

SUNSHINE

VOL. VI,
No. 1.

MONTREAL

JANUARY,
1901.

Our hand of greeting to every policyholder
and well-wisher of the Sun Life of Canada!
That 1901 may bring to all of you increased
happiness and prosperity is our sincere wish.



Ontario's Honored Governor.

Hon. Sir Oliver Mowat, G.C.M.G., Lieutenant-Governor of Ontario, is one of Canada's most prominent men. He has been a resident of Toronto for about sixty years, and takes natural pride in the growth of the city. He was first a lawyer, then a judge, and for nearly a quarter of a century was at the head of the Ontario government. He enjoys the distinction of having had the longest continuous term of office as Premier, ever accorded to any public man by the people of any province or colony within the British Empire. He entered Sir Wilfrid Laurier's cabinet, in 1896, as Minister of Justice, and was afterwards appointed Lieutenant-Governor of Ontario, which honorable office he still holds.



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



HON. SIR OLIVER MOWAT, G.C.M.G.
Lieutenant-Governor of Ontario.



MR. W. T. MCINTYRE.

Mr. W. T. McIntyre, manager of the Sun Life of Canada for the Toronto agency, entered the Company's service in 1876, as general agent at Belleville. Three years later he was promoted to his present responsible position. Mr. McIntyre is one of the Company's most trusted and successful managers. He came to the Company when it was small, and no one rejoices more than he does at its great advancement. It occurs to us that, right here, it may not be amiss to show the growth of the Company as witnessed by Mr. McIntyre in his twenty-four years connection with it.

Here it is:

INCOME.

1876	\$102,822.14
1899	2,596,207.27
Gain	\$2,493,385.13

NET ASSETS.

(Exclusive of uncalled capital.)

1876	\$265,944.64
1899	9,247,664.61
Gain	\$8,981,719.97

ASSURANCES IN FORCE.

1876	\$2,414,063.32
1899	52,806,035.93
Gain	\$50,391,972.61

The remarkable growth as shown above will no doubt cause a smile of satisfaction to pass over the genial face of Toronto's manager. It must be especially gratifying to him, for he has had no small share in the Company's success. We trust Mr. McIntyre may long continue to send in an abundance of applications and that Canada's own and only "Sun" may continue to shed its rays of kindly light over Canada's "Queen city of the West," and that the new year and century may be the brightest and best of them all.



Will Honor Annie Laurie.

A movement is on foot to erect a tombstone over the grave of Annie Laurie. Many people are under the delusion that Annie Laurie was merely a figment of the poet's brain, but this was not so. She was the daughter of Sir Robert Laurie and was born in Maxwelton house, which stands on the "braes" immortalized in the song. Her birth is thus set down in the Barjorg MS: "At the pleasure of the Almighty God, my daughter, Anna Laurie, was born upon the 16th day of December, 1682 years, about 6 o'clock in the morning, and was baptized by Mr. George, minister of Glencairn."

Maxwelton house is still full of memories of this winsome girl, and in the long drawing-room there still hangs her portrait. Her lover and the author of original song was young Douglas of Fingland, but in the sequel she gave her hand to a prosaic country laird, her cousin, Alexander Ferguson.

—Manchester Guardian.



ROBERTSON MACAULAY, ESQ.,
Managing-Director
The Sun Life Assurance Company of Canada.

Toronto.



TORONTO is beautifully situated on the north shore of Lake Ontario, and, with the exception of Montreal, is the largest and most prosperous of the commercial centres of the Dominion. With environments of lovely natural scenery, ornamented with picturesque public parks, elegant and costly public buildings and private residences, and hundreds of stately edifices, it naturally pre-empted the title of "Queen City of the West," and to it annually is attracted that vast and largely increasing brotherhood whose quest is pleasure.

Few cities in the world are more admirably adapted for a summer resort than Toronto. Its situation on the lake, in the very heart of the temperate zone, is unsurpassed. It has a mild and equable climate, which renders the summer days pleasant. The average temperature in summer is between 10° and 20° hotter than that of the resorts of North Carolina and Florida in winter, and between 10° and 20° cooler than the temperature of those states in summer, while the elevation above the sea is about the same, and there is little difference in humidity.

