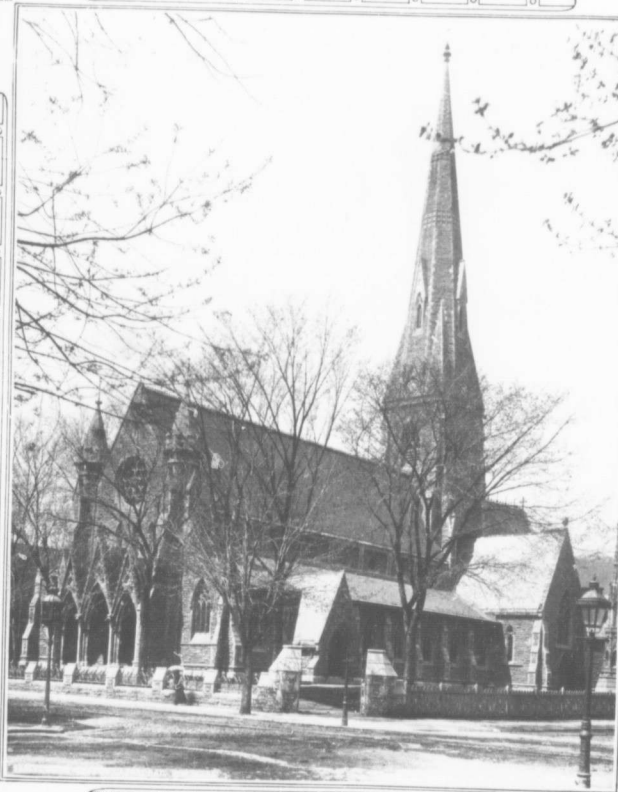


# SUNSHINE

Vol. XVIII.  
No. 7

MONTREAL

JULY  
1913



CHRIST CHURCH CATHEDRAL, MONTREAL.  
(This picture was taken some years ago)

# SUNSHINE

PUBLISHED BY THE  
SUN LIFE ASSURANCE COMPANY OF CANADA,  
AT HEAD OFFICE, MONTREAL.

W. F. STEEDMAN, *Editor.*



HEAD OFFICE AND BUILDINGS

SUN LIFE ASSURANCE COMPANY  
OF CANADA.

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## Going on a Journey.

If you were going away on a long journey, would you not leave sufficient money at your wife's disposal for her to run the house and meet other necessary expenses during your absence? We presume you would, or at least that you would make some sort of provision for taking care of your family while you were gone.

Now, you cannot be sure when you are going to be called away on the longest journey of all, the one from which there is no return, and surely you do not wish to have your wife and children left without some means of subsistence.

Before going on that journey you should make provision even more definite and lasting than you would if your absence was only to be for a few weeks.

You are doing so, you may say, by gradually building up a substantial estate.

But estates are like Rome—they are not built in a day. It will take years to lay up a fortune sufficient to take care of your dear ones, and you don't know you are going to live for years.

You may be called away at any moment on that long journey, and after the call comes there is no time left to make provision for your loved ones.

Therefore the provision should be made now.

There is only one way—life assurance. This is the one method by which a man may capitalize his expected future and create an estate immediately which will be there for his family in case of his death at any time.

The call for that long journey may come to-morrow. The time to prepare is to-day.

## Men and Squirrels.

Consider the squirrel.

This beautiful little furry animal has an excellent habit, that of laying up a store of food against the winter, when the weather will be too cold and blustery for little squirrels to go out, and food will be hard to find

anyway. Long before the cold days set in Mr. Squirrel has a goodly store of nuts and other edibles laid by, so that he can remain in cosy, well-fed comfort all winter without having to tempt the elements.

Is it not *wisdom* that makes the squirrel so provident. As far as we know he has no particular knowledge that winter is coming. He doesn't *know* why he is treasuring up his little supply of nuts. He does it because it is in his nature to do it, because he can't help it. It is *instinct* that guides him.

Man is not instinctive, at least not to such an extent as the lower animals. Where an animal uses instinct a man uses *reason*. At least he sometimes does. It is this gift of reason that distinguishes him from the common herd of brutes. He can tell cause and effect. He can calculate things ahead. He can *see*, by means of reason, the necessity of providing for possible hard times to come.

But while reason is a more valuable gift than instinct, there is one point in which it is inferior.

*It has not always the compelling force.*

Instinct makes the squirrel hoard up nuts as naturally and surely as rain comes down or smoke goes up. Reason shows a man that he *ought* to provide against hard times for himself or his family, but it does not always force him to do so.

