

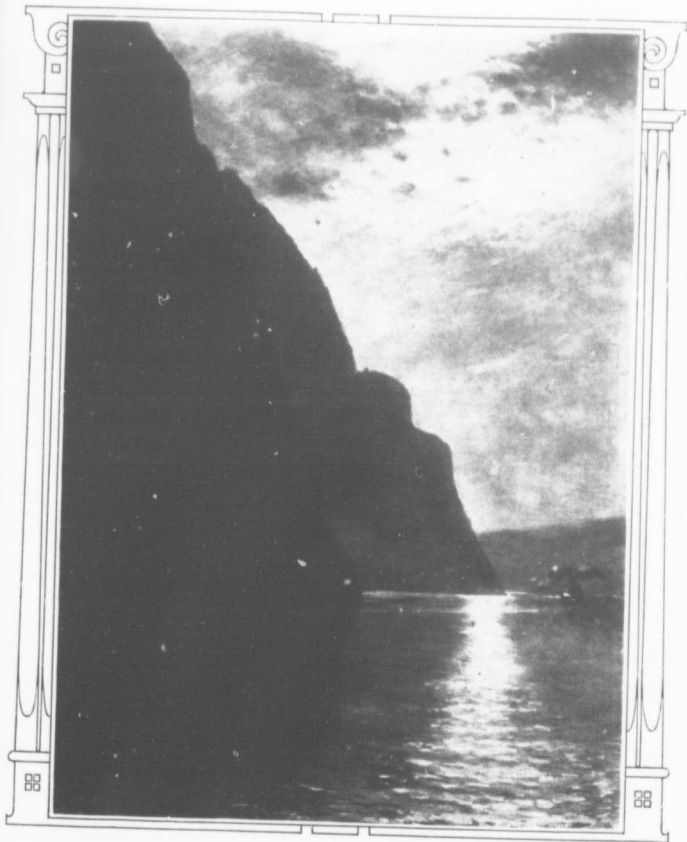
AGENTS' NUMBER.

SUNSHINE

Vol. XVII.
Nos. 10

MONTREAL

OCTOBER,
1912



AGENTS' NUMBER.—CAPES TRINITY AND ETERNITY, SAGUENAY RIVER.

SUNSHINE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS
SUN LIFE ASSURANCE COMPANY
OF CANADA.

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FREDERICK G. COPE,
ASSISTANT SECRETARY AND
SUPERINTENDENT OF AGENCIES.

		October 1912								
		SUN	MON	TUE	WED	THU	FRI	SAT		
Est. Qu.	1st Day	1	2	3	4	5	6	7	8	9
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	27	28	29	30	31	1st Qu.	1st Day	1st	1st	1st

The Outing of 1912.

It is with pleasure that we offer our readers in this special number of SUNSHINE a *résumé* of the leading events of the Outing of 1912. To those who were privileged to join the party it will serve to recall the pleasant and helpful days spent together, and for the agents who were not there it may prove an incentive to such effort as will put them among the elect in 1913.

At the Head Office and also in the field our motto is—"Business before pleasure." Once a year, however, for a few days we change this to read—"Business and pleasure." It does not seem possible that these two elements could have been more happily combined than during the four August days recently spent on the St. Lawrence and Saguenay. A year from now there is no doubt but that the results will show conclusively the wisdom of expending the time, the labor and money involved in making the Outing a success. For though now only a memory its influence will endure.

We trust that not only will all of this year's delegates meet again next autumn, but that we will then have the pleasure of welcoming many new guests at the banquet table.

The absence of the President and the Managing Director detracted from an otherwise ideal outing. The former was too deeply engrossed with his duties at Head Office and the latter was necessarily absent in Europe. We heartily concur with Mr. Cope in the remarks made at the Annual Banquet, on which occasion loyal messages were telegraphed to both our leaders.



Members of the Macanby Club present at the cutting.

AGENTS' NUMBER. Each of the agents composing this group secured business to the extent of \$100,000 or over during the year.

Annuities and Their Uses.

Although a good deal has been written of late about annuities, there is still a great lack of information on the part of many regarding this very convenient and useful form of investment. For example, annuities are associated in the minds of most people with old age, and while many are ready to admit that a purchase of an annuity is a very excellent thing in the evening of life, it occurs to comparatively few that the easiest way to secure a good annuity for one's declining years is to begin earlier in life by paying the purchase money in comparatively small annual instalments.

The contingencies that may be provided for by annuities and the methods of making these provisions are almost innumerable, and yet are very simple and easily understood. Perhaps the clearest way of illustrating some of them is to give a few examples selected from the Company's registers:

Example, a retired solicitor with impaired health, aged 74, deposits \$30,000, and receives an annuity of \$5,000 payable for life, thus increasing his income fourfold.

Three sisters, aged 62, 69, and 72, deposit \$7,500, and receive a joint annuity of \$675, payable half-yearly, until the death of the last survivor.

A husband, aged 75, and wife 70, whose total worldly possessions amounted to \$10,000, on which they were realizing \$400 per annum, invested the whole in an annuity, realizing at once a joint income of \$1,195, paid half-yearly during their joint lives, to be reduced to \$895 after the death of the first.

A lady, aged 52, possessing only \$4,000, the remnant of a fortune of over \$50,000, which has been frittered away in bad investments, learned for the first time about annuities from a friend, and, acting on his advice, purchased with this small remnant an annuity. As she was in very poor health, the company, as its custom is, gave her specially favorable terms, and allowed her an annuity of \$700, as against the mere \$150 she had been drawing in dividends on her \$4,000.

