

CAPE BRETON ISLAND.

A Merry Christmas to all.

SUNSHINE

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CAPE BRETON ISLAND—Soldiers Monument at Louisburg, erected by the "Society of Colonial Wars," Boston, in commemoration of the brave soldiers who fell at the first Siege of Louisburg—1745.

SUNSHINE

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A Lucky Chap !

He held a cheque—the result of a matured 20 year endowment policy—in his hands, and as he looked at the snug amount now his, his thoughts ran back over the past years, and it seemed but a short time—those twenty years—since he took out his policy. The twenty years ahead seemed like an eternity then. Year in, year out, he paid his premiums. At times he had to deny himself many of the comforts of life, and while his chums kept abreast of the styles and gave their earnings to the many things that called for them, this young man kept his assurance premium in view, and if it was secure then, and not until then, would he get “reckless.” After these years he is now reaping his reward, and he says that the sacrifices he had to practise, which at the time seemed rather hard, were truly an education to him.

“He’s a lucky chap!” is what his friends say. He doesn’t see it in that light. It’s a brand of luck any young man can have.

All through 1908 you spent every cent that came into your possession. True, you had a good time and enjoyed every farthing of it, but wouldn’t you be just as happy to-day if you had saved some of your money for an investment policy, the results of which would be enjoyed after a while? He is a wise man who can equalize his enjoyments throughout his life.

Perhaps you often wondered why you

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CAPE BRETON ISLAND—A glimpse of Sydney Harbor, showing British and French cruisers in port.

friend across the way didn't enjoy his money like you did. Don't waste your sympathy. Likely your friend is having a good time—an average good time—and besides, is getting a good deal of genuine mental pleasure in anticipation of the day when he will reap the fruit of his savings, when you will likely have a lot of regrets for what "might have been"—and all the "good times" of the past gone.

It is rather pathetic to see a man after he has passed the three-score post, face to face with the sternness of those years, without anything saved for them. Money is always a good friend, but it is from sixty onward that it is a particularly good friend and it is a friend that will be absent THEN unless arrangements are made NOW.

Don't be mean or stingy. It is contemptible in any person. Be generous

up to your ability, then after that, people may call you "close fisted" if they like, but you know better.

Keep a weather eye on the future.

Load yourself with as much life assurance as you can possibly carry and you will feel the force of our advice in future years. You will thank us for it then. The other fellow who will disregard it will likely say when you are comfortably situated financially—"He's a lucky chap!"

Turn over a new leaf the coming January—for a January day years ahead, when the winds will feel colder and the sky be greyer perhaps, but you will be sure of one friend in your Endowment policy when other friends have disappeared.

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

The Island of Cape Breton.

Although Cape Breton Island forms a part of the Province of Nova Scotia, we deal with it separately in this number of *SUNSHINE*. The importance of the island forces its claim for special attention. Cape Breton is one of the most picturesque portions of Eastern Canada, and is rapidly becoming a tourist country. It is more from this viewpoint that our illustrations present it. While it is a manufacturing centre of importance—in fact Sydney, its chief city, is called the "Pittsburg of Canada"—we do not give much attention to this in our illustrations; for after all, manufacturing plants do not lend themselves to artistic treatment.

Cape Breton island has a history that is full of interest. It is stated upon evidence that is equally as strong as the evidence shown by other places, that it was Cabot's "Prima Terra Vista." After the Cabot's, there were a number of navigators who visited the island. It was for the wealth of its fisheries that it first received recognition, and even when the European powers were not on the most friendly terms, the island of Cape Breton was considered to be neutral ground; for we find the fishermen of France, Spain, Portugal and England sharing the fishing privileges without being molested.

The fur trade with the Indians was also developed and proved to be lucrative. The Sieur de Monts was given by Henry IV. of France, jurisdiction over Acadia. A mention of "The lands of Cape Breton" is made, but it was at "Port Royal"—now Annapolis, where settlement was commenced. Port Royal was captured by Capt. Argall, an English adventurer, in 1613, and remained an English possession until the Treaty of St. Germain en Laye. Eight years later Sir William Alexander, Secretary of State for Scotland, was granted, by James I., the vacant territory from Cape Sable northward, including "the Island of Baccalaos, or Cape Breton." To the whole of the territory was given the name of Nova Scotia—New Scotland. It included the Province of Nova Scotia of today and the Provinces of New Brunswick and Prince Edward Island and part of Quebec. This territory Sir William Alexander was to divide into one hundred parcels and dispose of them, granting to purchasers the title of Baronet. This was given to encourage settlement and improvement. Only a few entered into the arrangement, among them was Lord Ochiltree,

son of the Earl of Arran. He made an effort at colonization but was unsuccessful.

