

SUNSHINE

Vol. VII
No. 6

MONTREAL

JUNE
1902

Expensive Arithmetic.

A teacher in a Texas public school received the following letter, the other day:—"Sir: Will you in the future give my son easier somes to do at nites? This is what he's brought hoam two or three nites back: 'If fore gallins of bere will fill thirty pint bottles, how many pints and half bottles will nine gallins of bere fill?' Well, we tried and could make nothin' of it at all, and my boy cried and laughed, and sed he didn't dare to go bak in the mornin' without doin' it. So I had to go and buy a nine gallin keg of bere, which I could ill afford to do, and then he went and borrowed a lot of wine and brandy bottles. We fill them, and my boy put the numbers down for an answer. I don't know whether it is right or not, as we spilt some while doin' it.

"P.S.—Please let the next some be in water, as I am not able to buy more bere."

—Philadelphia Record.

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

Pearls of Thought.

True boldness never blusters.

The worst getting is that which hinders giving.

Most men may be known by the way they use money.

Fleeing from responsibility is hiding from reward.

A Summer Sermonette.

"Take the open air,
The more you take the better;
Follow Nature's laws
To the very letter.
Let the doctors go
To the Bay of Biscay;
Let alone the gin,
The brandy and the whiskey.
Freely exercise,
Keep your spirits cheerful;
Let no dread of sickness
Make you ever fearful.
Eat the simplest food,
Drink the pure, cold water;
Then you will be well,
Or, at least, you 'oughter.'"

The "Sun" Shines.

A few results of things brought to pass by the Sun Life of Canada in 1901 make not unworthy reading. For example: Assurances issued and paid for, \$10,834,298, an increase of \$410,852 over 1900; income, \$3,095,666, an increase of \$306,439; assets, \$11,773,032, increase \$1,286,140; life assurance in force, \$62,400,931. This indicates prosperity and progress; it also indicates that the Sun shines with a good grace, and that the light which proceeds from it, which is life assurance, finds bounteous favor among well-ordered folks who have a care of their goings.

—Insurance Advocate, New York.

Common sense is often but common sympathy with all.



MR. S. H. EWING,
Vice-President, Sun Life of Canada.

Mr. Samuel Hamilton Ewing, was recently chosen Vice-President of the Sun Life of Canada, succeeding the late Senator Ogilvie. He was elected a director in 1883, and has ever since devoted much time and energy to the Company's interests. He is a native of Ireland, coming to Canada when quite young, and joining his father in the coffee and spice business, through the successful conduct of which the family name has become so widely and favorably known. Some time ago Mr. Ewing retired from the active manufacturing business, and now devotes himself to the numerous corporations in which he is interested; among them may be mentioned the vice-presidency of Molsons Bank. Mr. Ewing also gives much time to philanthropic work. He is actively connected with the Montreal General Hospital, being treasurer of this most worthy institution.

Mr. Ewing brings to the vice-presidency much valuable experience in financial

matters. This, coupled with his long association on the directorate, makes his services doubly valuable. The policy-holders have reason to congratulate the Board on their wise choice.

The Morality of Work.

But, while man is acting on the world through work, work is perpetually reacting on man. A boy, learning to saw a straight line, is also learning to tell the truth. While discovering the beauties and equities of a symmetrical leaf, he is uncovering in his soul the principle of justice. While a stone-mason is shaping a block of granite with conscience-care, he is at the same moment shaping the inward and mystic stone of character. A man who puts his soul into his work also puts his work into his soul.

—EDWIN MARKHAM, in "Success."

Partnership Assurance.

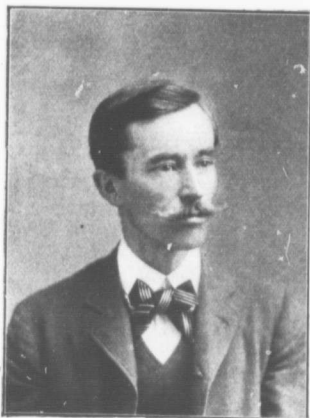
It is becoming quite frequently the case nowadays that partners in business recognize the fact that life assurance for the benefit of the firm, on each of their lives, is a wise and reasonable precaution. Time after time the interests of large business houses have been jeopardized by the death of a partner, whose interest passed into the hands of some person or persons who insisted upon a settlement, which the firm might be unable to make without sale of the business itself.

—"Facts and Figures."

Death.

