



FREDERICK MORGAN,
Manager for Chile.

A New Appointment.

Mr. Frederick Morgan, the newly appointed Manager of the Chile Agency of the Sun Life of Canada, is no stranger to readers of *SUNSHINE*.

An Englishman by birth, for many years Mr. Morgan occupied an important position with Smith, Bell and Company, Ltd., fiscal Agents for this Company in Manila, and for six years held the post of Cashier in the Company's Agency in Manila. In April of this year Mr. Morgan was appointed Manager for Hong Kong and we now chronicle with pleasure his promotion to the management of the Company's flourishing Agency in Chile with headquarters at Santiago, a position vacated by the regretted retirement of Mr. P. Parry-Jones on account of ill-health.

A man thoroughly familiar with the Spanish language and peoples, Mr. Morgan's record with the Sun Life of Canada has proved him to be the possessor of exceptional ability as a Life Assurance underwriter and organizer. Mr. Morgan will take up his new responsi-

bilities accompanied by the well-wishes of his many friends for abundant success in his wider field of activity.

The Life Underwriters' News.

There have come to hand copies of the two initial editions of "The Life Underwriters' News", the official organ of the Life Underwriters' Association of Canada.

For the benefit of our readers it may be stated that the membership of the Association is made up of men actively representing the various Life Companies now writing business in Canada. Quoting from its Constitution, the Association exists "for the purpose of advancing the best interests of true Life Assurance throughout the country". We note that there are nine Sun Life of Canada men to be found among the Officers and Executive of the Association: Messrs. Thos. Hendry, of Brantford, Ont.; John R. Reid and W. Lyle Reid, of Ottawa, Ont.; John A. Tory and W. E. Nugent, of Toronto, Ont.; H. B. White, of Brockville, Ont.; F. C. Sinclair, of Prince Albert, Sask.; N. T. Truell, of Regina, Sask., and T. J. Parkes, of Sherbrooke, Que.

Always in sympathy with the highest ideals in Life Assurance, *SUNSHINE* expresses its best wishes for the success of the Association and its newly launched publication.

Six Per Cent. Compound Interest.

PRINCE ALBERT, Sask., Oct. 17, 1914.

W. MERRILL EASTCOTT, Esq.,
Manager, North Saskatchewan,

Dear Sir,—On receiving from you cheque for \$711.90, in settlement of my Twenty-Payment Life Policy in your Company, I wish to express my satisfaction with the returns which the Company have given me on same.

I note that after deducting from my annual premium a small yearly cost of \$12.00 to cover my share of death claims, that I am receiving the balance which may be termed the investment portion of my premium with 6 per cent. compound interest.

In the light of this showing, I cannot help wishing the Company continued success and will have no hesitation in recommending it to my personal friends.

Yours very truly,

(Sgd.) R. W. GRAHAM.