But this is not the only difference between the squirrel's case and the man's. Mr. Squirrel isn't bothered by the same responsibility for his wife and family. Suppose he is despatched to another world during the summer. Mrs. Squirrel and the little Squirrels can get on fairly well by themselves. A man's family can't, as a rule, get along very decently without him.

And yet again, the squirrel has all summer to go gathering and hoarding nuts. The seasons are set and winter can't come till after autumn. Man, however, cannot tell how long he is going to have to make provision for the hard times coming when he will be gone or his energies will be impaired.

Therefore the mere gradual hoarding up of riches is not a sufficiently safe provision. He needs to create some protection *now*, if such a thing can be done.

It can. Life assurance is the way. By means of it man can fulfil his duty to himself and his dear ones. Let him live or let him die, in the first case there will be something for his old age; in the second there is the means of existence for his dependants.

Your reason shows you the need of life assurance protection. It takes love and self-respect to supply the motive forces.

Insuring your life is one of those things that it is well to do at once. Later you may not have the chance.

Better act now.

### Knew Them.

The teacher was hearing her class of small boys in mathematics.

"Edgar," she said, "if your father can do a piece of work in seven days, and your Uncle William can do it in nine days, how long would it take both of them to do it?"

"They would never get done," answered the boy earnestly. "They would sit down and tell fish stories."—*New York Evening Post*.

### High Finance.

"What is your idea of high finance?"

"It is a school of fiction," replied Mr. Dustin Stax, "in which mathematics takes the place of language."—*Washington Star*.

### Our Pictures.

The views in this number, with the exception of the frontispiece, have all been taken specially for SUNSHINE, and show Montreal as it is to-day.

We draw particular attention to the panorama of the city, a picture which it took several days of effort to get, as the smoky condition of the atmosphere made the photograph difficult to obtain.

We trust that our readers will appreciate the result of the camera man's efforts.

The Sun Life of Canada is  
"Prosperous and Progressive."

## MONTREAL

**M**ONTREAL, where the Sun Life of Canada has its home, is the commercial metropolis of the Dominion. Situated where ocean and inland navigation meet, its growth has been identified with the growth of Canada. The wonderful progress of the Dominion in the past forty years has been reflected in the expansion of the city. To-day Montreal has over half-a-million inhabitants and the rapid rate of development of the country and the city gives promise of a city of a million in the comparatively near future.

In the year 1535, Jacques Cartier came up the St. Lawrence to where the city now stands, and found a large, well-fortified Indian town called Hochelaga. In 1611 Champlain established a trading-post and called it Place Royale. In 1742, Paul de Chomedey, Sieur de Maisonneuve, landed on the island and laid the lasting foundation of the city. Canada remained a French colony till the Treaty of Paris, in 1763, when Montreal became a British city.

Its growth in population has been consistent. At the time of the cession to Great Britain the city had only a population of some 3,000; at the beginning of the last century this had increased to 12,000 and at the present time she boasts of some 550,000 inhabitants.

Situated on the island of Montreal, the largest of a group of islands formed by the confluence of the Ottawa with the St. Lawrence river, one thousand miles from the open sea, its position is picturesque to a degree. Behind is the beautifully wooded Mount Royal, in front the majestic St. Lawrence, and in the distance the mountains of northern New York.

Besides the population within the actual city limits, Montreal embraces a number of other large municipalities; the whole forming a great area, densely populated, and throbbing with industrial and financial activity. Such are the city of Westmount and the towns of Outremont, Maisonneuve and Verdun, while the space between Montreal and Lachine, a city of some 14,000 people is largely built up. Across the river, which is spanned by the huge Victoria Bridge, nearly two miles long, there are several rising communities which are rapidly increasing in population and wealth.

Most of Montreal's wonderful growth is due to the city's splendid location. It is situated at the

head of ocean navigation and at the outlet of the greatest system of inland navigation in the world. Large ocean liners plough their way for a thousand miles up the St. Lawrence gulf and river before they encounter unnavigable waters and have to dock in Montreal, with its miles upon miles of wharves. The freight they bring is transferred at Montreal into railway cars for transportation all over the continent, or into smaller vessels, upon which it can be carried for thirteen hundred miles and more by river, lake and canal up to Chicago, Duluth, Fort William, Port Arthur and other cities on the great North American lakes and waterways. And down over the same water system comes the golden flood from the Canadian wheat-fields. Millions upon millions of bushels of grain come down the St. Lawrence system, across half a continent. A large proportion converges at Montreal, where it is handled in the most up-to-date and extensive grain-conveying system in existence, poured by gigantic spouts in the holds of ocean steamers and carried off down the Gulf and across the Atlantic to Liverpool.