"Leaves have their time to fall,
And flowers to wither at the north wind's breath,
And stars to set; but all—
Thou hast all seasons for thine own, O Death!"

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



MR. FREDERICK G. COPE,
Superintendent of Agencies, Sun Life of Canada.

Mr. Frederick G. Cope, who was recently appointed Superintendent of Agencies of the Sun Life of Canada, has had all his life assurance experience with this Company. He came to Head Office in 1889, as the president's stenographer; in fact, he was at that time the only stenographer at Head Office, and, besides these duties, he had time to do work that is done by organized departments to-day. This is a sidelight of the growth of the Company's operations the past few years. In 1894 Mr. Cope was removed to Toronto, where he filled the important position of cashier for the districts of Hamilton, London and Toronto. In 1897 he was appointed the Company's cashier at Philadelphia, and returned to Head Office the following year as assistant to the superintendent of agencies, and, as already stated, has recently been appointed superintendent of agencies. Mr. Cope is still a young man, and we may look for great achievements in years to come. All who know him join with us, we feel sure, in wishing him great success in his new position.



MR. WALTER J. MARQUAND,
Manager for Newfoundland,
Sun Life of Canada,
St. John's.



MR. R. J. STUART,
Manager for Nova Scotia,
Sun Life of Canada,
Halifax.



MR. PHIROZE C. SETHNA,
Secretary for India, Sun Life of Canada.

Mr. Phiroze C. Sethna, secretary for India of the Sun Life of Canada, favored Head Office with a visit the first weeks of May. Mr. Sethna is a native of India, and this was his first visit to Canada. He was *en route* for the coronation, and extended his voyage so as to see Canada's metropolis and other Canadian cities, as well as several of the Eastern cities of the United States. Mr. Sethna was very agreeably impressed with what he had seen of Canada. Being anxious to know how Canada and Canadians impressed a foreigner, we questioned Mr. Sethna along these lines, and learned from our conversation that he was most impressed with the high grade intelligence of all classes. "Why even your newsboys seem to know what is going on all over the world, and can intelligently discuss matters," was his remark. Mr. Sethna being interested in the manufacturing industry in his own country, was anxious to see how things were done here, and from his visits to several factories he saw the great advantage of

having skilled labor, asserting that one skilled Canadian workman was equal to at least two of the workmen in his country who were unskilled. The unconventionality of dress of Canadians was also noticed and thought to be but the outcome of the liberty of thought of our people. On the whole Mr. Sethna was charmed with Canada and Canadians, and as he is now beyond our reach, we may say that we were also correspondingly charmed with Mr. Sethna, and we now know much more of India, its people and their bright future, than before his all too brief visit.

♦ ♦
Gems.

Suffering fails when it does not teach us long-suffering.

To get accustomed to evil is to become assimilated to it.

Crystalized virtues are apt to be cutting rather than kind.

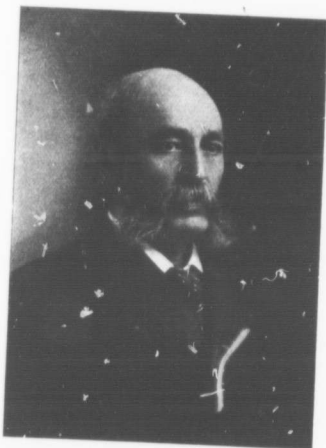
The frivolity of fashion is the soil in which corruption flourishes.



MR. E. W. HENDERSHOT,
Manager for New Brunswick and Prince Edward
Island, Sun Life of Canada, St. John.



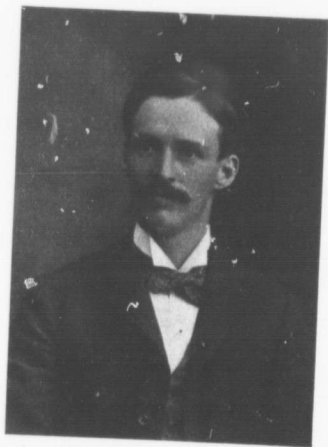
MR. L. A. TRUDELLÉ,
Joint Manager Quebec District,
Sun Life of Canada,
Quebec.



MR. O. LEGER,
Manager Montreal and District,
Sun Life of Canada,
Montreal.



MR. F. X. DION,
Joint Manager Quebec District,
Sun Life of Canada,
Quebec.



MR. C. C. KNIGHT,
Manager Sherbrooke District,
Sun Life of Canada,
Sherbrooke.

