

SUNSHINE

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No. 12

MONTREAL

DECEMBER
1911



LONDON.—THE QUEEN VICTORIA NATIONAL MEMORIAL,
BUCKINGHAM PALACE IN THE BACKGROUND.

(See "Our Illustrations," page 164.)

All the photographs in this number are by WALSHAM, 10 Doughty St., London, W.C.

SUNSHINE

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SUN LIFE ASSURANCE COMPANY OF CANADA,
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A. M. MACKAY, *Editor.*



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SUNSHINE							December 1911						
SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT
1st Quar.	2nd Quar.	3rd Quar.	4th Quar.	1st Quar.	2nd Quar.	3rd Quar.	4th Quar.	1st Quar.	2nd Quar.	3rd Quar.	4th Quar.	1st Quar.	2nd Quar.
3	4	5	6	7	8	9	10	11	12	13	14	15	16
17	18	19	20	21	22	23	24	25	26	27	28	29	30

"Be Prepared."

"Be Prepared," the motto of the Boy Scouts (Baden-Powell's) is very appropriate and suggestive. This motto is suitable to all classes. The youth's whole work is a preparation for his future, and even after his school days are over he has to keep himself in readiness for greater cares and responsibilities.

Most of the training the Boy Scouts receive makes for usefulness, and in many of its phases is a preparation for the unexpected in life.

It is the duty of life assurance solicitors to warn people against the unexpected. The exigencies of life demand action TO-DAY, so that the solicitor cannot with any confidence in his advice suggest waiting for life assurance protection even until to-morrow. His message is of necessity an urgent one, and oftentimes the one who is asked to be prepared does not see the urgency of the matter as the solicitor does, and may think that self-interest is the whole cause of all the hurry and concern of life assurance men. Life assurance men see so much of distress as the result of procrastination in this matter, that they may sometimes appear rude by their haste in seeking an application, especially to those who complacently act as if sickness and death were on the track of all others but them.

The conscientious life assurance representative who works not solely for his commission, but who believes that his service is a service of good to mankind,

is steeled to the objections and excuses he hears. They appear to him as so many subterfuges for putting off to a more convenient season that which ought to be done to-day.

Most reasonable men believe in life assurance in a general way, and one of the reasons they delay the matter is that they consider it an expense—a something to put spare cash into after other things, which they may designate as necessities, have been supplied.

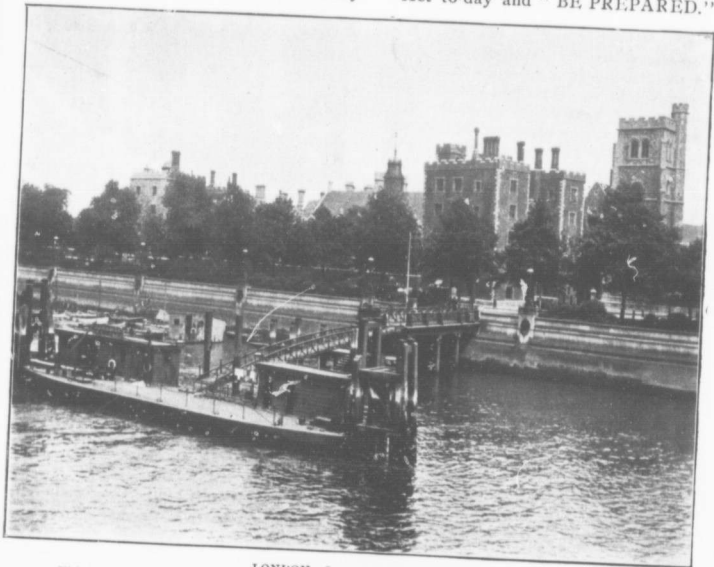
This is a great error. Life assurance is one of the most pressing necessities, for it represents that which supplies the prime necessities of the home should death intervene. It is also a necessity to the man who has enough of this world's goods to continue home comforts even although he may be removed. Generally men of means have their money

invested in securities that would be sold only at a sacrifice if sold in haste, whereas life assurance supplies ready cash to meet the immediate and emergent payments called for. This is why men who are reckoned as millionaires are among those most heavily assured.

"Be Prepared," is a message to all men, from the day laborer with his stated daily wage to the man of wealth who does not need to worry much about his future financial affairs.

Are you prepared by life assurance for whatever may happen? Don't you think you had better give the matter some serious thought? It will give you ease of mind to know that your home is protected, and you will be in a better position to deal with the many other problems by being clear of this one.

Act to-day and "BE PREPARED."



LONDON.—LAMBETH PALACE.
This has been for nearly seven centuries the London residence of the Archbishops of Canterbury.



LONDON.—BUCKINGHAM PALACE, THE ROYAL RESIDENCE.
(See "Our Illustrations," page 164.)

Life Assurance a Good Investment.