Montreal is thus something like the neck of the bottle as far as shipping is concerned. Everything that enters or leaves a bottle must pass through the neck, and the grand proportion of Canada's water-borne traffic must pass through Montreal.

The annual ocean tonnage of the port is about two million tons, the annual inland tonnage five millions. The exports from Montreal in 1912 were valued at sixty-six millions of dollars, the imports at one hundred and thirty-five millions.

Under present conditions Montreal is an ice-bound port for nearly half of each year, although it is likely that an ice-breaking service may serve to increase the open season considerably. Ocean traffic now goes through Halifax and St. John during winter, but as the inland waterways are also choked at the same time, and a good deal of the traffic waits for its reopening in preference to using rail transportation, Montreal does not suffer so greatly in tonnage as she otherwise might.

Montreal is thus at once the base of the greatest of all inland navigation systems, and a great ocean port a thousand miles from the open sea.

The city is also splendidly equipped with railway facilities. Running in and out of it are the main lines of the Canadian Pacific, Grand Trunk and Intercolonial railways. The Canadian North-



THE HUB OF CANADA'S COMMERCE—PLACE D'ARMES.  
The classic structure in the centre is the Bank of Montreal, the most famous financial institution in the Dominion, and accredited one of the world's greatest Banks.



ONE OF MONTREAL'S SQUARES.—VICTORIA SQUARE. LOOKING TOWARDS THE UPTOWN DISTRICT.  
STATUE OF QUEEN VICTORIA IN FOREGROUND.

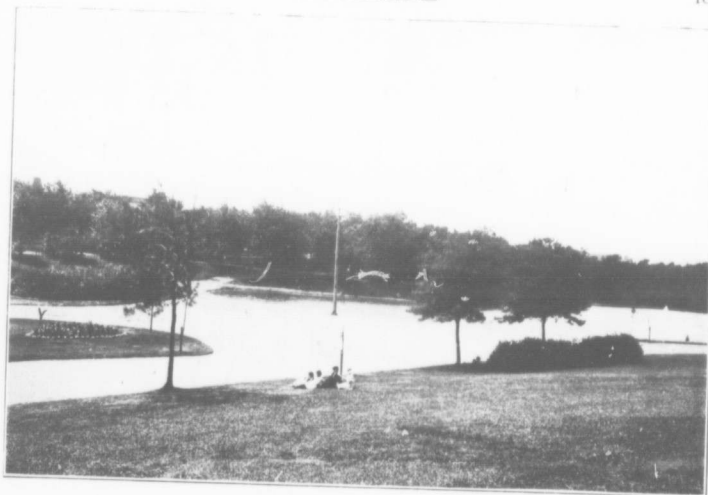
ern has a line running from the city now, while its main transcontinental line is approaching through a tunnel over three miles long through Mount Royal. The Grand Trunk Pacific will also be connected up before long. Many United States railroads also send their trains in over the tracks of the Canadian companies. So Montreal has unexcelled advantages, both of lake and rail, as a distributing centre, and as a result is the commercial centre of the country.

Industrially Montreal is without a peer in Canada. In addition to the advantages of transportation it has an inexhaustible supply of "white coal" to draw from. Magnificent water powers abound in the district. At present there is being delivered in the city, or in process of development, some 300,000 horse-power of electric current. This is sufficient to care for all existing demands, but when, with the growth of the city, a further supply is needed, there is a million horse-power lying ready to be bottled up in the mighty flood of the St. Lawrence.

The excellent power supply has been attracting the attention of the railroads for some time, and projects for electrifying terminals are becoming popular. The Canadian Northern tunnel and terminals will be electrically operated and the other railroads have been seriously considering the question of installing electricity.

Built chiefly of limestone, of which there is an inexhaustible supply at hand, Montreal's public and private buildings wear a look of stability, comfort and wealth. Many of its private residences, university buildings and churches are magnificent examples of architecture.