Not Much of a Man.

At the moment when we are most deeply convinced of our own importance, it may be that the spectator who should be admiring us is animated by quite a different feeling. It was an engine-driver who told the following story of himself :

One day our train stopped at a small wayside station in one of the most rural counties in England, and I observed two country boys in "homespun" curiously inspecting the engine, and occasionally giving vent to expressions of astonishment. Finally, one of them approached and said :

"Master, be this a injin?"

"Certainly. Did you ever see one before?"

"No, master. Me and Bill 'ere comed down to the station to see 'un. 'S that the boiler theer?"

"Yes, that is the boiler."

"What do 'ee call that place you're in?"

"This we call the engineer's cab."

"An' this big wheel—what's this fer?"

"That's the driving-wheel."

"That big thing on top I s'pose is a chimney?"

"Precisely."

"Be you the man what runs the mill?"

"I am," I replied, with self-complacency.

He eyed me closely for a moment; then, turning to his companion, said :

"Bill, it don't take much of a man to be a driver, do it?"

* * *

"Thou Shalt Not Steal!"

There are many young men not yet in permanent positions that have within them the possibilities of great success in soliciting assurance. To find them, develop them, teach them until they become first-class workers, is the duty of the general agent. That is business. But to creep into another man's house

surreptitiously, and steal the other man's agent, that is robbery. It is the work of him who appropriates instead of producing. * * * It is directly opposed to that which is manly and honorable.

H. A. MUNGER.

The Land of "Pretty Soon."

"I know a land where the streets are paved
With the things we meant to achieve;
It is walled with the money we meant to have
saved,

And the pleasures for which we grieve,
The kind words unspoken, the promises
broken,

And many a coveted boon
Are stowed there, in that land somewhere—
In the land of 'Pretty Soon.'

"There are uncut jewels of possible fame
Lying about in the dust;

And many a noble and lofty aim
Covered with mould and rust.

And oh! this place, while it seems so near,
Is further away than the moon;

Though our purpose is there, yet we never get
there—

The land of 'Pretty Soon.'

"The road that leads to that mystic land
Is strewn with pitiful wrecks,

And the ships that have sailed for its shining
strand

Bear skeletons on their decks.

It is farther at noon than it is at dawn,

And farther at night than at noon;

Oh! let us beware of the land down there—
The land of 'Pretty Soon.'

—MONA, in "Belfast News."

* * *

You are going to take a life assurance
policy "PRETTY SOON!"

* * *

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

* * *

When a man wears his success with
pride it is often made of paste.

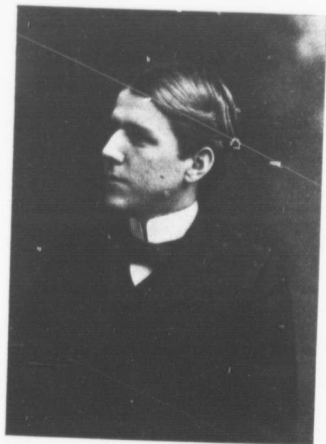
When prosperity falls on the evil heart
it but nourishes its weeds.



Mr. J. R. REID,
Joint Manager Eastern Ontario,
Sun Life of Canada,
Ottawa.



Mr. W. H. HILL,
Manager for Central Ontario,
Sun Life of Canada,
Peterboro'.



Mr. W. LYLE REID,
Joint Manager Eastern Ontario,
Sun Life of Canada,
Ottawa.



Mr. W. T. MCINTYRE,
Manager Toronto District,
Sun Life of Canada,
Toronto.

SUNSHINE

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A. M. MACKAY, *Editor.*



SUN LIFE ASSURANCE CO. OF CANADA

Incorporated 1865

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SUPERINTENDENT OF AGENCIES:

FREDERICK G. COPE.

1902		JUNE					1902
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Assessment Assurance in Canada.

The record of thirty-five dead assessment societies in Canada should be a warning to those who are drawn into the existing societies by large promises and cheap rates. There are at present some fifteen assessment societies doing business in Canada, and these will, in all probability, follow the others to the assessment cemetery before many years pass. Their collapse is inevitable, because they have the germs of death in their system. A good showing they may make, perchance; but they bear the mark of the "cross-bones and skull." The "Economist" of Toronto sums up the weak features of assessment societies under the following twelve heads, which are patent enough to everybody. They are:

1. Inadequate rates.
2. No valuation of assets and liabilities.
3. No proper reserve set aside for each policy.
4. No adequate fund to meet maturing endowments and annuity benefits.
5. Insufficient assets.
6. Funds for specified objects diverted to other purposes.
7. Increasing and excessive death losses in older societies.
8. The older the society the weaker the security.
9. Inevitable secession of young members through necessary increase in assessments.
10. Diminishing security for old members unable to get protection elsewhere.
11. Influx of "new blood," a necessity for prolonging the existence of the societies.
12. Delusive nature of "reserve in the pocket" theory.