The site of this pleasant city, in the middle of the eighteenth century, was a trackless wilderness, the only inhabitants being a powerful tribe of Indians. In 1749, under the government of France, a trading post was established, bearing the name of Fort Rouille; not long after, the country passed into the hands of the British, and we do not hear much of what took place at Fort Rouille until 1793, and there seems to have been little change during the next half century. In 1792, Lieutenant-Governor Simcoe

arrived in the colony from England, and established his government at Niagara. During the following year, being dissatisfied with the location of his quarters, he set forth to select from the vast domain under his rule a site on which to establish a permanent seat of government worthy of the territory it was to represent. He had not far to seek, nor has the wisdom of his choice since been questioned. Crossing the lake, he was attracted by the advantages of the bay, as forming a natural harbor capable of meeting the greatest demands of commerce, advantages which had no doubt appealed equally to the French fifty years previously, when selecting the site of a post, in opposition to the English one, on the Oswego.

On landing, Simcoe pitched his tent near the shore, and soon a large body of men were clearing the forest and cutting roads. Simcoe named the city York, and remained for several months superintending the development of the infant capital. The first road that was cleared was Yonge street, connecting the seat of government with the Holland River, and opening up the waterway to the West. The residence of the Governor and Parliament buildings were established near the shore, and from this date, 1793, the city of York takes its birth.

There is little left in Toronto or in the neighborhood suggestive of its early history; the principal feature that recalls its memory is a massive granite boulder in the Queen's Park, bearing this inscription:

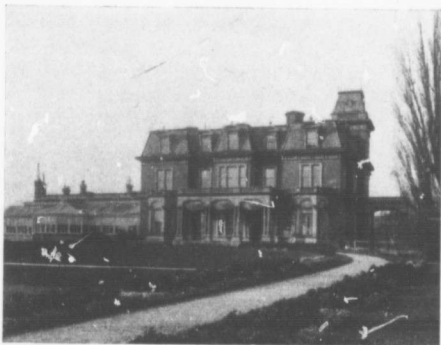
THIS CAIRN MARKS THE
EXACT SITE OF FORT ROUILLE,
COMMONLY KNOWN AS FORT TORONTO,
AN INDIAN TRADING POST AND STOCKADE,
ESTABLISHED A. D. 1749,
BY ORDER OF THE GOVERNMENT OF LOUIS XV.,
IN ACCORDANCE WITH THE
REPRESENTATIONS OF
THE COUNT DE LA GALISSONNIÈRE,
ADMINISTRATOR OF NEW FRANCE, 1747-49.
ERECTED BY THE CORPORATION OF THE
CITY OF TORONTO, 1878.

The administration of Simcoe was of brief duration; he was recalled to England in 1796, and little improvement was made under his immediate successors. Troublesome times were in store for the young city; its pioneers were early taught that security and independence were only to be obtained after bitter conflict. Early in the year 1812, a threatened invasion by the adjoining country turned all thoughts into the more serious channels of defence, and for nearly three years the city was under arms. An era of comparative peace appears to have followed, during which institutions were established, and the city placed again on the highway of prosperity.

In 1834 the city was incorporated under the name of Toronto, but the seeds of internal strife were beginning to take root and threatened to plunge the community into all the horrors of civil war. The continued aggressiveness of the Colonial Government aroused the opposition to the point of rebellion, and an insurgent force was raised at the north end of the city that, for some days, menaced its security. Actual warfare, however, was prevented by the timely appearance of the militia, but discontent reigned for a long time, and it was not until a revision of the legislative machinery of the province took place that harmony was restored.

In 1867 a new era dawned for the city; by the federation of the provinces, Toronto became the capital of the Province of Ontario, which gave a great impetus to its commerce, and

substantially assisted in placing it in the proud position it occupies to day. Another factor in the development of Toronto was the completion of the gigantic railway system of Canada, which has placed her in communication with the entire length and breadth of the continent. The site of the city is low, although it rises gradually from the water's edge to an elevation of over one hundred feet above the level of the lake. The streets resemble in arrangement



Government House, Toronto.

those of the modern cities of the United States, and there is an up-to-date appearance about the whole place. The streets and avenues are broad and well paved, and, except on the principal business thoroughfares, have boulevards of well-kept lawns and shade-trees. To the stranger, this is amongst the most pleasing features of the place, drives through the long forested avenues affording delightful glimpses of shrubbery and flowers.