A gentleman, now 62, purchased his first annuity from the company five years ago. Since that time he has been gradually realizing on his securities and investing the proceeds in sums of \$500 and upwards in annuities, having made fifteen different purchases, his total income from this source now amounting to \$2,580 yearly on a total investment of \$28,000.

A gentleman, 54, with a delicate wife, aged

49, and no children, buys an annuity of \$4,000 a year, costing \$50,000. The company guarantees that even if he should die to-morrow the payments will be continued for ten years. In order that the wife shall absolutely be provided for if she is still alive at the end of ten years, she has the privilege of paying another \$7,500 and having the \$4,000 yearly continued throughout the remainder of life.

All of these examples refer to immediate annuities. We will now give examples of deferred annuities:

A young man, 26, by depositing \$63.65 yearly, secures an income of \$486 a year, beginning at 60.

A man, aged 28, feeling sure of his present income for at least ten years, pays ten annual payments of \$375 each and secures \$1,000 a year, beginning at age 75.

These examples provide for the purchaser only. Here are a few providing for the wife and children or for parents.

A. J., aged 25, secures \$500 a year for his mother, aged 65, should she survive him, at the small annual cost of \$45.00.

J. F., aged 36, wife 34, having two children, secures an income of \$1,000 a year for his wife, should she survive him. So that the children may not be left unprovided for should the wife also die, the company guarantees to keep up the annuity until at least twenty annual instalments have been paid. The youngest child, will, therefore, be of age before the payments have ceased, while, on the other hand, they never cease during the wife's life, though she may attain a very advanced age. This seems a better provision than leaving a capital sum, which may be lost through poor investments. The annual cost in this case is \$393, which, it must be admitted, seems a very moderate sum for such an ample provision.

These examples illustrate only a few of the contingencies of life that may be provided for more conveniently and more safely by annuities than in any other manner. They are all taken from our own records.

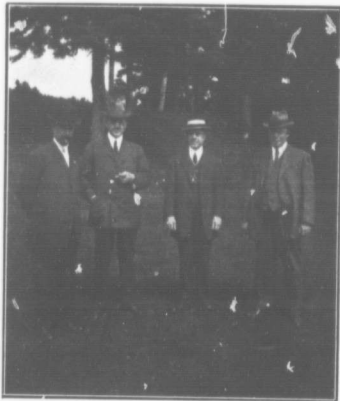
It would take a large volume to deal adequately with all the different kinds of annuities and old-age pensions granted by the Sun Life of Canada, so that inquirers should mention their age and give some idea of the nature of the provision they wish to make. All such communications will be treated as confidential.

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



AGENTS' NUMBER.

1. Some of the Canadians and Americans.
2. H. O. Officials and their wives.
3. Messrs. F. G. Cope, W. A. Higinbotham and J. W. Simpson, directors of the Company's agency business.
4. Mr. and Mrs. Lindsay, Toronto, and Mr. T. J. Parkes, Sherbrooke.
5. Dr. Bowes, Philadelphia, and Mr. W. A. Higinbotham chatting over old Philadelphia experiences.
6. Mr. Cunningham, the official photographer, ready for the Agency Group.
7. Saskatchewan Contingent.
8. At the foot of Champlain's Monument, Quebec.
9. Waiting for the boat.
10. Just before the Macaulay Club Meeting.



AGENTS' NUMBER.—Macaulay Club Leaders (Messrs. Lecavalier and Deacon) and their respective managers, Messrs. J. C. Stanton, Jr., Montreal, and J. H. Poff, Vancouver.

Sun Life Agents' Outing 1912.

The Banquet.

He would be an exacting critic indeed who would find fault with the management of the function of Tuesday evening.

The Menu was beautifully arranged, the tables being tastefully decorated with natural Canadian leaves and bouquets of Canadian wild flowers. The courses were promptly served by a company of exceptionally clever waitresses, while the music furnished by the Ladies' Orchestra was frequently applauded.

Mr. Cope opened the after-dinner proceedings by expressing the universal regret of all present at the enforced absence of our much-loved President and of the Managing Director, the latter of whom was absent in Europe. Warm greetings were telegraphed to both.

The speeches that followed were strictly business propositions. The toast to the King having first been honored, in deference to our numerous American friends, the President of the United States was remembered, the whole company joining in the respective National anthems.

The health of the Company having been proposed, the Vice-President responded. Mr. Ewing recalled memories of past annual gatherings that he had attended when the Company's business was much smaller than now and, en-

couraged by its subsequent phenomenal development, he predicted that in the next ten years its operations would be enormously extended. He then thanked the agents for their devotion to the Company's interests, pointing out the fact that if we eliminate the agent, there would be no position for even the most brilliant Actuary or the most astute Treasurer, indeed of the most accomplished Head Office Official it would be said "Othello's occupation's gone." The energy and ability of the Agency Staff, he added, provides the material with which the officials work. As matters stand to-day the agent is a *sine qua non*. At the same time the Vice-President took occasion to compliment the officials present upon the thorough-going way in which their duties had been performed.