High Class Investments.

The high standing and solidarity of life assurance investments was shown recently in the will of the late Mr. Frederick D. Tappan, president of the Gallatin National Bank, New York. Mr. Tappan was one of the most prominent men in New York's financial circles, and was looked upon as one of the ablest advisers and directors of financial trusts. In the last clause of his will, lately probated, he instructed his directors to invest his estate in such securities as are included in the list of investments as made by a prominent American life assurance company. It should be stated that Mr. Tappan had no interest in the life assurance company in question, except being a policyholder. It may further be said that this particular company is only a representative of other assurance companies who have their funds invested safely and well. A glance over the list of investments given in the annual statement as made by the Sun Life Assurance Company of Canada will but convince the reader that the funds of this company are well and safely invested, and is a strong argument why assurance placed with it will be carefully and sacredly looked after.



Assessment Assurance Scored.

Superintendent of Insurance Wagner of Missouri, in his report for last year, scores assessment assurance societies. He traces the history of these societies in Missouri, showing that eight years ago there were twenty-six societies doing business in the State, with 25,000 policies or certificates, representing \$53,721,330 of assurance. Of this number he states that "twelve have reorganized as level premium companies or re-assured; nine have passed into the hands of receivers; three are still in business, but have withdrawn from Missouri; one was a frater-

nal association, and is still doing business now as such. Only one of the twenty-six is still doing business in Missouri as an assessment association. This one, with two which have been added to the ranks, constitute the three assessment associations now doing business in the State, all of which have 8,786 certificates or policies in force in Missouri, representing \$17,130,000 assurance in force." He further states: "Many of our citizens have lost entirely their assurance protection on account of the methods of business of these associations, and are now past the age limit or so physically impaired that they cannot obtain assurance elsewhere." "Viewing the remains of so many wrecks," he adds, "which have thus recently occurred, I am forced to the conclusion that it would be a wise move on the part of the Legislature to repeal in its entirety the assessment laws of this State, and thus prohibit the organization or recognition of a class of business which has caused such a loss and disappointment to many of the citizens of the State."



This Month.

Our illustrations this month are somewhat out of the regular order. When we reproduce the portraits of the managers of the Company for Canada and the United States, we do not do this simply because they are the concentrated extract of good looks, but to permit our readers to look into the faces of men who are spreading sunshine into many lives and homes through life assurance.

We regret that lack of space forbids our giving also the portraits of the managers of other countries in which the Company operates. We will have to leave this for some other time. The great crowd of agents everywhere also deserve the very best treatment, and will please accept recognition as represented

in the manager of the territory in which they work.

Those who are adept in the art of physiognomy can at once discern from the portraits given that these men represent a "Prosperous and Progressive" institution; and with this brief introduction we now leave them to the tender mercy of our readers.

* * *

Mothers.

Mothers are the *quercst* things!
 'Member when John went away,
 All but mother cried and cried
 When they said good-by that day.
She just talked, and seemed to be
 Not the slightest bit upset—
 Was the only one who smiled!
Others eyes were streaming wet.

But when John came back again,
 On a furlough, safe and sound,
 With a medal for his deeds,
 And without a single wound,
 While the *rest* of us hurrahed,
 Laughed and joked and danced about,
 Mother kissed him, then she cried—
 Cried and cried like all git out.

—EDWIN L. SAHIN, in "Century."

* * *

Soliciting Life Assurance.

It is well to be witty and funny, but some men are so witty that nothing they say is taken seriously. Business is not to be got by cultivating the leisure of the club and working up cases over the billiard table. The direct way is the way to write life assurance. Talk it as a business proposition; keep to the point; make your case clear; talk well, and you can't talk well unless you think well. Study your business. The most important requisite is absolute honesty. A dishonest man cannot conceal the fact. Men don't know why they do not trust him, but they don't. Be industrious and persistent. Let us abolish fear and we can accomplish what we wish.