-Adapted from "Niagara to the Sea."

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

That Hundred Dollars.

You are twenty-five,
Earning a fair salary,
And you are married
And love your wife,
And have a bright little child,
Which you also love.

You are saving about one hundred a year;
You are depositing it in the savings
bank,
And getting about three per cent. in-
terest ;
You are doing this for your own and
your family's sake,
And you don't carry any life assurance.

Suppose you should die,
Your salary would stop,
Consequently your deposits.
How much money protection would your
wife have?
Likely the hundred or so you saved ;
Not much is it?

Suppose you invest your hundred dollars
In life assurance,
It will be better for you than a savings
bank ;
And, besides,
Will protect your wife and family
With a policy of
FIVE THOUSAND DOLLARS.

A good deal better than the savings
bank. Eh?
You see the value of assurance?
It is better for yourself and
A good many hundred times
Better for your wife and family.
See a Sun Life of Canada agent ;
He'll do the rest.

Welcome Home Again.

MR. JAMES BUTLER.

In "SUNSHINE" of
April last we gave
Mr. James Butler,
of the Head Office
staff, a word of
farewell on his de-
parture to the
South African war.
When we bade him
good-bye we had
the feeling that
perhaps one of the

"whizzing devils of war"—a mauser
bullet or "pom pom"—might prevent
us from welcoming him home again ; but
none touched him, although they came
uncomfortably near many times. He
arrived at Halifax on the S.S. Lake
ChAMPLAIN, and reached Montreal on
the 21th.

At Head Office he was given a hearty
welcome. The cheers spelled out that
all were proud of his heroic conduct and
willing service. The practical side of
their thankfulness took the form of a
handsome watch and pendant, which
was presented to him on the 31st ultimo,
Mr. T. B. Macaulay making the pre-
sentation.

Welcome Home Again !

Truth Shall Conquer.

The man is thought a knave or fool,
Or bigot, plotting crime,
Who, for the advancement of his kind,
Is wiser than his time.
For him the hemlock shall distil ;
For him the axe be bared ;
For him the gibbet shall be built ;
For him the stake prepared ;
Him shall the scorn and wrath of men
Pursue with deadly aim ;
And malice, envy, spite and lies,
Shall desecrate his name.
But truth shall conquer at the last,
For round and round we run,
And ever the right comes uppermost,
And ever is justice done.

CHARLES MACKAY.

The Habit of Saving Money.

"I always have confidence in people who save a little money out of their salaries," said a prominent western merchant, "and I do what I can to encourage habits of thrift. I employ about seventy-five clerks in my establishment, to whom I pay weekly salaries ranging from \$10 to \$40. Naturally enough more of them get the former than the latter amount, but they are none the less worthy on that account. In the beginning, when I employed only two people, I lived pretty close to them, and I knew how thriftless they could be when they were not encouraged to be otherwise. I have discharged more clerks for that sort of thing than for any other cause. They spent their salaries, large or small as might be, in a reckless fashion and let debt accumulate quite regardless of the rights of creditors. As my business increased, and with it my profits and my force of people, I began to give the matter more study, and in the end, when I felt able to be of material assistance in encouraging thrift and honesty, I proposed a yearly recognition to those who would save something out of their salaries. It was small at first, but was so successful that to-day I haven't a clerk who has not saved some. When we get a new one who refuses to take advantage of the opportunities afforded we let him go at the end of the first year."

The habit of saving is an educative habit. The person who invests money in life assurance is systematically saving. The payment of the annual premium is just the saving of that much money yearly. A young man who has an assurance policy is an investor, and is worth more to himself and others by his investment.

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

"Solid Fremgang."

