



RIDEAU HALL IN WINTER.

This modest building is the residence of the Governor-General of Canada, the present incumbent being H.R.H. the Duke of Connaught, uncle of King George.

PARTICIPATING POLICY PAYS BEST

Fifteen years ago a prominent merchant of Peterborough, Ontario, took out a 10-pay 15-year endowment policy of \$2,000 on his life at age 45 in the Sun Life of Canada, premium \$189.50.

Had this man taken a non-participating policy his premium would have been \$172.50 or \$17.00 per year less.

Participating Results

\$2,637.75

1,895.00

742.75

Almost 40 p.c.

1,299.70

..... Total cash 1st Dec. last.....

..... Total premiums paid.....

..... Amount received over that paid in.....

.. Percentage returned over premiums paid..

or, Cash returned and a paid-up policy of \$2,000

Non-participating Results

\$2,000.00

1,725.00

275.00

Almost 16 p.c.

661.25

Now, this man paid \$17.00 per year for 10 years only, or \$170.00 all told and it yielded him \$637.75 in profits. Just figure out what rate of interest that is on the \$17.00 per year, paid extra for profits!

The above policyholder thinks he had a splendid result. Don't you ?