JAMES B. THORSON.

An Easy Style to Catch.

A good story is told of how a few years ago a reckless, careless, but brilliant Scotch journalist got a position on the London Daily Telegraph. For some escapade in Edinburgh he had lost his place on a paper there. He announced to his friends that he was going to London to seek his fortune. They celebrated his departure for several nights running, so when the young man turned up in London one morning he felt rather limp and discouraged. He had scarcely a penny in his pocket, so, although he felt himself not at his best mentally, he went off at once to Fleet street and asked the editor of the Telegraph for work.

"What can you do?" asked the editor. And the applicant, feeling he must make a tremendous bid, replied, "Anything."

"Anything?"

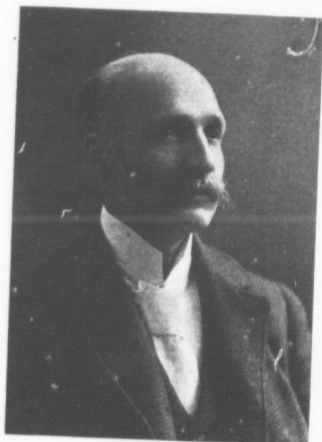
"Yes. Anything."

"Very well; I think probably you're the man we want. I will leave you quite alone for half an hour; then I will come back, and you must have an article ready."

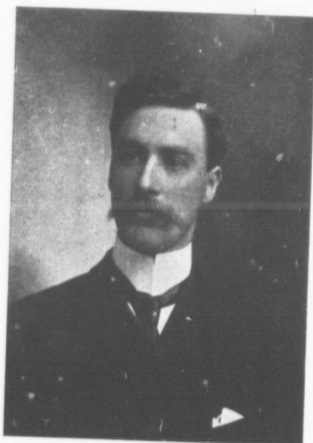
"On what?" asked the Scotchman.

"On 'anything,'" answered the editor.

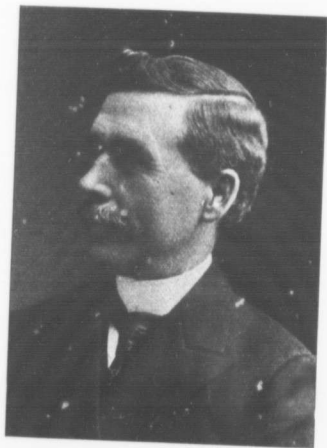
For five minutes the young man sat despairing. He didn't seem to have even the ghost of an idea in his head. Finally an impudent inspiration came. Around the room were files of the Telegraph. He pulled one out, about eight years old, and hurriedly turning the leaves came to an article by George Augustus Sala on London Streets. Seizing copy paper and a pen, he raced the clock, and jammed the file back into its place only a minute before the grave editor returned. This gentleman looked over the article which the Edinburgh man had just "dashed off," and said: "I think I can find a place for you, sir. You seem to catch our style."



MR. HOLLAND A. WHITE,
Manager for Hamilton District,
Sun Life of Canada,
Hamilton.



MR. E. S. BAKER,
Manager for Manitoba and North West Territories,
Sun Life of Canada,
Winnipeg.



MR. A. S. MACGREGOR,
Manager for Western Ontario,
Sun Life of Canada,
London.



MR. THOMAS GILROY,
Manager for Winnipeg,
Sun Life of Canada,
Winnipeg.

He Kept the Engagement and Won.

A life assurance agent who deserves great credit not only for the energy and persistence with which he pushes his business, but for his punctuality in keeping engagements had been after a man who resides in Anita for the past two years, and had received some encouragement. He called one day last week, and when the man saw the assurance agent approaching he ran and hid. But the assurance agent had caught a glimpse of his fleeting form and was not to be foiled. He finally smoked his man out, and told him he had come to talk assurance.

"I am too busy," said the man. "Call again when I have more time."

"When may I call, then? Set your own time, and I'll be there."

The man thought a moment, then made reply:

"You may call next Friday morning at 3 o'clock."

"I will be on time."

When the appointed day arrived the indefatigable assurance man arose at 1.30 o'clock and walked to Anita, a distance of nearly five miles, arriving there at 2.55. He sat down on the porch and waited until precisely 3 o'clock, then rang the door-bell.

"What's wanted?" inquired a female voice from an upstairs window.

"Is Mr. Jones at home?"

"He is."

"Tell him to come down right away. I have some very important business with him."