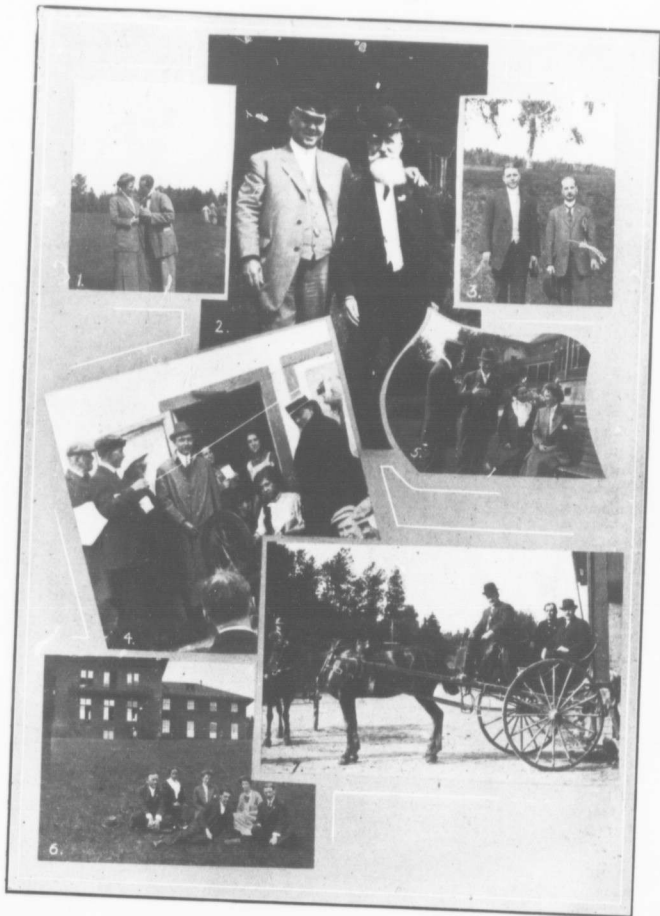
All of the delegates were more than delighted to have Mr. Ewing with them and were grateful that he had sacrificed his convenience and comfort for that purpose. Long live the Vice-President.

The toast-master, Mr. F. G. Cope, then made feeling reference to the death of Mr. Peed, lately the Company's agent at Baltimore, and also to the enforced absence of Mr. A. M. Mackay, chief of the Advertising Department, and Secretary of the Macaulay Club.

Thereupon Mr. Gaden proposed that a telegram expressing the sympathy of the gathering



AGENTS' NUMBER.—Taking advantage of Mr. Kregloe's absence.



AGENTS' NUMBER.

1. Mr. E. S. Taylor in favorite pose.
2. Mr. Gaden, Montreal, (President of the Macaulay Club) and Mr. W. Grant, Ottawa.
3. Messrs. W. Lyle Reid, Ottawa, and B. W. N. Grigg.
4. An interesting snap-shot of a young girl busy spinning.
5. On the steps of the Manoir Richelieu, Murray Bay, Saguenay.
6. Messrs. Cushing, Eastcott and Lydkea with their wives, enjoying a sun bath after a plunge in the swimming pool.
7. Mr. Thomas Hendry on the Driver's Box.

be forwarded to Mr. Mackay, and that a bouquet of roses be ordered sent as a token of the affection of the convention for the popular editor of SUNSHINE. The proposal was endorsed unanimously.

Dr. Bowes, of Philadelphia, then spoke for the Medical Department, in the absence of Dr. Wilkins. He said that the medical department agreed that where risks were declined by the Actuary, that had been approved by the local agent and accepted by the local physician, it was always found that the Head Office was right and the agency wrong. This remark was greeted with a solemn and suggestive silence.

Mr. Wood followed and addressed the agents. First on the harmony with which the departments at the Head Office were working; Second on the continued progress and prosperity of the Company. Up to the end of 1911 no other Canadian company had exceeded the Sun Life in the amount of its assets. Now the Sun Life had passed its rival in this particular also, so that in every respect it is now the premier Canadian Company. (Cheers.) The third point taken up was the desire of the Company, in common with others, that they be allowed to provide pensions for retired agents as well as Head Office employees. It was not to be supposed that the law of the Dominion anticipated this attitude, rather the law providing for agents' pensions was the direct result of Head Office influence in the framing of the legislation.

Mr. Macnutt then gave some interesting figures relative to the market value of the Company's holdings as compared with their cost price. The market value of the total holdings of all other Canadian companies exceeded the cost by \$464,000—those of the Sun Life alone by \$762,000—thus indicating the superiority of the assets of the Sun Life. In a given time, he added, the assets of all other companies had increased 165 per cent., while in the same interval those of the Sun had increased 264 per cent.—and while the income of all others had increased by 135 per cent., that of the Sun had increased by 246 per cent. Mr. Macnutt furnished other comparisons, which judging by the manner in which they were received, did not justify Shakespeare in saying that "Comparisons are odious"—they are odious only where there are two present who are compared, one to his disadvantage.

Mr. Higginbotham spoke very interestingly on the wide-spread activities of the Sun Life and of the high character of its representatives in the foreign field, alleging that it is literally as

true of our Company as of the Empire that upon it "The Sun never sets."

Mr. Simpson followed, making some helpful remarks on the great importance of looking after renewals, and said that under Macaulay Club rules special prizes were available for those who had secured the renewal of exceptionally large percentages of first year business.

Mr. Reid concluded the series of addresses from Head Office officials by expressing the management's appreciation of the services of the Head Office staff. Up to the time of Mr. Reid's address the agency staff had pretty well monopolized the limelight, but he desired to emphasise the fact that to those who toil day in and day out at the Montreal office belonged a great share of the credit for the Company's wonderful success. Mr. Reid's remarks were much appreciated by all present and will be especially grateful, of course, to those to whom he made such kindly reference.