Mr. J. R. Reid, manager at Ottawa, sends us a newspaper, containing an advertisement of the Sun Life of Canada, and hints that it is in the Gaelic language. It may be, but if so, our Gaelic education was sadly neglected. We appeal to Mr. Grant, of Ottawa, the Company's official Gaelic interpreter. We have looked at this advertisement right side-up, up-side-down, side-ways and every other conceivable way, and after much mental exhaustion have given it up. We know the Sun Life of Canada is "Solid," but what under the shining sun is "Fremgang"? We hope the following is not the result of the holiday festivities of our Ottawa representatives.

SOLID FREMGANG;
 THE SUN LIFE ASSURANCE CO.
 OF CANADA.

Det mest progressive Assuranceselskab i Canada, og den største Garanti for betryggende Udbetaling af alle Fordringer. Taxterne moderate, Profitten god, Værdien af Policen altid garanteret, og i det Hele udsteder "Sun Life" faktisk den bedste og mest liberale Assurance Kontrakt af noget Selskab.

JOHN R. REID,
 W. LYLE REID,

Direktører for det østlige Ontario.
 Sun Life Building, Ottawa.

P. S.—We have since learned that the above is Danish-Norwegian, and we are pleased to know that the Company has many Danes and Norwegians among its policyholders. They evidently know a good thing.

A little girl who had been sent to get some dyestuff, forgot what she wanted, so, when she reached the store, she asked what people died with. "Die with? Oh, cholera, sometimes," answered the clerk, thoughtlessly. "Well, I guess that's what I want," was the reply. "I'll take three penny-worth."

SUNSHINE

PUBLISHED BY THE
SUN LIFE ASSURANCE COMPANY OF CANADA.

A. M. MACKAY, *Editor.*

FROM THE MANAGING DIRECTOR.

To the Representatives of the
Sun Life Assurance Company of Canada,
at Home and Abroad.

The season's most cordial greetings to you all! Since last I had this pleasure a year has rolled by and with it a burdened record of weal and of sorrow to mankind. Suffering and death have been rife and have harvested many victims—one almost fears to think how many, as every click of the clock registers the doom of a fellow mortal. Of the living the year's record must be one of time improved, or of opportunities unavailed of. To those of us who are consciously nearing the river of great separations, a twelve-month is a long and important period in our brief lifetime. True, to the busy it flits past quickly, but to the aged and infirm it is freighted with solemn reminders. We cannot even if we would shut out the thought of a future—a future of recompenses—compensatives, in some unthinkable form or other. Herbert Spencer's severe logic may prove an Eternal to be inconceivable; John Stuart Mill may find imperfections in the constitution of nature and Goldwin Smith may declare our religious convictions to be without substantial substratum; and yet we cannot thus be done with the great theme; the manifest handiwork of a kindly overruling power within and without us are vocal with suggestive reflections of that kindly power. Alone on the vast prairie or on the "look-out" aboard ship on

the vast expanse of waters on a bright starry night one finds it very hard indeed to calmly dethrone the Eternal, or to discard human responsibility or the yearnings after immortality. The fact is these thoughts seem inborn, as if forming the natural aspirations of our being. Be the actual constitution of things what it may, there is no denying that righteousness is the only compensative line for human conduct.

The nineteenth century, the birth time of you and of me goes out in a week or two, and a new century will be ushered in, which neither you nor I will live to see go out. The parting of the centuries will mark an important epoch in the history of mankind. The Christian civilization has accomplished much towards the elevation of the race from the semi-barbarism that supervened on the decadence of previous civilizations. Is it doomed to follow in the wake of its predecessors? Science, education and human improvement are making great strides. Many of us look back with painful regret and pity upon the many privations that weighed heavily upon our ancestry, even of the present century. Already our children's children relegate our associations to the vulgar and unknowing limbo of the past. What will it be at the end of the incoming century?

To you and to me the close of the century ought to be suggestive. Our occupation is a grand training school, rightly used, for the higher and ultimate issues of this life. We, agents and managers alike, are administrators of a great trust. The care of the widow and the fatherless is entrusted to us. That, I consider, is the most sacred trust on earth. While we minister to others let us, with them, reap the harvest of moral good that our life teaching inspires in others.