Sometimes we hear somebody say a life assurance policy is not an investment, says Robert T. Furman. Some people seem to take a pleasure in making that statement. Their own records as investors may indicate that they do not know an investment when they see it, but we cannot tell them that. We are limited to polite statement of facts. The facts are that a life assurance policy is a 'promise to pay.' So is a bond and so is a mortgage. Furthermore, most life assurance policies share in the earning of the company issuing it. A share of stock is a profit-sharing certificate. So a life assurance policy contains the essential features of a bond and mortgage and the attractive features of a share of stock. In these respects it resembles two standard investment forms. But, and this is why some are confused as to its character, it goes farther than either a bond or stock. It is a contract for service. It usually agrees to grant loans and always to pay in the event of death. It may agree to act as trustee and provide an income for a dependent.

If an assurance policy starts with the essential element of a bond, and it does; if an assurance policy adds to that the essential features of a share of stock, and it does; and if in addition thereto it contains a contract for service, and it does—what is it? It is not only an investment,

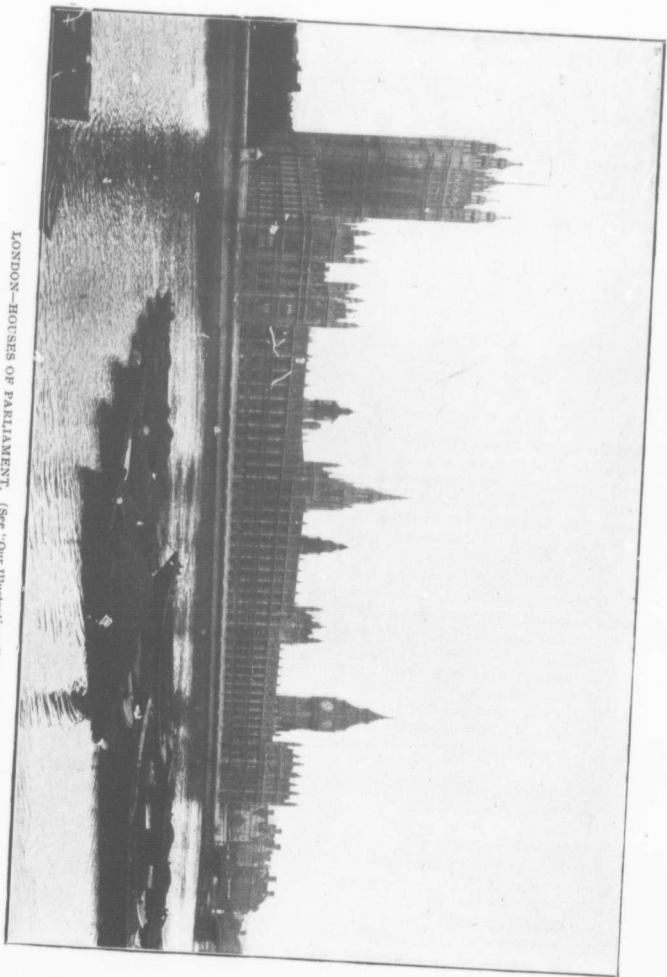
but more than that. Judged by human needs it is the best investment the brain of man has ever devised.

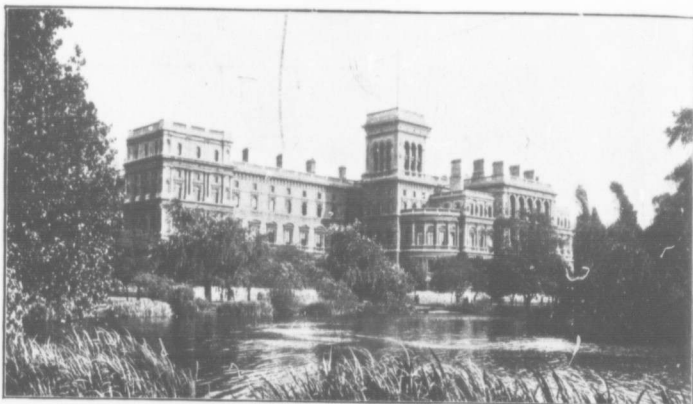


Burns Knew Nothing Of It.

That day is surely long gone past for inculcating the duty of making provision by means of life assurance. The wisest and the best—availing themselves of it—have done so in eloquent and convincing language during the past century. Robert Burns knew nothing of it in his day, else he would not have written, on his death-bed, these pathetic words: "Still, still the victim of affliction. Alas! Clarke, I begin to feel the worst. Burns' poor widow, and half a dozen dear little ones, helpless orphans. There I am as weak as a woman's tear. *It is half my disease.*" The poignant grief of one nowadays contemplating, on a death-bed, his "poor widow and helpless orphans" left all but penniless by his neglect of the benefits of life assurance when available to him, would prove *more* than half his disease. The ease of mind afforded by a policy has been instrumental in raising many a man from what, otherwise, might have been his death-bed. It became *half his cure*, as many a family physician can testify.—Archibald Hewat, F.F.A., F.I.A., in "Life and Work."