Mr. Cope then briefly addressed the banqueters upon the functions of the Macaulay Club. It had been instituted for only two years yet in that interval its efficiency had been clearly demonstrated. In fact the club was a pronounced success. Once a subsidiary organization, it is now the dominating factor at the Annual Convention.

Mr. Cope recalled that in the past the representatives at the Outing were for the most part the officials, heads of departments, and agency managers. Now any agent, residing in Canada or the United States, however little in evidence at previous annual gatherings, would be qualified to attend if he secured the necessary business required for membership. The status of the annual gathering, in other words, is changed from that of a "limited monarchy" to a "democracy." It now makes an appeal to the individual that the outing as formerly organized never could extend. There is, therefore, a marked improvement in two directions. First, a more perfect system has been introduced, and second, the individual agent is coming into his own.

The remainder of the evening was spent in the distribution of prizes for exceptional efficiency in agency work, and we have pleasure in appending a list of those who succeeded in winning them. They have made good and SUNSHINE heartily congratulates them. The following is a list of the lucky ones.

Before naming them, we desire to draw particular attention to the specially efficient work of the Chairman of the Executive Committee, Mr.



AGENTS' NUMBER.

1. Oldest and youngest members of the Macaulay Club.
2. Michigan representatives.
3. Old friends recounting their former experiences.
4. Mr. Marmen, Rimouski, in characteristic pose.
5. From the Maritime Provinces.
6. W. H. Hill, Central Ontario, and his lieutenants.
7. Forgetting Business Worries.
8. Messrs. Bowes, Hawkins, Downing and Raitt.
9. Eastern Ontario Top-notchers.



AGENCY OUTDOOR GROUP.

A. Lecavalier, the President, Mr. W. C. Gaden, and Vice-Presidents, Messrs. Deacon and Miron.

List of Prize Winners.

Chairman of Executive Committee, A. Lecavalier, for securing the largest amount of business written by any one agent during the year.

President, W. C. Gaden, for securing the largest number of applications obtained by any one agent during the year.

1st Vice-President, F. B. Deacon, for securing the second largest number of applications.

2nd Vice-President A. O. Miron, for securing the third largest number.

First ten members who showed the highest percentages of first renewal premium payments.

1. Kaufmann, J. Pennsylvania East
2. Eastcott, W. M. Ottawa
3. White, H. B. Ottawa
4. Tremblay, A. Quebec
5. Nugent, W. E. Western Ontario
6. Drapeau, J. A. Montreal
7. Woolsey, J. H. Manfoba
8. Iredale, T. G. Alberta
9. Ives, C. K. Montreal
10. Dyer, E. V. Peterboro

The Concerts.

No other feature contributed more to the pleasure of the trip than the informal concert which was given every evening by the musically-gifted members of the party.

Those of us who were not qualified to sing or play did our duty by listening with appreciation, for a good listener is also important to the success of a concert. And we did enjoy those evenings! We are not among those unfortunates execrated by Shakespeare who love not music—

"The man who hath no music in himself
Nor is not moved with concord of sweet sounds
Is fit for treasons stratagems and spoils;
The motions of his spirit are dull as night
And his affections dark as Erebus;
Let no such man be trusted."

The quantity, and the quality too, of musical talent possessed by our delegates was a revelation.

To our friends from the sunny south we are particularly indebted for a number of beautiful selections. The art of music is ever associated with the south, and to Mr., Mrs. and Miss Kregloe we are grateful debtors.

But from other points of the compass music was borne. Mr. Owen from the far North-West, but originally from musical Wales, rendered solos as only a Welshman can; Archie Porteous

delighted us with a cornet solo; Mrs. O. C. Lake sang perfectly every little note of "Every Little Movement," while Mr. McFadyen brought down the house repeatedly with his baritone solos; Mrs. McFadyen with selections from "The Pink Lady" being equally successful, and Mr. Gaden's singing of our national song, "O Canada," started every voice agoing.

Special mention should be made of Miss Dyer's piano selections, Mr. and Mrs. Elder's duets on the banjo and piano, nor will we ever forget the effect of the singing of the fine old song—"Silver Threads among the Gold," by Miss and Mr. Dyer.

Our French-Canadian friends were not ungenerous in their contributions, Mr. Martineau singing in his own language "O Canada," while Mr. Lacavalier was again and again obliged to sing the ever popular "Alouette."

A special reference should be made to Mrs. Lake's beautiful song—"For all Eternity."

We take this opportunity of specially thanking Mr. Armstrong for having acted as accompanist in the most perfect manner. He did not fail us at any point and was most painstaking and obliging.

If space permitted we would gladly say more, for nothing else helped to make things "go" as did our ever-to-be-remembered evening concerts rendered as the "Quebec," "The St. Irene" and "The Montreal," sped over the moonlit waters of the St. Lawrence and the Saguenay.

No remark made at the banquet was more sincerely appreciated than that containing the testimonial to the Editor of SUNSHINE. Mr. Gaden voiced the sentiments of all present when he proposed Mr. McKay's health—and suggested that a wire be sent to him, also that instructions be sent to a florist to deliver a bouquet of roses on behalf of the Agents.

There are many highly-valued agents in the service of the Company who during the past year have not written the minimum of business required for membership in the Macaulay Club. Perhaps it may be that they are so situated that business is more difficult to secure, and though they may have worked with a will the necessary qualifications for membership in the club were not attained. For all who have worked in the interest of the Company to the extent of their ability, although not Macaulayites, SUNSHINE proposes "three cheers and a tiger."