Despite the potency ascribed to faith in popular creeds, character is undoubtedly the differentiating quality in elections to positions of high moral responsibility. Faiths may enlighten in truth as in error. Deeds alone count in reckoning results. Doing good in healing and otherwise relieving the sick is the distinguishing trait in the career of the greatest Hero of history. At Paardeberg faith in Field Marshall Lord Roberts was helpful, but it was the intrepidity and self-reliant performance of the individual soldier that won the victory. In institutions, as in persons, character wins the day in the long run.

As I take steamer, at Vancouver, for the Orient, the curtain of the outgoing century will fall with the midnight hour, and with it I may say that I feel as if my hold of the Sun Life of Canada were perceptibly loosening. For over a quarter of the century I have strenuously endeavored to uphold the good name of the Company while seeking a moderate success for it. The new century can but re-echo the good opinion of the Company which I was glad to hear pronounced but a few weeks ago by the Government Superintendent of Insurance at the close of his examination of the Company's financial condition. When the time shall come for me to resign the management into my successor's charge, which I hope may not be for some years yet, I shall do so with the conscious assurance that to the best of my humble ability I have guided with justice and judgment the administration of its affairs; and it is very gratifying indeed to me to know in advance that the same rules will continue to guide its administration in the future.

Gentlemen, I know you will pardon the foregoing digression from the customary Managerial address. Our editor

tells me that he is to give my photograph in the January issue, and I thought it might not be altogether uninteresting to those of your number with whom I have been in very intimate business relations for a good part of my life, to give you at the same time an inner picture of the outer photograph.

I might further say that if life assurance is to grow and prosper in Canada, as is its right, a very great duty devolves upon the directors of companies in the selection of executive officers. Only men of known high moral principles should fill the position of administrator of life assurance trusts. To be acclaimed prodigies in finance or to be successful in wrenching progress and prosperity in mercenary pursuits where others may have failed, is not enough. Justice and judgment attempted with kindness of heart for the destitute and oppressed are especial requisites. Napoleon conquered kingdoms and founded dynasties, and was the recipient of unmeasured approbation and even panegyric from contemporaries, and yet the all but unanimous verdict of posterity brands him as a tyrant and a reprobate to everything high and good. Perhaps more than all other vocations life assurance requires that it be administered by men of known and admitted integrity.

In that connection I feel tempted to relate my recollections of what I read somewhere years ago. On some black Friday of the long ago the Puritans were assembled—I think in Boston—discussing the then burning question of independence, when anon the heavens darkened ominously—presently disturbing thoughts flit across their minds perhaps about the business on hand—and fearing that the day of judgment had come, some mem-

bers advised adjournment to the bosom of their respective families as a more suitable place in which to await the impending crack of doom. But the chairman was made of different stuff, he saw in the duty of the hour the highest possible sacrifice to Heaven in undoubted service to men. He said in effect "If judgment be indeed on, it cannot find us more suitably employed — Gentlemen, bring in the candles."

Gentlemen, may you and I discharge our daily duties in that Heaven-inspired spirit, then judgment may come when it likes to us. But I must make a brief reference to the progress for the year.

Of the aggregate business for the year—it being yet only mid-December, I can only attempt a forecast. In every department — death claims included — the Company has had a good year, sustaining handsomely its motto of "Prosperous and Progressive." The new business may not perhaps reach quite to that of 1899. As you know the foreign field has been much disturbed during the whole year, thereby interrupting and preventing the acquisition of the usual quota therefrom. The home business was also somewhat disturbed by the unfortunate legislation of 1899 and by the equally injurious consequences of the proceedings of some companies, which temporarily interfered with public confidence—happily since restored.

Let us hope that the new year and new century may usher in a juster administration — a purer literature and fairer competition than have hitherto prevailed in some quarters.

Gentlemen, it affords me sincere satisfaction to be enabled to assure you that the Sun Life of Canada continues to be conducted on what our Federal Govern-

ment would call the most Liberal-Conservative principles — that no unjust discrimination as between members of a class or as between different classes, is ever permitted; our "estimates" have, I believe, been lived up to, frequently if not largely exceeded; our literature is scrupulously supervised with a view to keeping out exaggerations and inaccurate comparisons with other companies; liens are placed only where a prudent regard for safety may seem to call for them; and claims are paid with the utmost promptitude possible. You have then, a prosperous and progressive Company to represent. Moral:—Send us all the good risks you possibly can, and may we all be spared, the one to send the others to receive, renewed greetings at the close of another year.