LONDON—HOUSES OF PARLIAMENT. (See "Our Illustrations," page 164).





LONDON.—THE HOME OFFICE, WHERE INTERNAL GOVERNMENT AFFAIRS ARE CONDUCTED.

What Grit Can Do.

We use the word "grit" because it so fully expresses the idea that we have in mind—namely, an unyielding and unconquerable spirit that takes firm hold of those things most difficult to perform, and in the face of the greatest odds work on and on till success is achieved, says the Scottish American. This spirit is necessary to all who would attain to anything worth while, and especially to those, who, by reason of untoward conditions, are obliged to fight life's battles single-handed and alone.

The following story illustrates our point :

Over in Scotland there once lived a stout, tall, busy youth who was known among his neighbours as the "grit bare-legged laddie." One day he called upon the village schoolmaster, and said : "I wish to attend your evening school."

"And what would you wish to study if you came?" the teacher asked.

"I want to learn to read and write!"

The master looked into the lad's face, shrugged his shoulders in a knowing way, and said, "Very well, you may come."

The lad could not see into the future, nor had he any dreams of greatness. He had only a great desire to know. He was eighteen years old then and could neither read or write; but before he died he wrote his name among the great and honoured men of the earth. He was George Stephenson, and became the great railroad engineer.

Dr. Patterson, of Winnipeg.

Among the men of long standing in the Company's service none is held in greater esteem than Dr. James Patterson, the Company's medical examiner at Winnipeg. Quite recently Dr. Patterson crossed the three score and ten line, and the Winnipeg Agency Staff did not allow the event to pass unnoticed. A handsome gift consisting of a pipe and tobacco pouch was their token of remembrance.

Regarding Dr. Patterson the Winnipeg Manager writes : "Dr. Patterson, although having reached his 70th birthday, is always willing, morning, noon and night, to get out and make an examination. He is quite a landmark, both in this city and in this office, and it is the wish of all here that he may live for many years to come." So say we all.



Largest from any Company.

WINDSOR, Ont., Sept. 16th, 1911.

Mr. J. O. PECK,

Sun Life Assurance Co. of Canada,
Windsor, Ont.

Re policy No. 224815.

Dear Sir,—I am enclosing herewith my cheque in settlement of August premium, less annual reduction for dividends under Option No. 2. This option is equal to 20 per cent. of my annual premium for the next five years, and is by far the largest dividend I have received from any company, and speaks volumes for the good management of the Sun Life of Canada.

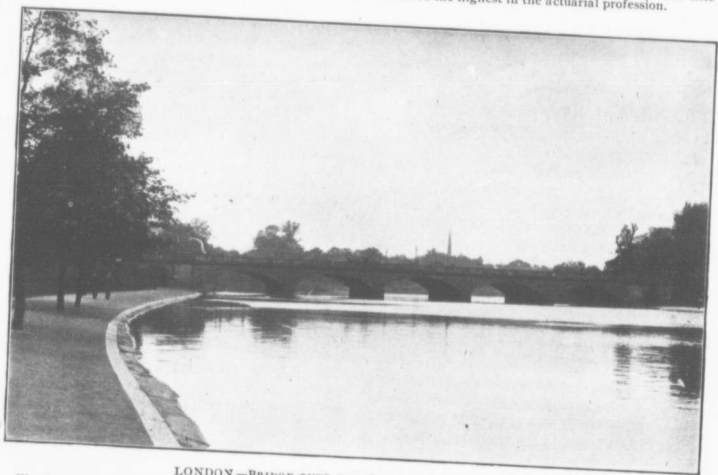
Yours truly,

P. A. DEWAR.



LONDON.—STAPLE INN.

For a long time this has been an inn connected with the law, but it derived its name from an earlier use when it was a kind of Custom House where wool was weighed and the dues collected. It has an interesting old world Court Yard shown in the illustration. It is in Staple Inn the Institute of Actuaries has its headquarters. The title "Fellow of the Institute of Actuaries" (F.I.A.) is considered the highest in the actuarial profession.



LONDON.—BRIDGE OVER THE SERPENTINE, HYDE PARK.

The Serpentine is an artificial sheet of water. It has an area of 41 acres. Hyde Park with Kensington Gardens adjoining, contains 275 acres in the heart of London, and is one of the "lungs" of that great city.

Just Twice as Good.

NEW YORK, Nov. 7th, 1911.

Mr. W. T. MCINTYRE,
Sun Life Assurance Company of Canada,
Toronto, Canada.

Dear Sir,—I am in receipt of your favor of the 2nd inst. with reference to my policy No. 34,242.

With regard to the options offered, I would like same settled on the basis of Option No. 3.

I should like here to express to you my amazement at the result of this policy—it is almost incredible. I recently had a settlement of a policy taken out at about the same time and at a similar premium, in the * * * * * Your policy has—after 20 years—proved *just twice* as good. Your generous loan value gave me also the best illustration of the value of your policy as an asset, nor should I forget the dividend which I received at the end of 15 years.