One of the memorable events in connection with the banquet was the kindly tribute paid by Mr. Gaden, of the Montreal City Branch, to Mr. William Grant of the Ottawa agency. Mr. Gaden emphasized the fact that the young need encouragement and recognizing this he had resolved to present a Cup to the youngest member of the Club.

Mr. Gaden's generous action was warmly approved by every one—and Mr. Grant's reply evinced an optimism that would have done credit to a youth of twenty. "Whom the gods love die young," it used to be said and said truly for as has been finely added, "Whom the gods love never grow old."

William Grant is in this class.

At the Annual Meeting of the Macaulay Club on Friday afternoon an incident occurred which should be commemorated.

On that occasion the Superintendent of Domestic Agencies was presented by the members of the Club with a beautiful gold watch suitably inscribed.

Nothing could be more fitting. In all the work connected with the Outing Mr. Simpson has proved himself indefatigable. Everything was done that human forethought could do to insure the success of the undertaking. We refer to it as an "undertaking" and no one will deny its seriousness when he considers the amount of detail involved in the transportation of more than 150 guests of the Company via several different steamers with stop-overs at two hotels, not to mention other subsidiary features. To provide for all these things foresight is required and the gift was well deserved indeed.

While the "St. Irene" was at Chicoutimi, although the hour was very early Mr. Cope, Mr.

Trudelle and other personal friends of Mr. Dion, of our Quebec Agency, took the opportunity of calling upon him. They were deeply gratified to learn that Mr. Dion was considerably improved in health. We trust further residence in the beautiful town of Chicoutimi will result in his complete restoration.

Vignettes.

THE MONUMENT TO WOLFE AND MONTCALM.

This is a simple, unostentatious, but dignified shaft bearing an inscription most eloquent. Never was more thought compressed into eight words since human beings acquired the art of writing—

Mortem : Virtus : Communem :

Famam : Historia :

Monumentum : Posteritas :

Dedit.

"Valor gave them one death, history one fame, posterity one monument." Long may it stand not only as a memorial but as a prophecy—a prophecy of the perpetual union of two races, two religions and two languages!

MOONRISE AT MURRAY BAY.

The Manoir stands high above the St. Lawrence and a narrow fringe of trees lies along the river between the lawn and the beach; beyond this is the broad stream over twenty miles across at this point. Dimly can be seen the mountain ranges running along the southern shore. As the twilight settled down the full moon rose red out of the horizon beyond the mountains and as it crept up the sky threw a path of ever-brightening silver across the river, like a bridge of light thrown across the mighty stream from Murray Bay to the opposite shore. In imagination a poet might have crossed upon it—

"And as the moon from some dark gate of cloud
Throws o'er the sea a floating bridge of light
Across whose trembling planks our fancies crowd
Into the realm of mystery and night,
So from the world of spirits there descends
A bridge of light connecting it with this
O'er whose unsteady floor that sways and bends
Wander our thoughts above the dark abyss."

The moonrise at Murray Bay will remain for many a long day and longer night a lovely memory.

MOONLIGHT ON THE SAGUENAY.

The outing was timed so as to take place when the moon was practically at the full. Where a trip by steamer is involved this is a



wise arrangement, inasmuch as the scenic effect is by night so much enhanced.

The effect after moonrise on the Saguenay is most impressive and not altogether cheerful; the sight rather suggests something uncanny. The river winds so that it appears to close in the wake of the ship and seems to leave the vessel entirely surrounded by cliffs. My friend from Virginia coined the right word when he called it "funereal." It suggests a trip with Charon on the river Styx—

"Methought that I had crossed the melancholy flood
With that grim Ferryman that poets write of
Into the Kingdom of perpetual night."

Seen once the pleasure is very great, but it is a trip one would not take at night a second time only for pleasure—as the emotion called out is one of sadness. By daylight the effect is very different—suggesting only the sublime, the beautiful and the inspiring.

Notes on the Delegates.

By William Shakespeare, late of Stratford-on-Avon.

The Absent President :

"What infinite heart's ease
Must kings neglect that private men enjoy."

The Vice-President :

"Most potent, grave and reverend signor!"

T. B. M.

"I'll make Assurance double sure
And take a bond of fate."

F. G. C.

"My brain, more busy than the laboring spider,
Weaves tedious snares to trap mine enemies."

A. B. W.

"And to that dauntless temper of his mind
He adds a wisdom that doth guide his valor
To act in safety."

J. A. E.

"The first thing we do, let's kill all the lawyers!"

W. L. R.

"His life was gentle and the elements
So mixed in him that nature might stand up
And say to all the world—'This was a man.'"

G. E. R.

"My truly noble and approved Good Master."

J. S. S.

"The worlds'
"A stage where every man must play a part
And mine a sad one."

T. J. P.

"Truly, I would the gods had made thee
poetical."

W. A. H.

"The glass of fashion and the mould of form."

W. G.

"My age is as a lusty winter
Frosty but kindly."

N. D. S.

"With mirth and laughter let old wrinkles
come."