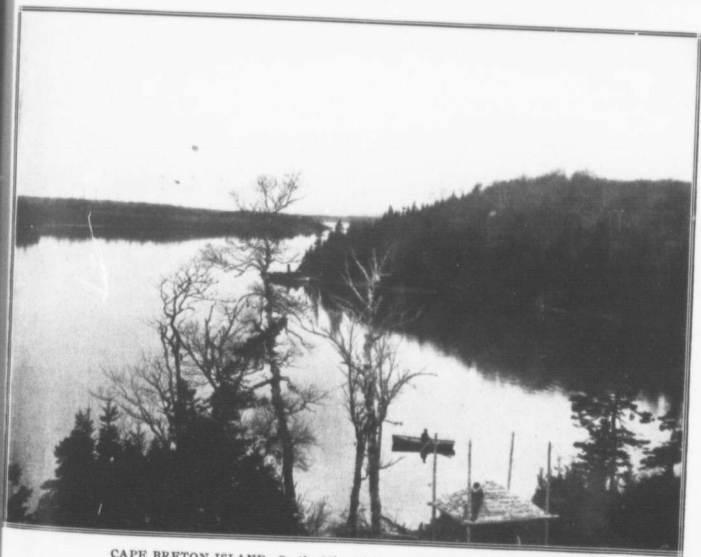
The next attempt at settlement was more successful. When by the Treaty of St. Germain, Acadia was restored to France, Isaac de Razell was made Lieutenant-Governor. He was accompanied by one Nicholas Denys, Sieur de Fousac. His career was chequered, and although he abandoned Cape Breton in disgust, he was in part successful inasmuch as he brought Cape Breton into wider notice. His book "Description Geographique et Historique," published in Paris in 1672, gave interesting accounts of the natural wealth of the island. Nothing was done as regards permanent settlement of Cape Breton until by the Treaty of Utrecht in 1713, the island became a possession of the French Crown. A number of Acadians emigrated after the surrender of Port Royal and became the progenitors of many of the French people who inhabit the island at present.

There was dispute during the negotiations which led up to the Treaty of Utrecht, regarding the island of Cape Breton. It was proposed that the French should enjoy the island conjointly with the English, neither nation erecting any fortifications there. The French Minister refused to accede to this. It was finally agreed—"that all Nova Scotia or Acadie . . . the island of Newfoundland with the adjacent islands . . . the town and fortress of Placentia . . . shall from this time forth belong of right to Great Britain, but the island of Cape Breton . . . shall hereafter belong of right to the King of France, who shall have liberty to fortify any place or places there." The position now was that Britain had control over the whole Atlantic coast from Hudson Bay to Florida except Cape Breton. France needed Cape Breton to maintain communication with Canada and it was, therefore, imperatively necessary that there should be a strong naval station on the island. There were at least three possible sights for the station. Havre à l'Anglois was finally chosen by the French government—the name was changed to Louisburg in honor of the King, and the island was at the same time re-named "Ile Royale."

M. de Costabelle was the first Governor. Previous to the Treaty of Utrecht he was governor of Plaisance (Placentia). Nearly two hundred of the residents of that place removed to Ile Royale, settling mostly at Louisburg. Several officers were given grants of land. Among them was M. de la Boularderie. The lovely island that lies between the two entrances to



CAPE BRETON ISLAND—The village of Mabou.



CAPE BRETON ISLAND—On the Mira River, twelve miles from Sydney.



CAPE BRETON ISLAND—Old cannon used at the siege of Louisburg—now at the Sydney and Louisburg Railway Station.

the Bras d'Or was named after him. The fortifications of Louisburg were commenced in 1720 continuing over twenty years, the town of Louisburg was the centre of the commercial life of the whole island with a population of 4,000. The plans of the extensive fortifications were by Vauban, an eminent French military engineer. The cost was over \$6,000,000.