I can only say that I regret that every policy I possess—and I have quite a number—is not in your Company.

I hope one of these days to pay my old home in Toronto a visit, and I shall signalize my visit by an increase of my assurance in the Sun Life Assurance Company of Canada.

Sincerely yours,

(REV. DR.) BARNETT A. ELZAS.

Dr. Elzas is Secretary of the "New York Jewish Committee of the Deaf." The object of this Society is to provide the Jewish Deaf Mutes of New York with religious instruction and opportunities for public worship, and to furnish industrial education and secure work for the unemployed, also to promote their social and intellectual welfare.

Pleased With Everything.

LONG BEACH, Cal., Oct. 1, 1911.

Mr. W. H. HILL,
Peterboro, Ont., Can.

Dear Sir,—I am much pleased with the profits, and indeed with every phase of life insurance as managed by your Company.

Very sincerely,

(REV.) GEO. McL. LEEHY.

Wanted More and Got It.

OTTAWA, Ont., Oct. 2nd, 1911.

Mr. W. MERRILL FASTCOTT,
Special Representative Sun Life of Canada,
Ottawa, Ont.

Dear Sir,—Please convey to the Company you represent my appreciation of the very prompt settlement they made of my policy, No. 33485, on this the very day of maturity. The fact that I have permitted you to replace this policy in your Company by a new one is the best evidence

of my satisfaction as to the profits I have received and the treatment that has been accorded me by the Ottawa representative of your Company. I can strongly recommend young men to take out assurance as a means of saving and future protection, and know of no other Company I can recommend more highly than the Sun Life of Canada.

Yours very truly,

H. P. GODARD.

It's in the "P.S."

SAGINAW, Mich., Sept. 25, 1911.

MR. CHARLES F. SHARPE,
Sun Life of Canada,
Detroit.

Dear Sir,—Received yours advising me of dividend on my policy, No. 134303.

I will accept the second option, viz., a reduction in my premium to \$12.20 half-yearly for the next five years.

Yours respectfully,

JOHN R. SMITH.

P.S.—If at any time you should need any references in this city to what your Company is doing, don't be afraid to call upon me.

J. R. SMITH.

Right on the Minute.

91 DUROCHER ST., MONTREAL, Nov. 2, 1911.

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

Dear Sir,—I beg to acknowledge receipt of your letter of yesterday's date enclosing cheque for profits on above policy, No. 34281.

Please allow me to thank you for your prompt payment in this matter. Your cheque arrived on the first day after the twenty year period elapsed, which is in striking contrast to another company in which I had a policy, and in which I was over six months hearing whether I had any profits or not.

Yours faithfully,

JOHN J. LOMAX.

Another of the Same.

MONTREAL, Nov. 1st, 1911.

SUN LIFE ASSURANCE COMPANY OF CANADA,
Montreal.

Sirs,—I beg to acknowledge your cheque for two hundred and seventy-two dollars and seventy cents (\$272.70) being amount of accumulated profits under policy No. 34002.

This policy has been very satisfactory to me, and I thank you for prompt settlement due this day.

Yours truly,

W. L. CHIPCHASE.

"Yours is the Earth."

Graham Hood, in N. Y. Globe.

So far from being weak mortals and incapable of rising above our environment, we are creatures of practically limitless capacity, with the ability to ascend to almost any heights if we but exert anything like a full measure of the strength that God has given us. There is every reason to believe that we were placed in this world to make a success of life, and that to the degree we accomplish this end we fulfil the purposes of our creation.

By success, of course, the accumulation of money is not always implied. The attainment of wealth is one variety of success, but it is by no means the only kind. A dictionary defines the word "success" as the "favorable or prosperous termination of anything attempted," and it is wiser to look upon the matter in some such light as this than to gauge success exclusively by the size of a man's bank account. As George Eliot said, "the only failure a man ought to fear is failure in cleaving to the purpose he sees is best."

To deny the poet the glory of his success simply because he can show annual earnings no greater than the small shopkeeper around the corner is a mistake that is too frequently made. People do not discriminate between the different forms that personal effort may assume, and, as the natural result, they fail to recognize the magnitude of an achievement unless it is accompanied by a conspicuous increase in stocks and bonds. They cannot realize that the city missionary who wins a score of men from drunkenness, criminality and profligacy is as successful in attaining the ends to which he has bent his efforts as his brother who, devoting his energies to the making of money, has accumulated a fortune.

It makes little difference what you set out to do—it makes little difference in what field you elect to labour—you may be certain of attaining a relative degree of success if you but undertake the work in the right way. In other words, success has its laws, like everything else in this universe, and the attainment of tangible results depends upon the degree of obedience that you show to these statutes.