Mr. Jones hustled down stairs in his night-shirt, and there was the life assurance agent!

"I have called," he began, "as you requested, to talk life assurance."

Jones was somewhat astonished and bewildered, but realizing he was up against it, said:

"Such punctuality deserves to be rewarded. I surrender."

And he gave him his application for a policy.—"Insurance Press."

**"Memory's Pictures."**

There is a master-painter
Who paints with a subtle skill,
Yet never an eye hath seen him,
And never a mortal's will;
But still he is ever painting,
Though not for reward or fame,
And his work is known to all men,
For "Memory" is his name.

He paints for the youth a picture
Of sweet childhood's golden hours,
When life was a merry playtime
In a garden of summer flowers;
For age he recalls youth's pleasures,
When the pulse beat firm and free,
And Love was the radiant helmsman
O'er the waves of a sunlit sea!

But not in this sombre earth-light
Can the grace of his work be seen;
Not here can we grasp the beauties
Of his paintings of what has been;
But shadows shall lose their harshness,
And the crude "tones" softer be,
When we gaze on Memory's pictures
In the Light of Eternity!

—A. FREWEN AYLWARD.



Office of F. H. Glendinning,
Treasurer of Township of Brock,
Sunderland, Ont., Dec. 24th, 1901.

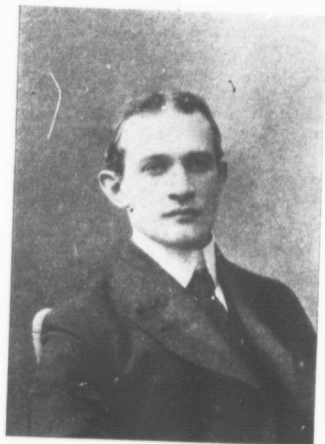
W. H. HILL, Esq.,
Manager for Central Ontario,
Sun Life Assurance Co. of Canada,
Peterboro'.

Dear Sir,—I beg to acknowledge the receipt of your favor of yesterday, enclosing Company's cheque for \$2,084.00, as a settlement in full of the policies issued by the Company on the life of my late son, J. H. Glendinning, who perished on Lake Scugog on the 8th ult.; and desire to thank you and the Company for the very prompt and satisfactory settlement which has been made in such short time after letters of administration were produced.

I am, yours respectfully,
F. H. GLENDINNING.



You may know a man's principles by the things he has an interest in.



MR. C. S. V. BRANCH,
Manager for British Columbia,
Sun Life of Canada,
Vancouver.



MR. J. C. STANTON, JR.,
Manager for Western Pennsylvania,
Sun Life of Canada,
Pittsburgh.



MR. JOHN A. TORV,
Manager for Michigan,
Sun Life of Canada,
Detroit.



MR. W. A. HIGINBOTHAM,
Manager for Eastern Pennsylvania
Sun Life of Canada,
Philadelphia.

How Powder Was Discovered.

It occurred to an alchemist one day that it would be a fine thing to take sulphur, saltpetre and dried toads, pound them all to a powder and "sub-lime" them together in an alembic, which he carefully luted and set on the furnace to heat, says a writer in Ainslie's.

He poked up the fire and waited round, thinking what he would do with all his money if this should turn out to be the powder of reduction that would turn base metals into gold, when, bang! went the alembic and the windows blew out, and the door ripped off the hinges and fell down, slam!

The alchemist scuffled out from under the ruins of the furnace, shook a red-hot coal or two out of his shoe and the ashes off himself, and wondered what had struck him. He tried it again and again, and each time with the same result; and then it dawned upon him that he had discovered a fair article of blasting powder.

Since then, about all that has been done to his recipe has been to put in a little better article of charcoal, say that of willow twigs, instead of toasted toads.

Little did the old alchemist dream what potency was in that powder of reduction. For such it is. Although it never yet has turned lead into gold by its mere touch, yet when a small, round piece of lead is put with the powder into an iron tube of curious workmanship, and fire laid thereto, it is possible to convert another man's gold into the possession of him that has the iron tube of curious workmanship, and not gold only, but all manner of goods and chattels, houses and lands.

Think for a moment what this powder *par excellence*, this powder of powders, has brought about since first the dried toads charred in that alembic.

How it has put down the mighty from

their seat, and exalted them that are of low degree!

This powder asks no questions as to right or wrong. It propels with equal violence the bullet against the breast of him that fights the foreign tyrant and him that resists the benevolent assim-
ilator.