War was declared between England and France in 1744. As Louisburg would be used as the chief base of operations by the French it was decided to make it the chief point of attack. Governor William Shirley, of Massachusetts, submitted the idea to the British Government and the Legislature of Massachusetts. He aroused public interest and succeeded in raising a force of 4,000 men from Massachusetts, Connecticut, New Hampshire and Rhode Island. New York's contribution was ten eighteen pound guns, while Pennsylvania gave a supply of provisions. These volunteers being untrained men, their undertaking will thus be seen to have been a difficult one. William Pepperell was placed in command. The expedition embarked in ninety transports from Nantasket Roads, and on April 10th, 1745, all the transports except the one bearing the Rhode Island contingent arrived at Canso. As the coast was blocked with drift ice Pepperell used the time of waiting to good advantage drilling his men. On April 23rd Commodore

Warren arrived with a naval squadron from the West Indies and both set sail for Louisburg. Pepperell effected a landing at Flat Point Cove, half a league from Louisburg, meeting with very little resistance. The British forces gained an advantage by passing through the bush at the rear of Louisburg and burning the warehouses containing French naval stores. The occupants of the Grand Battery became alarmed and vacated the place and the guns of the battery were used by the British against the French. A vigorous campaign followed until on June 15th a messenger was sent to Pepperell by the French Governor of Louisbourg asking for cessation of hostilities until terms could be arranged. On the following day the French surrendered, stipulating that the French troops should be allowed to march out with their arms and colours.

On June 17th Warren's fleet sailed into the harbour of Louisburg and the British flag was hoisted. Pepperell and Warren were rewarded for their great work,—Pepperell being made a baronet and Warren a rear-admiral.

On July 4th the French prisoners and inhabitants, over 4,000 in all, sailed for Rochelle.

In 1748 the war between England and France was terminated by the Treaty of Aix-la-Chapelle. By this treaty all conquests made since the beginning of the war were to be restored to their

Continued on page 178.

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Mr. E. C. Hanrahan.

Mr. E. C. Hanrahan, the representative of the Sun Life of Canada, at Sydney, whose portrait appears on another page, has had a very successful life assurance career. About fifteen years ago he started with the Mutual Life of New York, afterwards joining the staff of the New York Life, and then latterly coming to Canada's "Prosperous and Progressive" Company, where he has also been eminently successful.

Mr. Hanrahan is interested in many things that make for the public good besides life assurance. For eight years he served the city of Sydney as an alderman, and was a member of the committee that negotiated the purchase of the site for the Dominion Iron and Steel Company's works at Sydney. He is a stipendiary magistrate, a justice of the peace and a commissioner of the Supreme and County Courts for the County of Cape Breton. He is also a commissioner of the City Schools, a member of the Board of Management for the Technical Schools and was president of the Sydney Board of Trade for four years.

The Sun Life of Canada claims a large part of Mr. Hanrahan's affections, and his success with the Company has proven that he has imbued others with the same feelings.

Mr. Hanrahan is doing a good business but he says he purposes during the coming year, making the Sun Life even better known on the Island of Cape Breton. We hope he may meet with his usual success.

**Just Among Ourselves.**

At the dinner given by the British Ambassador at Washington in honor of King Edward's birthday on Nov. 9th, we notice among the guests the name of our own Mr. W. A. Higinbotham, who

is president of the Canadian Society of Philadelphia. Among the number was Hon. Mr. Smith, Minister of Agriculture in the Transvaal Government, who had just returned from Guelph, Ont., where he accompanied two Boer young men who entered the Guelph Agricultural College. There are nine students from South Africa in this college studying agriculture.



"Business," of Manchester, has this to say of Mr. J. F. Junkin, the Company's manager for Great Britain:

"Mr. Junkin carries sunshine in his face; in short, he lives on the sunny side of the hedge, and is the right type of man to represent the Sun Life of Canada.



We regret very much to learn of the sudden illness of Mr. F. M. Mallory, of the Sherbrooke field force. Mr. Mallory is one of the most faithful and successful field men on the Company's staff, and we earnestly hope that he may be speedily restored to health again.

**Enjoyment Would be Complete.**

Mrs. Noorich—Isn't it grand to ride in your own carriage?

Mr. Noorich—Yes, but I'd enjoy it more if I could only stand on the pavement and see myself ride by.

**Delicate Way of Putting it.**

"I met a relative of Bill Jones the other day, and he told me that Bill had gone into a business where he was making money so fast that he had to give it up and go into seclusion for a while. So he did."

"Is he at a sanitarium for his health?"

"No; he's in the penitentiary for counterfeiting."—Baltimore American.



MR. W. J. MARQUAND, Manager for Nova Scotia,
Sun Life of Canada, Halifax, N.S.

Mr. Henry.

At a political meeting held up country just before the recent election the speaker and audience were very much disturbed by a man who constantly called for a Mr. Henry.

"Mr. Henry! Henry! Henry! I call for Mr. Henry!"