In the first place, whatever you design to do, you must be a man in the strictest sense of the term. You must know not only yourself and what you desire to accomplish, but also how best to attain this end. In addition to a high standard for your personal conduct every indi-

vidual effort, no matter what its direction, must be gauged by a standard that is just as high.

Maintaining a high standard does not mean merely living up to the strict rules of honesty that are commonly laid down, though many persons make the mistake of supposing that this is all that is required. In addition to being honest one must be courageous, persistent, patient, and tireless in upholding his highest ideals. Moreover, it is necessary that one should be inspired by the most earnest desire to achieve the end to which he has set out—not a mere commonplace wish for success, but the grim determination to succeed that carries everything before it, driving every opposition to the wall and making every enemy retreat.

It is somewhat surprising that people to-day should find it so difficult to discriminate between the weak act of wishing and the more powerful act of desiring, when these truths have been emphasized by wise men for hundreds of centuries. Even so long ago as the time of Ovid men knew the difference between a wish and a desire, for it was that writer who said that "to wish is of slight moment; though oughtest to desire with earnestness to be successful."

Many writers have promulgated laws of conduct for those who desired success. Some have been wise. Some have been ridiculously impractical. One of the sanest set of rules, however, is given by Kipling in his little poem, "If," where he says—to quote but a few of the wise counsellings:

If you can keep your head when all about you
Are losing theirs and blaming it on you;
If you can trust yourself when all men doubt you,
But make allowance for their doubting, too;
If you can wait and not be tired by waiting,
Or being lied about don't deal in lies,
Or being hated don't give way to hating,
And yet don't look too good, nor talk too wise;

* * * * *

If you can fill the unforgiving minute
With sixty seconds' worth of distance run,
Yours is the Earth and everything that's in it,
And—which is more—you'll be a Man, my son.

Saunders' Weak Heart.

Saunders MacNab was a frugal man. He was on a visit to London, and was having his first experience of a taxi-cab. He hadn't gone very far when he startled the chauffeur by sticking his head out of the cab window and shouting angrily: "Here, ma mon, stop. I ha'e a weak heart, an' I canna stand that hanged wee machine o' yours markin' up thae tuppences."



LONDON.—NEW ADMIRALTY ARCH AT THE EASTERN END OF THE MALL.
This new block was opened the past summer. The centre driveway is for Royal processions,
On either side are residences for Admiralty Lords.

£ s. d.

On politics the world will disagree, but all mankind's concern is £ s. d.—D. McClymont.

Money, which we regard as so precious, is of no use except to spend. It will not satisfy hunger or thirst; it will not warm a man, nor cure a headache or a heartache. It is only good to give away, to spend for something that will minister to our needs. Yet strangely enough, it will buy any thing that human toil or skill can make. It does so because it represents human toil and skill. It is condensed, dessicated, compacted labor and skill—put up in tablets and ready for immediate use in all civilized lands. One of the first results of the nature of money is that one does not need very much at a time—he needs a little every day—just as he needs a little food or drink and shelter and clothing. If millions were put into our laps, we would send most of it away. We would say, practically, "I only want a little of this to-day; but I want the rest to use to-morrow, and next day, and next week, and next year, and every year as long as I live, and for my family after I am dead." So that the man who has a moderate sum of money to-day, and who is sure of a moderate sum to-morrow, next day, next week, next year, and some for the family when he is dead, comes pretty near being a rich man. The

man who has good health and a good business can earn the needful so long as these conditions last, and by life assurance he can provide for his family at his death. With life assurance available in providing for one's family in case of premature death, and for one's old age in case he lives beyond the productive period of life, why should anyone envy the rich? Their money is of no use except to spend. We need the assurance of a little money every day in the future, rather than the possession of a large sum in the present. Spend some of the present cash for life assurance, and thus save it for future needs.

—Business.

Just Wished to Know.

The lecturer warmed up.

"Let us follow civilization's torch," he cried. Before he could say more a little man in the back part of the hall suddenly bobbed into view.

"What is civilization's torch?" he shrilly demanded.