The population, as in the case of most large cities, is very cosmopolitan, British, French, Hebrew, German, Italian, Scandinavian, Slav, all contributing their quota, with some Asiatics. The largest representation is that of the Canadian French. It is estimated that two-thirds of the people are of Gallic extraction, but they and their forebears have lived in the country for centuries and have enjoyed the liberties of the British con-



A MONTREAL PARK.—PARK LAFONTAINE, IN THE NORTHEASTERN SECTION OF THE CITY.

nection for so long that His Majesty has no subjects more loyal. Of the remainder of the population the bulk are of British extraction, although Hebrews and Italians are present in large numbers.

The religion of the French-speaking majority and of a large proportion of the Irish element is Catholicism. The Protestant portion of the community is largely Methodist and Presbyterian although other denominations have many large flourishing congregations.

Education is well provided for in the city. There are good systems of schools, Catholic and Protestant. Good technical education is also provided and there are two large universities, Laval for French-speaking and McGill for English-speaking students.

The crowning glory of Montreal is Mount Royal, the large hill which shoulders up behind the city, commanding a magnificent panorama over leagues of country. By the munificence of Lord Strathcona, a great portion of "The Mountain" is the property of the citizens for all time. In winter its generous slopes afford opportunity for snowshoeing, ski-ing and tobogganing; in summer its cool shades afford relief to thousands of heat-worn denizens of the city. At all times it is beautiful, a fitting crown for the Empress of Canadian cities.

### The Absconder.

Young man! The day before or the day after you get married go to a life assurance company of established reputation and get the medical examiner to put the stethoscope to your lungs and his ear close up to your heart, with your vest off, and have signed, sealed and delivered to you a document that will, in case of your sudden departure, make for that lovely girl the difference between a queen and a pauper. I have known men who have had an income of \$3,000, \$4,000, \$5,000 a year, who did not leave one farthing to the surviving household. Now that man's death is a defalcation, an outrage, a swindle. He did not die; he absconded.—*Dr. Talmage.*

### Life Assurance.

Life assurance is the doctrine of duty. It is the highest ethical code yet practised by man. We hold that man is born to responsibilities, endowed with certain inalienable duties, among which are labour, that he may earn the right to live, and co-operation, that he may give as much as he gets, and be happy because he has, of himself and unaided, made provision to meet every liability. Life assurance seeks to make some part of every effort immortal, by putting a beneficial purpose into it.—*Selected.*



PANORAMA MONTREAL.

This view shows how the City looks from the top of Mount Royal. The views to the east and north of the mountain cannot be shown in such a picture.



**Average Fast.**

"How fast is your car, Jimpson?" asked Harkaway.

"Well," said Jimpson, "it keeps about six months ahead of my income generally."

**A Happy Ending.**

"Did the play have a happy ending?"

"You bet it did. Some one in the gallery hit the villain square in the face with a tomato."—*Huston Post.*

**Disappointing.**

She—"I was rather disappointed in that gentleman you introduced to me last night."

He—"Indeed! How so!"

Sh—"Why, you spoke of him as a bridge expert, and he turned out to be nothing but a famous engineer."—*Boston Transcript.*

**Commanded It.**

"Who's that impressive-looking woman over yonder?"

"That's Mrs. Peckum. She's a remarkably strong-minded woman, and they do say that she commands a very large salary."

"How does she earn it?"

"She doesn't earn it. Her husband earns it, and she commands it."—*Puck.*

**The Wise Man.**

Once upon a time a Wise Man penned a letter full of confidential statements, and at the end he wrote a line, heavily underscored, "Burn this letter."

Then, being a Wise Man he took his own advice and burned the letter himself.—*London Opinion.*

**The Idea.**

"My, dear," said Mr. Clarkson, "I don't want you to think that I have any desire to criticise you for the way you manage, but really we must try to live within our income."

"Within our income! Goodness! And be regarded by everybody in our set as eccentric?"

**Modern Methods.**

"I believe I'll give that poor stray cat a piece of meat." "What, and pauperize the cat! Always help the poor to help themselves. Scatter some crumbs on the sidewalk. They may attract a bird for the cat to grab."—*Louisville Courier Journal.*

**Worse.**

Teacher—"Bessie, your little brother hasn't been to school for two days. Is he sick?"

Bessie—"No, ma'am; it's worse than that. Mamma cut his hair."

**Why, Indeed!**

He (nervously)—Margaret, there's been something trembling on my lips for months and months.

She—Yes, so I see. Why don't you shave it off?  
*Princeton Tiger.*

**The Business Instinct.**

Lady (on street)—"Do you know where Johnny Tucker lives, my little boy?"