After several interruptions of this kind at each speech, a young man ascended the platform and was soon airing his eloquence.

The chairman remarked that Mr. Henry was now speaking.

"Is that Mr. Henry?" said the disturber of the meeting. "Thunder, that can't be Mr. Henry! Why, that's the little cuss that told me to holler!"

"Who is the responsible man in this firm?" asked the brusque visitor. "I don't know who the responsible party is," said the sad, cynical office boy, "but I am the one that is always to blame."

Life Assurance Economics.

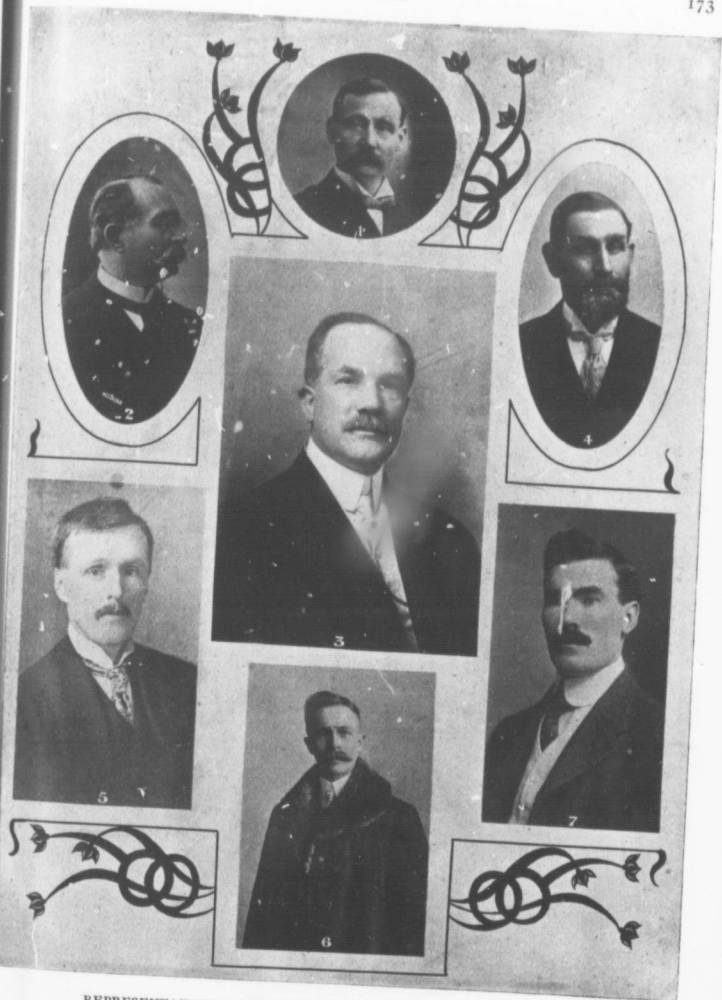
We give below an extract from an address of Mr. J. K. Gore, President of the Actuarial Society of America, at its recent meeting in Newark, N.J.:

Not only are the proceeds of a life assurance policy or of a matured endowment a capital fund producing its own small flow of income, but the collective funds held in trust by life assurance companies become available as capital in the purchase of the securities of productive enterprises and in loans made on productive property.

The temporary stoppage of the flow of income that would otherwise occur in the case of a family whose breadwinner dies is prevented by the proceeds of the policy. However small the amount, it becomes, for the time being, the whole or a part of the capital on which the survivors live. Although usually reduced, the family income is continued by the policy until such time as adjustments can be made to meet new conditions. What would have been a violent and perhaps disastrous change has been made, through the assurance policy, gradual and bearable. Those beneficiaries who are protected by life assurance can look ahead with a feeling of certainty rather than uncertainty. Such a condition, if general in any community, affects powerfully the economic life of that community.

Life assurance is a most important agent in the distribution of wealth. The hundreds of millions of dollars annually paid to the life assurance companies in comparatively small amounts, to be distributed by the companies among those upon whom losses may fall, work an incalculable good by enabling the beneficiaries to maintain their economic independence.

Life assurance, therefore, tends to decrease the non-economic or dependent



REPRESENTATIVES OF THE SUN LIFE OF CANADA IN CAPE BRETON.