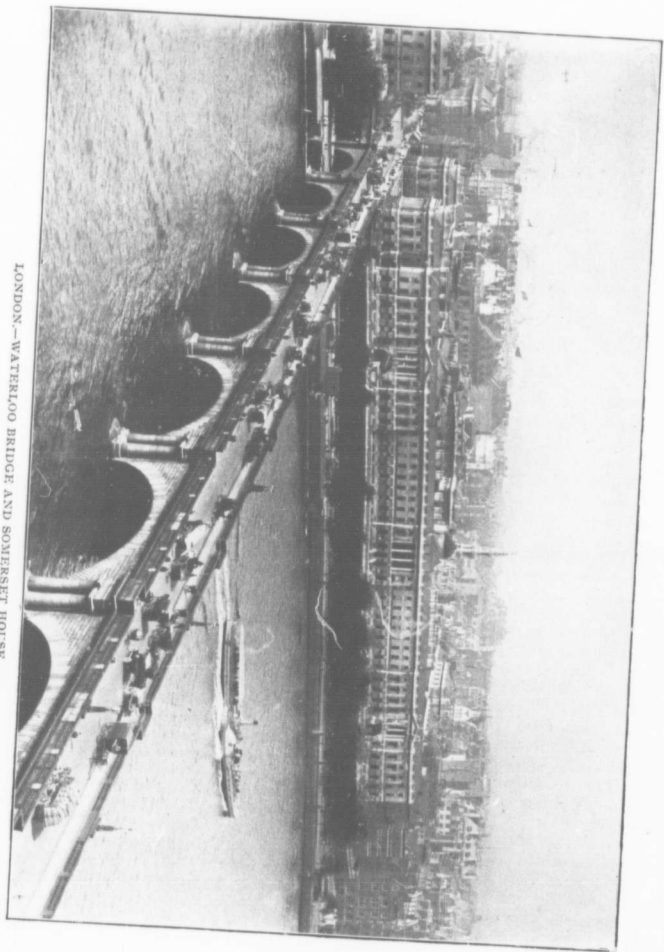
The lecturer was annoyed.

"Why, it's a-a-a—it's an expression."

"It ain't got nothing to do with Standard Ite, has it?"

"No," the lecturer shouted back.

"Then you can go ahead with your lecture," said the little man as he disappeared from view.



LONDON.—WATERLOO BRIDGE AND SOMERSET HOUSE.

Our Illustrations.

THE QUEEN VICTORIA NATIONAL MEMORIAL.—This imposing memorial is opposite Buckingham Palace, facing the Mall, where at the western end the new Admiralty Arch has been erected. The Memorial was unveiled by His Majesty King George on May 16th of this year.

The ceremony was simple and beautiful in its dignity. The dedication by the Archbishop of Canterbury was impressive. A golden cross was lifted up, a solemn silence seemed to brood over the assembly as the dedication words were spoken, "To the glory of God and in memory of our gracious Sovereign Lady Queen Victoria."

Lord Esher, the chairman of the Memorial Committee, in his address to the King at the unveiling, stated that the fund had totalled £323,609, and that every corner of the British overseas Dominions and Colonies had contributed to the fund. "The Memorial will," he said, "stand for ages to come, not only in remembrance of the honoured Sovereign and illustrious Queen Empress whose name it bears, not only as a tribute of love, admiration and gratitude from the people over whom she reigned for the long period of sixty-three years, but as a conspicuous mark of the bond of brotherhood binding the Empire together, and of loyal devotion to the throne now filled by her most dearly loved and trusted grandson, in the person of your most gracious Majesty."

The King, in his reply, among other things, said:

"The memorial itself, alike in beauty and situation, does justice to the art of the sculptor and the skill of the architect. It now stands complete before our eyes to revive for us and to convey to our descendants the lustre and fame which shines upon that happy age of British history, when a woman's hand held, for a period which almost equalled the allotted span of human life, the sceptre of the Empire, and when the simple virtues of a Queen comforted the hearts of nations. * * * * *

"I pray that this monument may stand for ever in London to proclaim the glories of the reign of Queen Victoria, and to prove to future generations the sentiments of affection and reverence which her people felt for her and for her memory. As time passes and the years unfold, events are revealed in their true character and proportion. We are sure that the tributes we pay to-day will not be disputed by posterity. Her life was devoted to the discharge of her solemn duty. Her authority was exercised on

all occasions with sincere respect for constitutional usage and tradition. No Sovereign in history reigned so long over so many millions of mankind. No ruler saw so many wonderful changes come to pass or witnessed such a vast expansion in the scale and power of human arrangements. No reign in this kingdom ever gathered up more carefully the treasure of the past or prepared more hopefully the path of the future. No woman was ever held in higher honour. No Queen was ever loved so well."

BUCKINGHAM PALACE derives its name from a mansion erected by John Sheffield, Duke of Buckingham, in 1703. Some sixty years afterwards George III. purchased it, moving from St. James. George IV., his son and successor had it remodelled, but it was little used until 1837, when Queen Victoria chose it as her London residence. It was afterwards the town residence of King Edward VII. and is also used by King George V. No part of the Palace is open to public inspection. At the back of the palace are magnificent gardens and a lake, occupying in all some forty acres. The Royal Stables, known as "Mews"—(a name which is the survival of falconry; the birds were kept in "mews" or coops), are south of the Palace, in Buckingham Palace Road. The Royal State Coach is kept there.

THE ROYAL COURTS OF JUSTICE, Strand.—To the general public the Royal Courts of Justice is known as the "Law Courts." This is a massive building which cost (including site) nearly one million pounds. The style of architecture is Monastic Gothic. The Courts that use the "Law Courts" number nineteen, serving the King's Bench, the Chancery and the Probate, Divorce and Admiralty Divisions and the Court of Appeal. There are upwards of a thousand apartments in the building, such as robing rooms, jury rooms, Masters' rooms, etc.

