

the home for a large amount, the moment the premium is paid the estate is worth the full face value of the policy. It is true that the cost of living is high and will likely be higher, but it would be just as high to-morrow and the next day if the head of the household were to die to-day—and the wife and children would be facing the same problem, with the addition and greater problem of their financial supply cut off—unless a life assurance company were to step in and keep the supply intact. The life company will not do this unless you request them to do it. So you had better put your name to a proposal to the Sun Life of Canada to-day and thus put your estate on a business-like basis. While the cost of living is high the cost of dying is higher, unless financial preparation is made for it.

### The Artistically Inclined.

Several of our readers have written regarding the engravings in SUNSHINE, imploring us to place the illustrations on pages where the cutting out of one will not destroy another. We have heeded these suggestions, and as far as possible we try to have them so arranged.

Many preserve the illustrations in scrapbooks, etc. A very ornate and useful way to preserve pictures of this sort is by *passé partout*. The tape in many colors can be had from all stationers. Of course in giving this encouragement to the cutting up of SUNSHINE, we take it for granted that it is read from cover to cover before it is mutilated; for we may defeat our purpose by giving illustrations of too high a class, but we do not think so. Many preserve the numbers and at the end of the year have them bound.

Reader, you can do whatever you like with SUNSHINE if you remember that the

Sun Life of Canada is YOUR company for life assurance. On its merits it should appeal to you as such. Just spend a few moments on the last page of this number—those figures are eloquent. Don't you think so?

### Report of the Directors of the Sun Life of Canada for the year 1909, presented at the Annual Meeting, March 1st, 1909.

It is with the greatest satisfaction that your Directors present their report on the transactions of the past year. Remarkable as has been the progress of the Company as chronicled in past reports, the record now presented considerably surpasses all before it.

The new Assurances completed and paid for have been 13,271 in number, and \$21,509,273.16 in amount, being an increase of \$1,725,601.95 over the previous year, the figures for which in their turn had been the largest in the Company's history.

The total Assurances in force now amount to \$129,913,669.52.

The Income for the year has been \$7,778,132.05, or \$828,530.07 more than in 1908.

The interest earned has been equivalent to 5.51 per cent. on the mean invested assets, or if the profit on securities sold be included, 5.61 per cent.

The mortality experience has been wonderfully favourable, the claims which fell in by death having been but \$1,078,126 on 814 lives, as against an amount predicted by the Government standard (Institute of Actuaries, Hm. table) of \$1,637,681. The expenses also have been kept severely down.

The payments during the year for death claims, matured endowments, annuities, profits, and other disbursements to policyholders, have been \$2,824,184.01.