1. F. T. LEMOINE, North Sydney.
2. G. A. GADBOIS, Sydney Mines.
3. E. C. HANRAHAN, Sydney.
4. J. W. BETCHER, Sydney.
5. A. M. CROFTON, Sydney.
6. J. H. SCOTT, Sydney.
7. J. B. MACCORMICK, Sydney.

class in society. If not recruited from the class above, the weakest, non-self-supporting group would eventually become extinct. This class, however, is being continually added to from the class just above it because of the misfortune, incapacity or indulgence of some of the members of that class. It has often been claimed that if all the energy of church and State could be concentrated, not upon criminals but upon those in danger of becoming criminals, law-breaking would cease in a generation or two. So it may be said that one of the greatest economic results achieved by life assurance is the rescuing of hundreds of thousands of those just above the non-economic class and preventing them becoming burdens upon the State.

Life Agent Not a Bore!

He is a creator of wealth. He is a saver of estates. He is a payer of mortgages. He is the protector of orphans. He is a provider of comfort. He is a shield from squalor. He is a refuge from crime. He keeps the store open. He keeps the mill running. He is an organizer of sunshine. He is an encourager of the prattle of children. He is an educator. He is a consoler. He is a philanthropist. He is a hero. Oftentimes he is a martyr. It is just possible, my dear sir, that he may save your estate by that policy you took "to get rid of him." It is just possible that some time when passing through the valley of the shadow, when the slightest anxiety about the future of a wife or children may turn the scale against you; it is possible the remembrance of that \$25,000 life policy, which you took "to get rid of him," may solace and sustain and strengthen you and bring you back to life and health and family. In the dark waters your life policy was your life preserver! And yet you call him a

"bore," the man who strapped it on your breast! Oh, no, no! Not that.

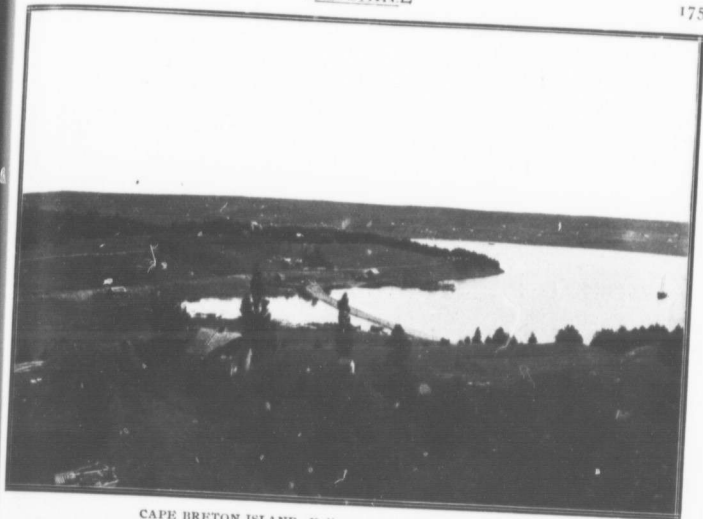
—A. W. Kimball.

How it Appeared to Her.

A Kansas paper says that the regular reporter was taking a vacation, and the editor was busy in the office, so when it was learned that on the previous evening there had been a fire in a remote part of the city the young lady who writes the society news was sent to bring in a report of it for the paper. She came into the office an hour later with the following very interesting account:—"Quite a number of people in this part of the city attended a fire last night at the residence of Mr. and Mrs. Blank in Thirteenth Street. Some went in carriages and buggies, but a majority walked. The alarm was sounded about 9.30 and many who attended the fire had just returned from church, consequently they were already dressed for the occasion. Mr. Blank was not at home, being out of the city on business; hence the affair will be quite a surprise to him when he returns. Mrs. Blank wore a light percale kimono and had her hair done up in kid curlers. The firemen responded readily and worked heroically to subdue the seething flames. Most of them were young and fairly good looking. They were dressed in oilcloth suits cut short, with trousers to match. Their hat rims were narrow in front and broad behind and sagged down in the rear. The chief's hat was ornamented with an octagonal brass spike which stuck up above his head like a horn, giving him the appearance of a unicorn. When the flames broke out through the second storey and cast a lurid hue over the surrounding buildings the view was one never to be forgotten. At a late hour the sightseers went home, and all felt that they had passed an evening full of interest and excitement."