THE HOUSES OF PARLIAMENT are one of the interesting sights of London for in them the "Mother of Parliaments" sits. The present structure is comparatively modern, having been completed in 1857. It was seventeen years in building. St. Stephen's Chapel, built by Edward III., was for centuries the meeting place of the House of Commons, which accounts for references still being made to "St. Stephen's." The edifice is in Gothic style (Tudor or perpendicular.) It occupies an area of eight acres. The cost was three million pounds (\$15,000,000). The principal façade overlooking the Thames has a



LONDON.—OLD HOUSES HOLBORN.
 These are perhaps the oldest houses in London. They date from the Elizabethan period. Their projecting timbered fronts form the street side of Staple Inn. An illustration of which is on page 164.

length of 940 feet, and is adorned by statues of kings and queens from William the Conqueror to Victoria. The Clock Tower is 360 feet high and 40 feet square. When Parliament is in session a light is shown from the Clock Tower at night, and during the day a flag flies from the large Victoria Tower. The clock is one of the finest time-keepers in the world. The hours are struck on the famous "Big Ben," so named in compliment to Sir Benjamin Hall, first Commissioner of Works when the bell was cast. The interior of the House of Lords is sumptuously decorated, the House of Commons is plain in comparison.

WATERLOO BRIDGE AND SOMERSET HOUSE.
 —No less an authority than Canova considered Waterloo Bridge the finest bridge in Europe. It has nine arches of 120 feet span each, with granite buttresses 20 feet thick. The width of the bridge is 42 feet and length 1,380 feet and cost upwards of a million pounds (\$5,000,000).

A grand view up and down the Thames can be had from the bridge.

SOMERSET HOUSE occupies the site of the palace begun in 1547 by the Protector Somerset, who did not live to see its completion. The Duke of Somerset drew from many quarters for his building materials. The cloisters of St. Paul's were pulled down and the stone used in his palace. The Charnel house and chapel also contributed material, and he had his eye on Westminster Abbey as a possible stone quarry. After Somerset's death the palace became royal property. It was named "Denmark House" in the time of James I.—this was in honor of his queen, Anne of Denmark. The queens of Charles I. and II. lived in the palace, and it was, after the Restoration, used as a lodging house for foreign potentates. Towards the end of the eighteenth century it was rebuilt and appropriated to public purposes; to-day it is used for government offices.

A Few Rays of Sunshine.

Couldna Pairt Wi' Him.

An American, travelling through the Highlands of Scotland came across a shepherd who had a fine collie dog, and he at once tried to induce its owner to sell it. "Wad ye be takin' him to America?" inquired the Old Scot. "Yes, I guess so," said the American. "I thoct as muckle," said the shepherd. "I couldna pairt wi' Jock." But while they sat and chatted an English tourist came up, and to him the shepherd sold the collie for much less than the American had offered. "You told me you wouldn't sell him," said the American, when the purchaser had departed. "Na," replied the Scot, "I said I couldna pairt wi' him. Jock'll be back in a day or so, but he couldna swim the Atlantic."



Denominational Kittens.

A street boy of diminutive stature was trying to sell some very young kittens to passers-by. One day, it is said, he accosted the late Rev. Phillips Brooks, asking him to purchase, and recommending them as good Episcopalian kittens. Dr. Brooks laughingly refused, thinking them too small to be taken from their mother. A few days later Presbyterian minister who had witnessed this episode was asked by the same boy to buy the same kittens. This time the lad announced that they were faithful Presbyterians. "Didn't you tell Dr. Brooks last week that they were Episcopal kittens?" the minister asked sternly. "Yes, sir," replied the boy quickly, "but they's had their eyes opened since then, sir."



Thocht it a Theatre.

How an English Church service struck the Scottish Presbyterian of the fifties of the last century is told in Mrs. L. B. Walford's reminiscences: "There was the twa o' them," cried one of her Scottish handmaidens in mingled terror and indignation, relapsing into the broadest vernacular, 'thae twa men, dressed oot like folks at a fair, bowin' to each ither, an' answerin' each ither across the table, and the rest cryin' ower an' ower 'The Lord hae maircy upon us!' An' a' the time there was the organ bummin' awa' owerheid! Me? I thoct it was the theatre!'"

Be Reasonable.

Solomon and Moses, while walking by the canal, saw a notice-board which stated that five shillings would be paid to whoever rescued another man from drowning. It didn't take them more than a minute to arrange that one should fall in and be saved by the other, and the "stakes" be divided. In went Sol, and found it rather deeper than he expected. However, he splashed about, crying: "Come on, Moses! Save me!" Moses hesitated. "Sol," he said, "I've been reading that notice-board again, and it says, 'Ten shillings for a dead body.' Now, Solomon, do be reasonable."



Couldn't See It.