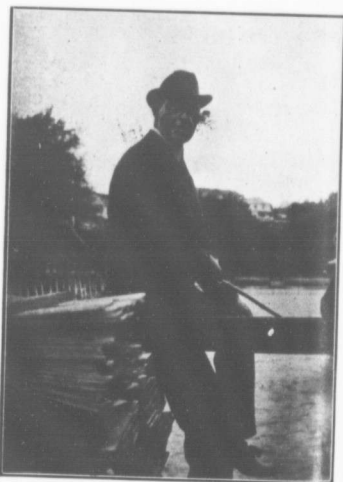
J. A. T.

"Lay on Macduff,
And damned be him that first cries 'Hold!
enough!'"

(Of New Business)

J. C. S.

"Far forth he goes and visits all his hosts
Bids them good-morning with a cheerful
smile,
And calls them brothers, friends and coun-
trymen."



AGENTS' NUMBER.—Mr. Raitt found it impossible to restrain his desire to devote at least part of his time to fishing.

Value of Life Assurance to Professional Men.

The professional man and the business man differ essentially in the nature of their working capital. The business man creates a large mercantile, manufacturing or banking establishment, and while its welfare may be and generally is dependent in large measure for its best results upon his ability, nevertheless, he has built something outside of himself, something which will continue as a tangible, valuable asset after his death, and which can be enjoyed by those who succeed him.

But the capital of the professional man is in his head. His special training is the source of all his professional income. He has deposited the results of his labor and study in his brain. When he dies, as he surely will, there is nothing of this left. The result of years of training is wiped out, together with the rewards which came from "knowing how." The brain which could earn a large fee yesterday will earn no more. Nothing of this store of knowledge or of this productive skill can pass to the wife or child. This splendid plant which required decades in its making is now a total loss. It was producing an income of \$2,000, or perhaps \$10,000 a year, which would be 5 per cent. on an investment of \$40,000 or \$200,000 respectively.

The business man protects himself against the loss of his factory by fire insurance. For reasons much more imperative the professional man should assure his family against the loss of his producing power by life assurance. The factory may never burn, but the man will die. Though the factory should burn uninsured, the owner might live to accumulate property worth many times its value. But if the professional man dies unassured his family suffers an absolute and irreparable loss. Only through life assurance can this consequence be avoided. Life assurance does not assure *life*, but it does insure the *productive value of a life*, and it affords the only means possible to the vast majority of men to continue an adequate provision for their families after they themselves are dead. This is not only possible, but it is a duty. The law requires a man to provide for his wife and children, and the highest sentiments of noble manhood demand that he should also make provision for his widow and orphans.

Professional men generally enjoy comfortable incomes. They live nicely, and their families are provided with everything necessary for their comfort. The children are brought up in an

atmosphere of culture and refinement, and are given the advantages of education. This continues while the father lives. Whether it shall cease with his death depends almost entirely upon whether or not he is adequately assured. —Exchange.

Golden Thoughts.

Deny yourself a little while you are young and strong, and when you are old the world will deny you nothing needful.

Save while you make. Remember your earning period will die a long time before you do.

Your salary is dependent on conditions utterly beyond your control. Save a little, however small, and invest it where it will work while you are idle.

What have you to fall back on in case of sickness or any cessation of your salary? "Plenty of time to think about that when it comes," you say? Yes, plenty of time to think about it; but thinking don't feed you, doesn't pay the rent. And, above all, it doesn't make provision for those who have a right to look to you for support; that is unless you think right, at the right time, and then act on your thinking. By the way, if you haven't begun, start now.

But a penniless old woman whose past was sanctified with motherhood and glorified with love, proves the crime of neglect in the man who did not provide for her.

Pinch yourself while you are young and well. When you are old, weakness and want will pinch you, if you don't.

The most desolate object in the world is the man who has passed the age for work, and has earned good money, has lived well, and who has nothing left.—The Investor.

Life Assurance.

Life assurance vitalizes the best intentions of a man towards his family and guarantees to put them into practical operation.—The Union Mutual.

The World's Population.

The total population of the world is estimated at 1,700,000,000. This is based on the most recent censuses which have been taken by civilized countries, with a careful estimate of the number of inhabitants of uncivilized lands. The proportion of the sexes is known for 1,038,000,000, there being 1,000 males to every 990 females.—The Economist.

Sound Advice from the Pulpit.

The Rev. R. A. Dickey, B.A., pastor of Royce Avenue Presbyterian Church, Toronto, in his sermon to his people recently, speaking on the principle underlying life assurance companies, said:

"That means that men should provide for those depending on them while in health and life. But it means more. No man has done his duty until he has made sure that in the event of his premature death, his wife and family will be amply provided for. A lot of men think they have done their duty when they assure their lives for a sum equal to one year's income. That is no adequate provision. I don't believe in leaving a fortune to one's children; generally it is a curse rather than a blessing, but they should be guaranteed an education and a fair start in life, whether the father lives or dies and this can be effected by the poorest of us through the beneficent institution of life assurance companies. I don't say where you should make this provision, but one condition above all others ought to be insisted upon, that is that the institution where you make provision for your family should be absolutely safe. If your income be limited and you feel you can't afford to do all you would like to do, I appeal to you to save somewhere else rather than life assurance premiums. Some men spend as much in tobacco as would pay a life assurance premium, some families spend as much in chewing gum and candies as would insure a provision for themselves in the event of the death of the bread earner. Save in furniture or clothing if need be, share the hardships of life with your family, but don't run the risk of leaving them to cold charity at your death.

"In view of the certainty of death three things are imperative: (1) make sure of your soul's salvation through your faith in Jesus Christ; (2) make provision for the support of your family in the event of your premature death; (3) make your will. The doing of these will remove worry and fear and lengthen life.