J. Macaulay

Managing-Director.

December 20, 1900.

Toronto's Growth.

The population of Toronto, in 1834, was 10,000; in 1867, it was 47,500, and in 1898, it was 230,000, including the immediate suburbs of North Toronto and East Toronto.

Profits Better than Estimated.

Montreal, October 1, 1900.

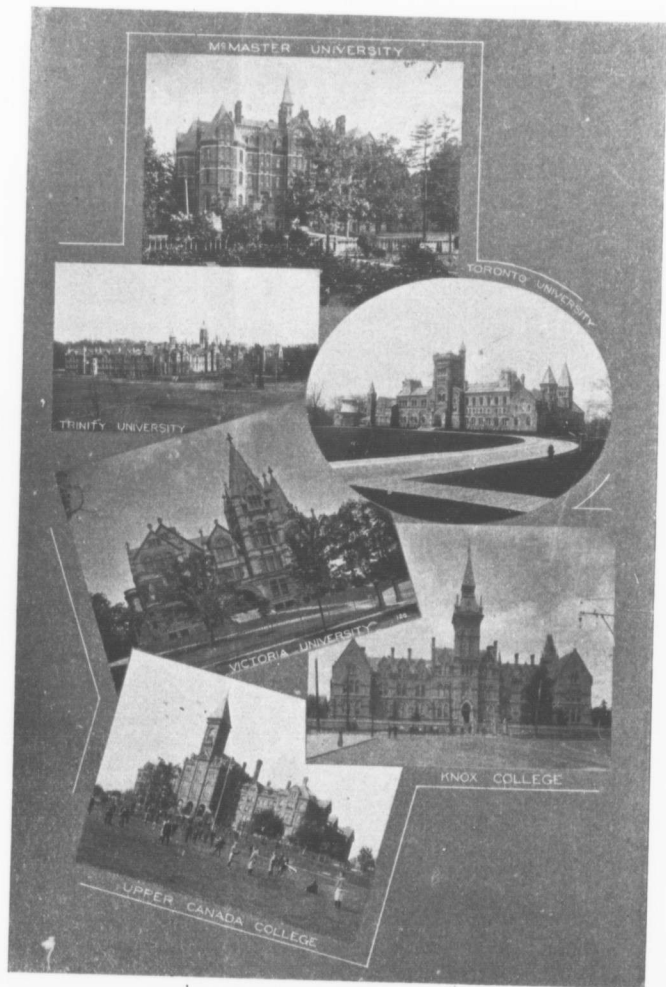
The Sun Life Assurance Co. of Canada,
Montreal,

Dear Sirs,

I beg to acknowledge the receipt of your cheque in settlement of my 10-year Endowment Reserve Dividend policy, No. 32692. Allow me to say, that I am not only pleased at the results of my investment, but think that the Company is to be congratulated, as *the profits have exceeded the estimates* furnished by it, when I took out the policy.

Yours sincerely,

J. W. SHAW.



SOME OF TORONTO'S COLLEGES.

Toronto takes high rank in the matter of education. Its universities and colleges are numerous and of much importance. Their architectural beauty is also manifest. Toronto University is considered to be the best example of the Norman style in America.

The President's Trip.

Mr. Robertson Macaulay, president of the Sun Life Assurance Company of Canada, accompanied by Mrs. Macaulay, left for Hong Kong on the 23rd ultimo for a short holiday trip. A few years ago, a journey such as this would have appeared to have been a great undertaking, but at the beginning of the twentieth century, with the speed and comfort of modern travel, it does not seem so extraordinary. Nowadays time is the paramount consideration; distance is not taken much into account. However, to Hong Kong and back is still quite a jaunt.

Mr. Macaulay prefers to be absent from Canada while "Jack Frost" is carrying on business in full blast. "Jack," however, seems to land pretty fair samples of his work either before or after the president's visit to summer lands. This year it was before, and when the president returns in May, we rather expect that an old-fashioned snow storm will arrive about the same time. We, at Head Office, think he was to blame for the record-breaker snow storm of last Spring, which reached Montreal simultaneously with him.