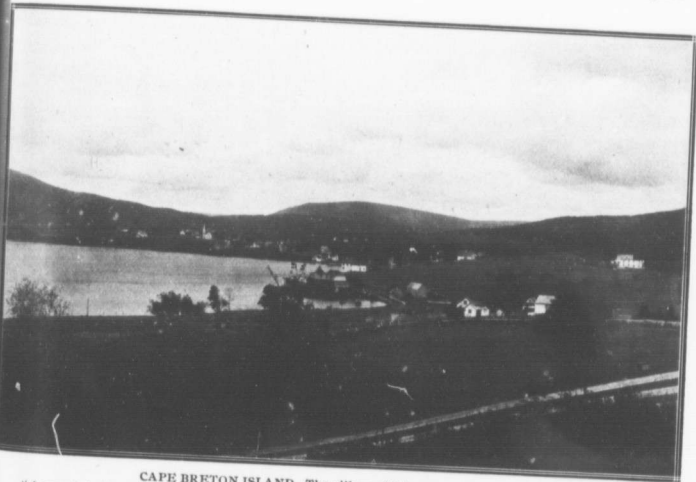
"The body of

"A peaceful street; Dudley Warn



CAPE BRETON ISLAND—Kelly's Cove, on the Bras d'Or Lakes.

"The Bras d'Or is the most beautiful salt water lake I have ever seen, and more beautiful than we imagined a body of salt water could be."—Charles Dudley Warner.



CAPE BRETON ISLAND—The village of Whycomagh.

"A peaceful place this Whycomagh; the lapping waters of Bras d'Or made a summer music all along the quiet street; the bay lay smiling with its islands in front, and an amphitheatre of hills rose behind."—Charles Dudley Warner.

What Constitutes Success.

A recent article which came to our notice in a business magazine estimated that but one man in 100,000 is a success, says *Rough Notes*. The measure of success in this article, however, was in dollars and cents. It is indeed fortunate for the other 99,999 that this is not the only standard of measure in the world. We all pay a great deal of respect to this standard, to be sure, but there are other measures by which a vastly larger percentage of men can be tested and not found wanting.

Some of the greatest successes we have known personally have been literally poor men as far as dollars and cents were concerned. They were successful in that they were conscientiously performing their humble part in the world's work with a dignity that ennobled the task and reflected credit upon themselves. Their children, too, although not seemingly having the advantages that money is sup-

posed to be alone able to provide, compared much to their own credit with the children of men of large means. The children of men whose success is not measured by dollars and cents are more apt to become self-reliant, useful and desirable citizens than are the children of those who have most.

Any man who has lived his life honestly and has not bartered his conscience and peace of mind nor his self respect for worldly advancement in fame or fortune, and whose children are an honor to his name, according to a similar standard of excellence, is a success and, fortunately, it is not necessary for a man to have any particular freak of genius to win success of this variety.

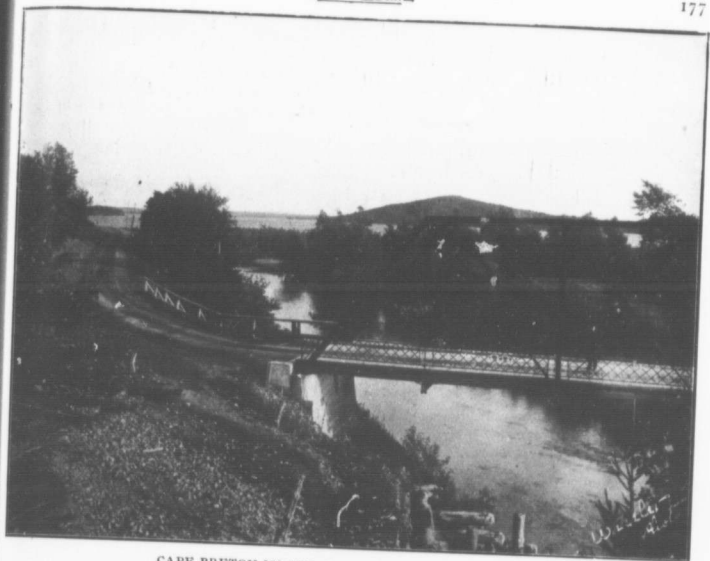
**Saving vs. Slaving.**

Be a saver and you won't have to be a slaver. Save for your dearest ones so that *they* won't have to slave. Life insurance saves for your family a part of



CAPE BRETON ISLAND—Lake a'Law, Inverness.

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CAPE BRETON ISLAND—Road Scene near Whycoomagh.

what you earn ; also a proportional part of what you expect to earn, whether you live to earn it or not. This is the unique distinction and advantage of life assurance ; it commutes the future activity which you hope and expect to exercise, but of which neither you nor any other man can be certain, into an ever present value, into an absolute certainty for your dependents.