Acknowledgments.

INGERSOLL, Ont., Sept. 9, 1912.

MR. W. T. MCINTYRE

Toronto.

Dear Sir,—Your favor of Sept. 4, enclosing cheque for full amount of claim on policy No. 26688, received, for which accept thanks. I hereby also desire to express my pleasure at the promptness and courtesy which has characteriz-

ed your dealing with me in our business relations. I can heartily recommend your Company to any one anticipating assurance.

I am, yours respectfully,

JAS. W. MILLINGTON.

TORONTO, August 29, 1912.

MESSRS. SUN LIFE ASSURANCE COMPANY,
10 Adelaide Street, East, Toronto, Ont.
Re policy No. 231684.

Dear Sir,—I have your letter of July 30th, with dividend certificate for profits allotted to the above policy, for which I beg to thank you. After looking the same over I have decided to take advantage of the third option, and would therefore be obliged if you would apply the amount to the payment of this year's premium. These profits are very satisfactory.

Thanking you for same, I am,

Yours respectfully,

THOS. R. HUGHES.

390½ BATHURST ST., TORONTO, Sept. 4, 1912.
T. B. MACAULAY, Esq.,

Montreal.

Dear Sir,—Your dividend certificate, policy 10219, duly received. I am *very* well pleased with it, only it serves to remind me it (the policy) may *soon be due*, in two days from now (the 6th) I reach my 70th birthday. As I am in splendid health as usual, I hope to add another \$100 to the policy, but there will be a constant reminder that I am living on borrowed time.

Many thanks.

Yours truly,

JAMES ADAMS.

TORONTO, Aug. 3, 1912.

W. T. MCINTYRE, Esq.,

Sun Life Assurance Company of Canada,
City.

Dear Sir,—I duly received your favor of 30th ult., enclosing dividend certificate showing profits allotted on my policy, and beg to say I am more than satisfied with the results. In comparison with my policy in another company they are not in it with your Company.

Yours faithfully,

W. B. EVANS.

TORONTO, Aug. 7, 1912.

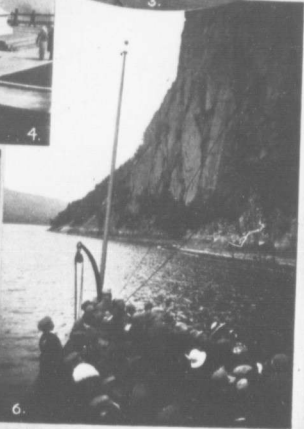
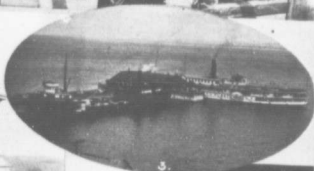
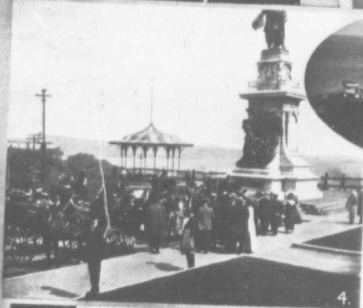
W. T. MCINTYRE, Esq.,

Sun Life Assurance Company of Canada,
City.

Dear Sir,—Replying to your favor of the 6th instant, I had no thought of your publishing my letter, however, I have no objection to you doing so, in fact think the widest circulation should be given to such liberal treatment by your Company, when others are, in so many cases, disappointing.

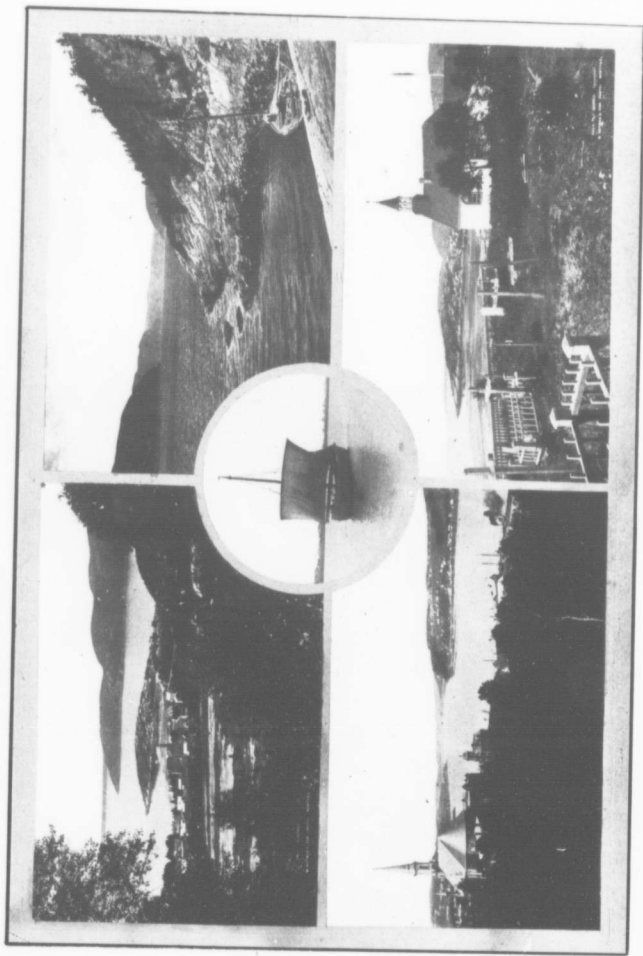
Yours faithfully,

W. B. EVANS.



AGENTS' NUMBER.