A food faddist was lecturing to a large audience on the marvellous results to be obtained from chewing soup, or eating nut butter, or something of that kind. He was not an imposing person physically; but swelling out his chest he slapped it thrice with his palm and cried:

"Friends, two years ago I was a walking skeleton, a haggard, miserable wreck. Now what do you suppose brought about this great change in me?"

He paused to let his words sink in, and a voice asked:

"What change?"



Rest in Peace, in the Meantime.

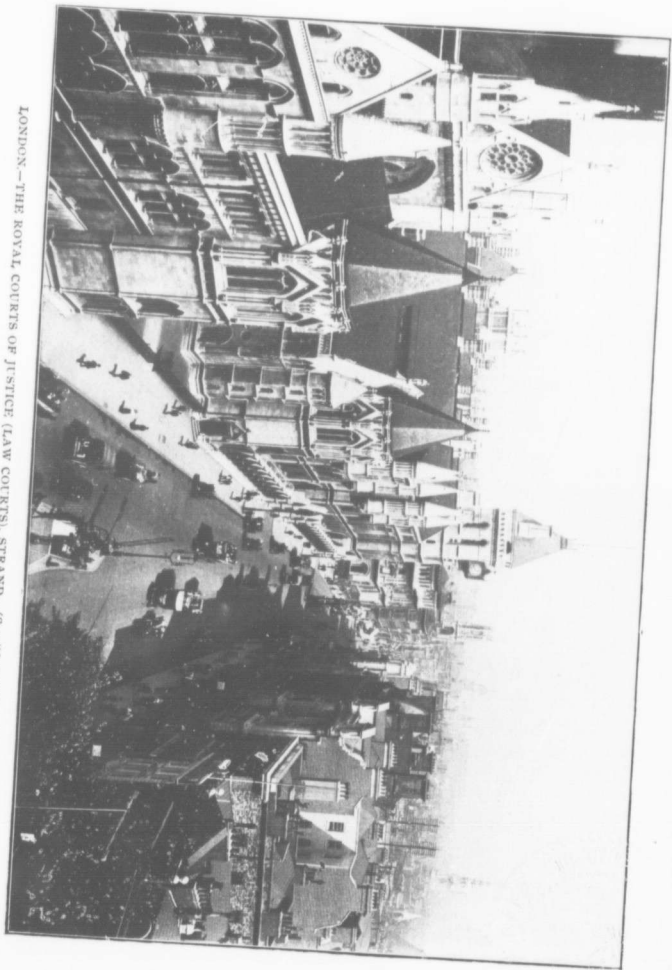
A widow—so the report goes—found among her recently deceased husband's papers a life policy for £2,000. She was greatly impressed with this evidence of his forethought, and care for her welfare, and ordered a rather expensive tombstone to perpetuate the memory of such a worthy spouse. After the usual particulars, the line was added:

REST IN PEACE.

Unfortunately the widow soon after discovered that her husband had allowed the policy to lapse a year or two before his death, and that it was no longer binding on the company. This made her so irate that she went off to the monumental mason, and had another line added to the inscription. The latter part then read:

REST IN PEACE.

UNTIL WE MEET AGAIN!



LONDON.—THE ROYAL COURTS OF JUSTICE (LAW COURTS), STRAND.—(See "Our Illustrations," page 164.)

Sun Life Assurance Company of Canada

The Results for 1910

Assurances Issued during 1910

Assurances issued and paid for in cash during 1910.....	\$23,512,377.81
Increase over 1909.....	2,003,104.65

Income

Cash Income from Premiums, Interest, Rents, etc. (exclusive of \$75,000 received for increased capital, and \$60,000 premium thereon).....	9,575,453.94
Increase over 1909.....	1,797,321.89

Assets

Assets as at 31st December, 1910.....	38,164,790.37
Increase over 1909.....	5,359,793.60

Surplus

Surplus distributed to policyholders entitled to participate in 1910.....	377,792.34
Applied to place Annuity Reserves on basis of British Offices Select Annuity Tables.....	210,850.28
Added to Surplus during 1910.....	643,903.01
Surplus earned in 1910.....	\$1,232,545.63

Total Surplus 31st December, 1910, over all liabilities and capital according to the Company's Standard, viz., for assurances, the Hm. Table, with 3½ and 3 per cent. interest, and, for annuities, the B. O. Select Annuity Tables, with 3½ per cent. interest.....	\$3,952,437.54
Surplus, Dominion Government Standard.....	5,319,921.18

Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1910.....	3,023,462.56
Payments to policyholders since organization.....	26,266,630.01

Business in Force

Life Assurances in force 31st December, 1910.....	143,549,276.00
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The Company's Growth

YEAR	INCOME	ASSETS Exclusive of Uncalled Capital	LIFE ASSURANCES IN FORCE
1872.....	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1880.....	141,402.81	473,632.93	3,897,139.11
1890.....	889,078.87	2,473,514.19	16,759,355.92
1900.....	2,789,226.52	10,486,891.17	57,980,634.68
1910.....	9,575,453.94	38,164,790.37	143,549,276.00