Of all estates, life assurance is the promptest in its availability for its beneficiaries. While the requirements of law in the different communities may compel legatees to wait months, even years, for the settlement of inherited property under administration, the cash from a life assurance policy is *immediately* at their disposal, enabling them to look the world in the eye with serenity. No dread there of the creditor whose bill was pending when death came ; no anguished specu-

lation as to wherefrom to derive immediate food, shelter and clothing ; no need of taking up with the first occupation that offers, possibly distasteful and irksome drudgery of the most grinding kind.

Is not an institution which achieves such results a boon to the individual and to society at large ? Does it not stand to reason that the man who has the future of his own thus secured, can more thoroughly and fully enjoy his own life, freed as it is from responsibility which otherwise would be continually weighing on his mind ? Is it not true that that same peace of mind is conducive to the exercise of his best efforts and fullest energies in the prosecution of his business ? We think that the mere statement of these questions must answer them in the affirmative in the mind of every rightly conditioned man.—The John Hancock Satchel.

THE ISLAND OF CAPE BRETON—from page 168. original owners. Louisburg was, therefore, restored to the French. The feelings of the British colonists may be imagined. The indemnity of £235,200 which the Imperial Parliament granted them did not make up for their disappointment and disgust at what they considered to have been a blunder.

It was William Pitt, the great statesman, who saw that Louisburg was of importance and the key to Canada, and he planned and arranged for a second siege. War again broke out between England and France in 1756, and a

forces at the first siege, the French had breastworks erected at every point where they thought a landing could be made. Wolfe's division did however, on June 8th, effect a landing. The point was so inaccessible that the bravery of the British in attempting it had its effect upon the French. Much heavy fighting continued between the two forces. The French were unfortunate in the loss of some of their squadron by fire, and the fog served the British squadron good service. The land forces followed as far as practical the operations of Pepperell's first siege and gained much advantage over the

French. On July 27th, 1758, the British were victorious and their troops entered the town. The prisoners of war, who numbered 5,639, were sent to England. Merchants and others were sent to France. The English came into possession of 215 pieces of iron ordinance, 11 iron and 7 brass mortars, 7,500 muskets and quantities of powder, grape, etc. Eleven sets of French colours were sent to the King of England who had them placed in St. Paul's Cathedral. The British had at this time strong fortifications at Halifax so the Louisburg fortifications were destroyed by a party of engineers sent out from England. That they made their work of destruction complete

is attested by the pile of stone and morar and broken down embankments—all that remains to-day of the glory of the Louisburg fort—"The Dunkirk of America."

There is at present a movement to have the Louisburg fort placed under the Battlefields Commission and preserve to Canada the scene of the most important events in its history.

Cape Breton had an overabundance of government in the early days, but not enough energy was displayed in developing its natural resources. Not till Lord Sydney became Secretary of State for the Colonies in the British Parliament did Cape Breton receive due recognition. He inaugurated a new policy, making Cape Breton, St. John's Island (Prince Edward Island) and New Brunswick separate provinces, the Crown reserving all the mineral rights. Major Frederick Wasset Des Barres was, on July 7th, 1784, appointed Governor of Cape Breton. He established a settlement at the



CAPE BRETON ISLAND—Electric power plant—North Sydney.

vigorous campaign was planned on this side of the Atlantic by the British, but there seemed to have been much bungling and not until Pitt was made Secretary of State did matters assume anything like a successful venture. He determined that Louisburg must be taken and he at once equipped a large combined naval and military force under Admiral Boscawen and General Amherst. The British fleet arrived at Gabarus Bay on June 2nd, 1758. The whole fleet numbered one hundred and eighteen transports, while the land forces numbered over 12,000 men. General Amherst divided his forces into three brigades under command of Brigadier-General Whitmore, Brigadier-General Lawrence and Brigadier-General Wolfe—afterwards the hero of Quebec. The French forces at Louisburg numbered in all less than 4,500, but they had in addition a large band of Indians and twelve French war vessels were in the harbour. Learning a lesson from the landing of Pepperell's

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head of Spanish Bay and gave it the name of Sydney, in honor of the Colonial Secretary. He devoted himself arduously to the settlement of the island, doing all in his power to attract settlers by offering grants of land with three years' provisions, clothes, lumber for the erection of buildings, etc. As a result over 3,000 settlers were added to the population. Through friction between the civil and military authorities Des Barres was recalled in 1787, and Lieut.-Colonel Macarmick was the second Governor. In 1788 Sydney had the honour of the first visit by a member of the Royal family—Prince William Henry, who reigned later as William IV.

Cape Breton has no less than six different administrators from 1795 to 1816 when the island was annexed to Nova Scotia. General Ainslie was the last governor.