1. Viewing Cape Trinity from deck of Steamer.
2. Boat Landing at Murray Bay.
3. The "Saguenay" taking on passengers at Murray Bay.
4. The Party taking carriages for a drive about Quebec.
5. Showing one of the narrow streets in Quebec.
6. View of Cape Trinity at short range.



AGENTS' NUMBER.

Tadoussac and the mouth of the Saguenay River. Looking up the Saguenay River.
A Lumber Barge on the St. Lawrence River. The Old Church at Tadoussac.
Chicoutimi, looking across the Saguenay River.

THOMASVILLE, Ga., Sept. 14, 1912.

Mr. CHAS. E. WILKES, Cashier,
Sun Life Assurance Company of Canada,
Atlanta, Ga.

Dear Sir,—Referring to dividend just received on my policy No. 103234 in your Company, am pleased to say that I have always regarded my policies in your company as the best ones held, and the dividend just received by comparison with others is excellent, and very pleasing.

Yours very truly,

M. M. COOPER.

146, RYE HILL,

NEWCASTLE-ON-TYNE, Sept. 2, 1912.

JOHN STRACHAN, Esq., District Manager,
Sun Life Assurance Company of Canada,
Newcastle-upon-Tyne.
Policy 57401.

Dear Sir,—I beg to acknowledge the receipt of the Company's cheque for £666 5s. in settlement of my fifteen year Endowment policy which matured today.

It is highly gratifying to me to receive the handsome bonus of £166 5s. which has been added to the original face value of my policy of £500. Especially is this so, seeing that in accordance with the terms of the assurance, the Company would have had to pay my heirs the sum assured and in addition thereto, a sum equal to half the total amount paid in premiums, had I died during the past fifteen years.

I would indeed be hard to please if I were not satisfied with the result of my investment, and will have much pleasure in recommending the Sun Life of Canada to my friends.

Wishing the Sun Life of Canada continued prosperity,

I am, dear sir, Yours faithfully,

WILLIAM MICHAEL ADAMS.

Every Man Should Look Ahead.

If you live long enough you will some day arrive at the time where you must give up work, either from choice or necessity. When that time comes, if you haven't used the years of your good health and activity in accumulating sufficient to take care of you, you will face a very serious and embarrassing situation. If you have been so thoughtless or unfortunate as to arrive at that period without having accumulated anything, what of the welfare of the family and those dependent upon you, who arrive at that time with you? The situation, if anything, is worse for them than for you, because it is not of their making. Or if you lose your health so that you are unable to make money, what of yourself and the family, if you haven't used the years of your good health and earning capacity to good advantage?

A man can do two things with his surplus money; he can spend it, or he can save, and invest it. If he doesn't save and invest his money to the best of his ability, who is going to step in and assume his obligations and look after him and his family in event of his early death, or his being overtaken by ill-health, or living to be old? There are numerous things in which a man can place money with the idea of having something in return at a time in life when it is needed, but too often men take chances on things that seem to promise big returns, and which only result in a total loss, or the tying up of their funds so that they are not available, which in effect is the same thing. A man who, during the years of his good health and earning power, will assume an obligation which forces him to lay by a definite sum of money each month, or each year, will come nearer accomplishing what he sets out to do, whereas, the man who has no such plan, or who thinks that he is so wise that he will be an exception to the rule, will arrive at old age without having acquired a competence and not so well equipped to take care of himself and family as he was when he was a young man.

Life assurance is a *saving* to any man, *not an expense*, and a life assurance policy on any plan, viewed from all angles, will, nine times out of ten, pay a better return than anything else in which a man can place his money. It is the only way in which he can be sure that if he dies early in life his family will have something, and it is the only absolutely safe and sure way that he can accumulate something for himself, for it is a proposition wherein the element of speculation is entirely removed.

Many of our big business institutions, nowadays, create a fund out of their profits each year and hold it in reserve against the depreciation in value of their business equipment and unforeseen contingencies. If it is considered necessary for great and prosperous business houses to do this, how much more important it is that you and I, as individuals, in the years of our good health and prosperity, should lay aside systematically a definite sum of money each year, which will help us to do and accomplish the very things we are working for, namely, the protection and welfare of our families, and our old age.—E. W. Hunt, Columbus, Ohio.

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

Sun Life Assurance Company of Canada

The Results for 1911

Assurances Issued during 1911

Assurance issued and paid for in cash during 1911.....	\$26,436,781.19
Increase over 1910	2,924,403.38

Income

Cash Income from Premiums, Interest, Rents, etc., in 1911,	10,557,335.52
Increase over 1910	981,881.58

Assets

Assets as at 31st December, 1911.....	43,900,885.98
Increase over 1910	5,736,095.61

Surplus

Surplus distributed to policyholders entitled to participate in 1911	479,126.83
Added to Surplus during 1911.....	764,636.19
Surplus earned in 1911	\$1,243,763.02
Total Surplus 31st December, 1911, over all liabilities and capital 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	\$4,717,073.73

Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1911	3,403,641.36
Payments to policyholders since organization	29,670,271.37

Business in Force

Life Assurances in force 31st December, 1911.....	164,572,073.00
Increase over 1910	21,022,797.00

The Company's Growth

YEAR	INCOME	ASSETS	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1891	920,174.57	2,885,571.44	19,436,961.00
1901	3,095,666.07	11,773,032.07	62,400,931.00
1911	10,557,335.52	43,900,885.98	164,572,073.00