see a further great improvement in this locality.

For years the Company has been preparing for the time when its business would outgrow its present quarters. Years ago, when the present Sun Life Building on Notre Dame street, downtown, was put up, it was thought it would prove