Little Boy—"He ain't home, but if you give me a nickel I'll find him for you."

Lady—"All right. Now, where is he?"

Little Boy—"Thanks. I'm him."—*Judge.*

**Considerate.**

Clerk—"Can you let me off to-morrow afternoon? My wife wants me to go shopping with her."

Employer—"Certainly not. We are much too busy."

Clerk—"Thank you very much, sir. You are very kind."

**Improved.**

The Parson (about to improve the golden hour)—"When a man reaches your age, Mr. Dodd, he cannot, in the nature of things, expect to live very much longer, and I—"

The Nonagenarian—"I dunno, parson, I be stronger on my legs than I were when I started!"

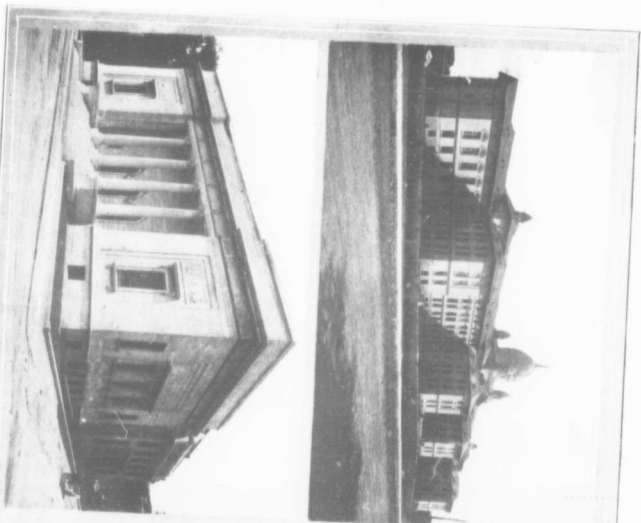
**A Delicate Compliment.**

Many delicate compliments have been paid the fair sex by men subtle in speech, but the following comes straight from the heart of an illiterate negro, who was married in the South the other day by a white minister. At the conclusion of the marriage the bridegroom asked the price of the service.

"Oh, well," answered the minister, "you can pay me whatever you think it is worth to you."

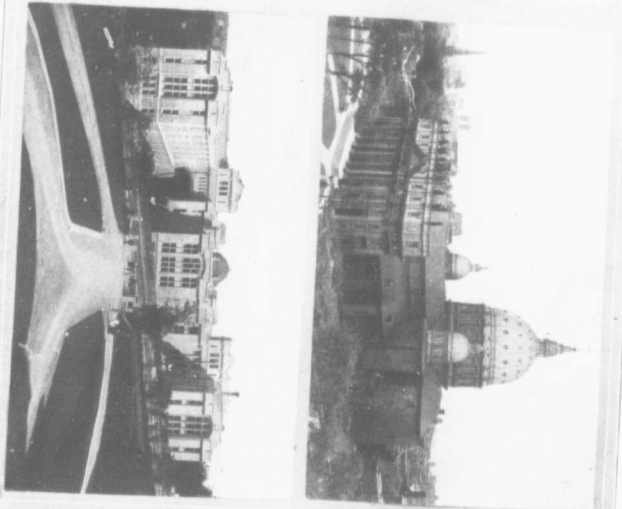
The negro turned and silently looked his bride over from head to foot; then slowly rolling up the whites of his eyes, said:

"Lawd, sah, you have done ruined me for life; you has, for sure."—*Harper's Monthly.*



Convent of the Sisters of the Congregation.  
New Building of the Art Association.

PROMINENT MONTREAL BUILDINGS.



St. James Cathedral (Roman Catholic).  
McGill University - New Medical Building.



J. C. STANTON, JR.,  
Manager Montreal City Branch.

### No Wonder.

Riggs—"Singular, isn't it, that neither of your stenographers wanted a vacation this year?"

Griggs—"No; it's easily explained. I recently took a good-looking young man into the office, and neither of the girls was willing to go away and leave the field to the other."

### He, Too, Had Suffered.

Old Gentleman—"Well, sonny, did you take your dog to the 'vet' next door to your house, as I suggested?"

Boy—"Yes, sir."

O. G.—"And what did he say?"

Boy—"E said Towser was suffering from nerves, so Sis had better give up playin' the pianner."—*Tit-Bits.*

### Easily Fixed.

The honeymoon was over, and the husband, returning from business, was grieved to find his little wife crying bitterly. "Oh, George," she sobbed, "such a dreadful thing has happened! I had made such a beautiful pie all by myself, and Fido went and ate it!" "Well, never mind, my dear," he said cheerfully, "we can easily buy another dog."