Ottawa, Ont., Dec. 21st, 1901.
MESSRS. JOHN R. & W. L. REID,
Managers Eastern Ontario,
Sun Life of Canada,
Ottawa, Ont.

Dear Sirs,—Accept my thanks for your Company's cheque for \$2,000, received to-day, in settlement of first instalment due under \$40,000 Coupon Bond policy held by my late lamented husband.

I have also to acknowledge, with thanks, the receipt of cheques covering the two paid-up policies for \$6,635 which he also carried with you.

Mr. McRae thought well of the Sun Life of Canada, and frequently spoke favorably of it. Wishing the Company every success,

Yours sincerely,

C. W. MCRAE.



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

**Rough Marching.**

In the course of the terrible march of the Irish Fusiliers from Dundee to Ladysmith, the men were much fatigued owing to the rough journey. One man in particular stumbled along as if walking in his sleep. An officer passed. "Sir," said Michael, "what country is this we're marching over?" "The Natal tableland, my man," was the reply. "Begorra, sir," said Michael, "I think the table's turned upside down, and we're walking over the legs of it!"

—Scottish American.



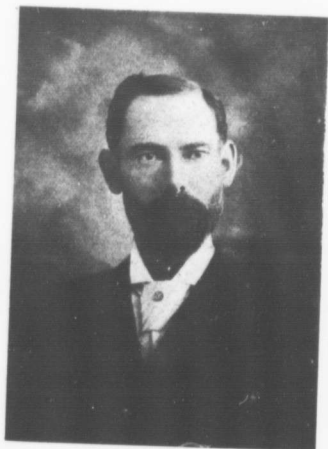
Not pain but right pleasures is the best cure for the love of wrong ones.



MR. N. D. SILLES,
 Manager for Virginia,
 Sun Life of Canada,
 Richmond.



MR. J. S. CAMERON,
 Manager for Georgia,
 Sun Life of Canada,
 Atlanta.



MR. J. R. JOHNSTON,
 Manager for North and South Carolina,
 Sun Life of Canada,
 Raleigh, N. C.

We regret that, after several attempts to secure a suitable photograph of Mr. H. T. Bartow, the Company's Manager for Maryland, we have been unsuccessful. It is not our fault, neither is it Mr. Bartow's, but one of those cases where fate seems to be against us, and as the printers are keeping our telephone humming, we very reluctantly give "fate" the victory.

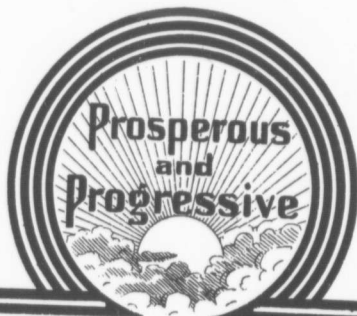


Put your stumbling-block where it belongs and it will become a stepping-stone.

When your kindness is only intended for coals of fire it will certainly burn your own fingers.



The ill-timed truth we might have kept,
 Who knows how sharp it pierced and stung?
 The word we had not sense to say—
 Who knows how grandly it had rung?



Sun Life Assurance Company of Canada

RESULTS FOR 1901

Assurances issued and paid for	10,834,298.07
Increase over 1900	410,852.70
Cash Income from Premiums and Interest	3,095,666.07
Increase over 1900	306,439.55
Assets at 31st December, 1901	11,773,032.07
Increase over 1900	1,286,140.90
Undivided Surplus over all Liabilities except Capital (according to the Company's Standard, the Hm. Table with 4 p.c. interest on policies issued before 31st Decem- ber, 1899 and 3½ p.c. on those issued since)	586,499.86
Profits paid Policyholders	74,608.80
Total Profits paid or accrued during year	137,173.88
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1901	1,065,649.55
Death Claims, Matured Endowments, Profits and all other payments to Policyholders to December 31st, 1901	7,840,014.41
Life Assurances in force December 31st, 1901	62,400,931.20

(The above is an abstract from the Annual Report, a copy will be sent to all who make request.)

TEN YEARS' PROGRESS

	INCOME.	Net Assets exclusive of uncalled Capital.	Life Assurances in force.
1891	920,174.57	2,885,571.44	19,425,411.84
1901	3,095,666.07	11,773,032.07	62,400,931.20
Increase .	\$2,175,491.50	\$8,887,460.63	\$42,975,519.36