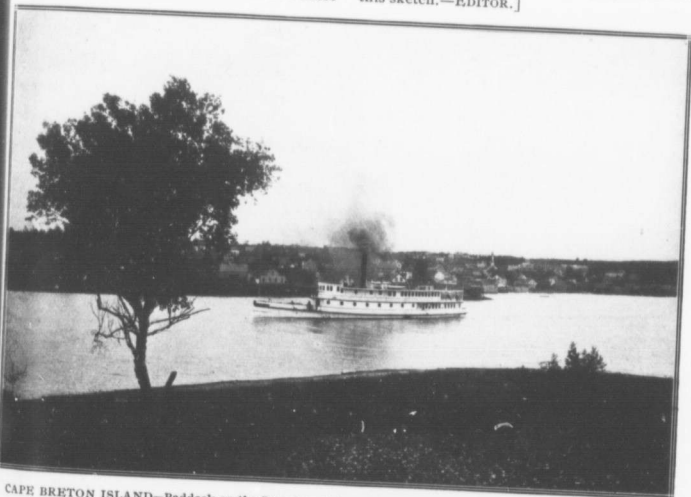
Numbers of Scotch emigrants came to Cape Breton from time to time, until to-day the "sons of the heather" are a large majority of the population. The Gaelic language was chiefly spoken, and even to-day, in the interior, many of the people speak no other language.

The history of Cape Breton since its annexation to Nova Scotia has been without any marked events. Coal mining, which is the chief industry of the island, was developed by several companies; but not until the consolidation of these

companies into the Dominion Coal Co., with its headquarters at the busy and enterprising town of Glace Bay, the establishment of the Dominion Iron and Steel Works at Sydney and the Nova Scotia Steel and Coal Company at North Sydney, did Cape Breton come to the front as a place of great commercial importance.

There are yet great opportunities for expansion. The Sydneys, with the best harbours on the Atlantic coast, with iron, steel and coal at their doors, will, in some near future day, give themselves to other manufacturing industries. All that is lacking is capital. Where all the advantages are in favor of manufacturing, capital will eventually come. Who knows but Cape Breton may yet have one of the greatest steel shipbuilding plants in the world?

[We regret that space forbids giving any detailed account of the wealth of Cape Breton's fisheries, or the value of its coal fields, and other mineral resources. We trust we may have succeeded in creating a desire for further study of this interesting part of Canada. Should such be the case, we recommend a beautifully illustrated book entitled "Cape Breton at the beginning of the Twentieth Century," by C. W. Vernon. We acknowledge our debt to this author for help received from his book in the preparation of this sketch.—EDITOR.]



CAPE BRETON ISLAND—Baddeck on the Bras d'Or Lakes—Baddeck is one of the charming summer resorts of Cape Breton. It has been immortalized by Charles Dudley Warner in his little classic, "Baddeck and that sort of Thing."

The Record for 1907

Sun Life Assurance Company of Canada

ASSURANCES ISSUED DURING 1907.

Assurances issued and paid for in Cash during 1907 . . \$17,879,793.31

INCOME.

Cash Income from Premiums, Interest, Rents, &c. . . . 6,249,288.25

ASSETS.

Assets as at 31st December, 1907 26,488,595.15
Increase over 1906 2,195,902.50

SURPLUS.

Surplus distributed during 1907 to Policyholders entitled to participate that year 422,950.33

Surplus, 31st December, 1907, over all Liabilities and Capital (according to the Hm. Table, with 3½ and 3 per cent. interest) 2,046,884.42

Surplus over all Liabilities and Capital, according to the Dominion Government Standard 3,513,870.89

PAYMENTS TO POLICYHOLDERS.

Death Claims, Matured Endowments, Profits and other payments to Policyholders during 1907 2,393,491.92

Payments to Policyholders since organization 17,492,715.79

BUSINESS IN FORCE.

Life Assurances in force 31st December, 1907 111,135,694.38
Increase over 1906 8,569,296.28

The Company's Growth

	Income.	Assets exclusive of Uncalled Capital.	Life Assurances in force.
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1877	107,037.18	300,297.31	2,995,058.00
1882	241,824.19	636,077.94	5,849,889.19
1887	477,410.68	1,312,504.48	10,873,777.69
1892	1,108,680.43	3,403,700.88	23,901,046.64
1897	2,238,894.74	7,322,371.44	44,983,796.79
1902	3,561,509.34	13,480,272.88	67,181,601.63
1907	6,249,288.25	26,488,595.15	111,135,694.38

Head Office

Montreal