### Pat Rooney's Dilemma.

Pat Rooney, having been to the fair, was driving home when a great drowsiness overcame him and he lay down in the cart and went to sleep.

The horse finding himself free to do as he wanted, promptly kicked through the traces and ran away.

When Pat awoke he found no horse. While he was wondering over the situation a stranger came up.

"Am I Pat Rooney or am I not?"

"I'm sure I dunno," answered the stranger.

"Well," said Pat, "If Oi'm Pat Rooney Oi've lost a horse, and if Oi'm not Oi've found a cart."

### Lacks Conception of Human Life.

If a man does not provide for his children, if he does not provide for all who are dependent upon him, and if he has not that vision of conditions to come and that care for the days that have not yet dawned, which we sum up in the whole idea of thrift and saving, then he has not opened his eyes to any adequate conception of human life. We are in this world to provide not for ourselves alone, but for others, and that is the basis of economy.

—President Wilson.

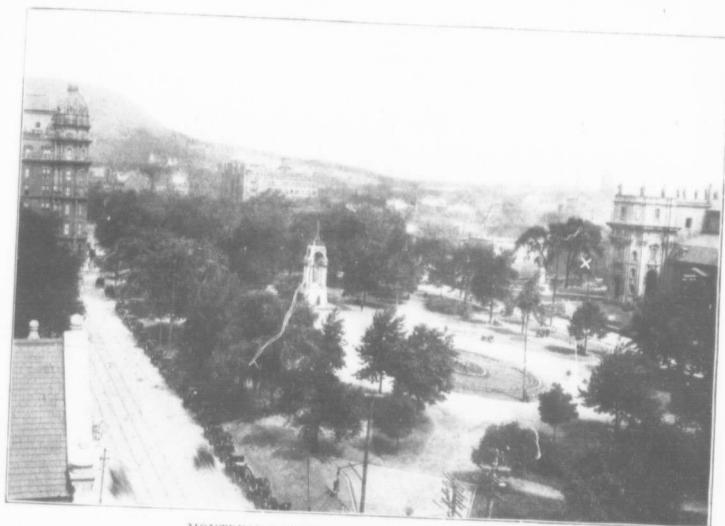
### The Name He Bore.

A school-teacher was questioning a boy about his father's Christian name. "What's your name?" the teacher asked. "Jones," the boy replied. "Your father's name?" "Jones." "And his other name?" "Mr. Jones." "No; what does mother call him?" "Old fathead."

### "That Bloke in Leggings."

One early morning on the quay of a Northern port a crowd was waiting for the tender. There were well-dressed people, wharveside labourers, half-sober cane-cutters, and others, including myself. A pert little child in a high voice asked her mother—"Mummie, how old is God?" The mother rebuked her child, but a more sympathetic cane-cutter walked solemnly across the quay, laid his hand on the child's arm, and said pointing to me: "Missie, you ask that bloke in leggings. He's one of the firm!"—*Bishop of North Queensland.*

The Sun Life of Canada is  
"Prosperous and Progressive."



MONTREAL'S UPTOWN CENTRE.—DOMINION SQUARE.



DIGGING FOR OUR NEW HOME.—EXCAVATION WORK FOR FOUNDATIONS OF NEW SUN LIFE OF CANADA BUILDING.  
Site is marked by X in upper picture.

## From Widow of Suarez.

(The following letter is from the widow of the late Vice-President Suarez of Mexico, who lost his life some time ago under tragic circumstances. The original was in Spanish.)

MERIDA, Yucatan, Mexico, 15th April, 1913.

PETRONILO ROMERO MOTA, Esq.,

Director of Agencies,

Sun Life Assurance Company of Canada,  
City.

Dear Sir,—This is to inform you that to-day I received from you, before Notary Public Lic. Don. Leovigildo Diaz, a cheque drawn the 20th of March last by the Head Office of the Company which you so worthily represent in this Peninsula, in my favour and on account the International Banking Corporation, of Mexico, for \$20,000 pesos, in payment of policies No. 176358 and 187501 under which my late husband, Lic. Don José Maria Pino Suarez was assured.

I acknowledge with gratitude the attentions which Mr. Hicks Hawkins, General Manager for the Company in Mexico, paid me by offering me all kinds of facilities to fill up the necessary instruments. I likewise acknowledge the worthy activity shown by the Company in being the first in paying the assurance of my late husband.

Please offer to the honourable Sun Life Assurance Company of Canada my most expressive thanks, and I beg to give you my full consent in case you deem convenient the publication of this letter.

Yours most sincerely,

MARIA C. VIDUA DE PINERO SUAREZ.

## An Excellent Showing.

DELHI, Ont., May 1st, 1913.

Mr. W. E. SUTHERLAND,

District Agent Sun Life Assurance Co.,  
Delhi, Ont.

Re Sun Life Policy No. 18614.

Dear Sir,—I beg to acknowledge receipt of your Company's cheque for \$1,921.65, in settlement of the above policy which matured to-day. I have received \$534.35 more than I paid the Company in premiums besides having \$1,500 assurance during the term of the contract free. I consider this an excellent showing and would recommend all intending assurers to select the Sun Life of Canada.

Yours truly,

G. R. GRAY, Postmaster.

## Short and Sweet.

SAWYERVILLE, Que., May 13th, 1913.

Mr. THOS. J. PARKES,

Sherbrooke.

Re policy No. 39112.

Dear Sir,—Accept my thanks for your Company's cheque. My life has been assured for twenty years and I am well pleased with this settlement.

Yours, etc.,

HENRY J. PHELPS.

## Courtesy and Consideration.

TORONTO, July 4, 1913.

W. T. MCINTYRE, Esq.,

Manager Sun Life Assurance Company,  
Toronto.

Dear Mr. McIntyre,—I beg to acknowledge the receipt from you, with many thanks, of the cheque for \$2,121.85 in settlement of my policy No. 40039. The settlement is extremely satisfactory to me.

I wish also to take this opportunity to acknowledge the uniform courtesy and consideration I have received as your hands personally during the many years I have been with the Sun Life, and I am glad to reflect that our business relations are to continue with reference to my other policy in your Company.

Yours sincerely,

W. WEDD, JR.

## A Minister's Opinion.

WESTPORT, Ont., June 27th, 1913.

To HARRY B. WHITE, Esq.,

Sun Life Assurance Company.

My Dear Sir,—I am greatly pleased and esteem very highly the very gratifying and profitable returns from my policy No. 18864 during the last five years to July 1st, 1913. These profits have been allocated and received in the following way. Inasmuch as this policy is a term-of-years one and my last payment comes due on July 1st, 1913, the premium has been reduced to \$14.01, not half what it was at the beginning twenty years ago. In addition I have received \$50.60 in cash, the balance of five years' profits. This has exceeded my most sanguine expectations. At the completion of my payment of premiums for this policy I must express my hearty satisfaction and gratification at the result attained, the splendid profits, and the uniform courtesy and integrity of those associated with the Sun Life Assurance Company.

Faithfully yours,

(REV.) WILLIAM A. MCKENZIE.

P.S.—You can make any use of the above you choose. Many thanks for your kindness. I enclose a receipt signed by myself.

## Six Per Cent. Compound Interest.

MONTREAL, 2nd June, 1913.

SUN LIFE ASSURANCE CO. OF CANADA,  
160 St. James Street, City.

Re policy No. 39572.

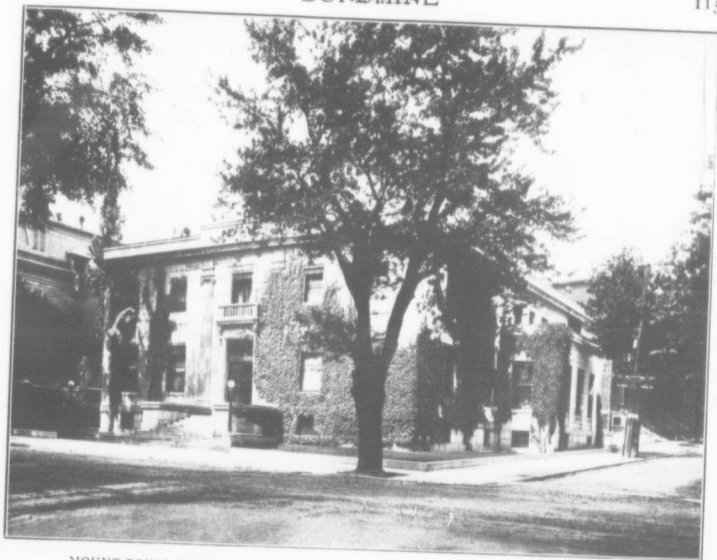
Gentlemen,—I beg to acknowledge receipt of cheque for \$1,035.30, in full settlement due to-day under my policy.

After careful consideration I find the settlement quite satisfactory. Allowing a reasonable yearly amount for the assurance protection received, I am getting back the investment part of my premium with about six per cent. compound interest.

This suggests good management.

Yours very truly,

THOS. J. RODGER.



MOUNT ROYAL CLUB.—ONE OF THE LAST PIECES OF WORK DONE BY THE LATE STANFORD WHITE, BEFORE HE MET DEATH AT THE HANDS OF HARRY K. THAW.

### Sun versus Society Assurance.

SMITH'S FALLS, June 2, 1913.

Messrs. JOHN R. & W. L. REID,  
Managers Eastern Ontario Sun Life of Canada,  
Ottawa, Ont.

Re my policy No. 43015.

Gentlemen,—Twenty years ago, as you know, I took out this limited payment Life Policy and during all of that time my family were protected against the possibility of my death to the amount of \$1,500. With the latter fact in mind it gives me great satisfaction to receive from the hands of Mr. Foster, your energetic representative in this section, a cheque which represents, not only the return of my total premiums, but \$180.00 in addition.

If I had taken out Society Assurance instead of this policy I suppose it would have cost me all told about \$120.00, and therefore, by allowing your Company this cost, I see that I am getting what might be called a net profit of \$300.00 on that part of my premiums which they were able to use for investment purposes.

I have always spoken a good word for the Sun Life, but this showing enthruses me and therefore in the future, as in the past, I shall lose no opportunity to recommend Mr. Foster and his Company to those who are likely to take assurance.

Yours very truly,

CHARLES A. MACDONALD.

### Premiums Back With Interest.

DANVILLE, Que., May 13th, 1913.

Mr. T. J. PARKES,

Sun Life Assurance Co. of Canada,  
Sherbrooke, Que.

Re policy No. 394436.

Dear Sir,—I beg to acknowledge receipt of your Company's check in settlement of the above policy.

I am more than satisfied with this settlement, and wish to extend to you my thanks for your prompt payment of same.

I notice that the cash returned to me is the equivalent of all the premiums I have paid for twenty years, with nearly 3 per cent. interest, compounded yearly, while under another option, I can withdraw nearly seven-eighths of all I have paid to your Company, and receive a contract guaranteeing to my estate the amount of assurance, without further payment of premiums.

Faithfully yours,

H. R. CLEVELAND.

The Sun Life of Canada is  
"Prosperous and Progressive."

# Sun Life Assurance Company of Canada

## The Results for 1912

### Assets

Assets as at 31st December, 1912 .....	<b>\$49,605,616.49</b>
Increase over 1911 .....	5,704,730.51

### Income

Cash Income from Premiums, Interest, Rents, etc., in 1912 .....	<b>12,333,081.60</b>
Increase over 1911 .....	1,775,746.08

### Surplus

Surplus distributed to policyholders entitled to participate in 1912 .....	<b>691,975.84</b>
Added to Surplus during 1912 .....	<b>614,008.09</b>
Surplus earned in 1912 .....	<b>\$1,305,983.93</b>
Total Surplus 31st December, 1912, over all liabilities and capital .....	<b>\$5,331,081.82</b>

(According to the Company's Standard, viz., for assurances, the Om. (5) Table, with 3½ and 3 per cent. interest, and, for annuities the B. O. Select Annuity Tables, with 3½ per cent. interest).

### Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1912 .....	<b>4,732,463.29</b>
Payments to policyholders since organization .....	<b>34,402,734.66</b>

### Assurances Issued during 1912

Assurances issued and paid for in cash during 1912 .....	<b>30,814,409.64</b>
Increase over 1911 .....	4,377,628.45

### Business in Force

Life Assurances in force 31st December, 1912 .....	<b>182,732,420.00</b>
Increase over 1911 .....	18,160,347.00

## The Company's Growth

YEAR	INCOME	ASSETS	LIFE ASSURANCES IN FORCE
1872 .....	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1892 .....	1,108,680.43	3,403,700.88	23,901,047.00
1902 .....	3,561,509.34	13,480,272.88	67,181,602.00
<b>1912 .....</b>	<b>12,333,081.60</b>	<b>49,605,616.49</b>	<b>182,732,420.00</b>