Previous to their departure, Mr. and Mrs. Macaulay entertained the Head Office staff at their beautiful home, where a very enjoyable evening was spent.

May they both have a very pleasant journey, with the minimum of seasickness and the maximum of comfort and enjoyment.

We are pleased to present in this issue a new photograph of the president, taken at his desk, in Head Office, and made expressly for this issue of Sunshine. It looks, we think, less conventional and more like the man, as we know him, than the "look-pleasant" photograph of the studio.

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

Toronto's First Mayor.



WM. LYON MCKENZIE.

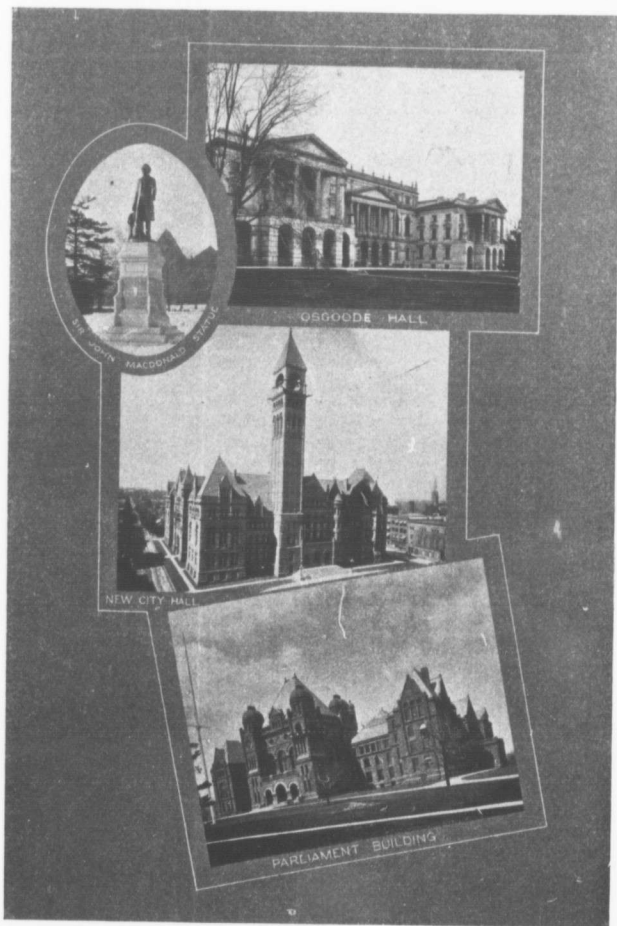
The first mayor of Toronto, after it assumed the dignity of a city and changed its name from York, was William Lyon McKenzie, an energetic Scotchman, who was the leader of the people of Upper Canada in their demands for relief

from the rule of the Family Compact. He afterwards organized the rebellion of 1837, with the view of accomplishing by force the reforms he despaired of securing by legislation. The rebellion of 1837 naturally proved to be one of the great events in the history of Toronto. Its leader in Upper Canada was one of the most prominent men in the city; but although he had the honor of being its first mayor, he had little sympathy from the people of Toronto in his attempt to overthrow the government and make Canada a part of the United States. His supporters came chiefly from the districts in the vicinity of Toronto, and his place of rendezvous was about three miles north of the city, his intention being to seize the capital and by this means place himself at the head of the province. The rebellion lasted only two days—days of great excitement in Toronto. The rebels were dispersed after a brief engagement with the loyalists, and the leaders fled to the United States. Toronto has ever since maintained its reputation for active loyalty to the British Crown.

—James L. Hughes, in the
 New England Magazine.



The modern temptations: for men, politics; for women, bargain sales.



Osgoode Hall, where the highest courts of the province are held, has an interesting exterior, but its beauty is altogether eclipsed by the richness of its interior.

The late Sir John A. MacDonal'd was for five years a resident of Toronto. The monument erected to his memory, shows the appreciation of the citizens for his worth as a man and a statesman.

The new City Hall occupies a whole block, and is the largest building in the city. It has been a number of years in construction, and is well worthy of the "Queen city of the West."

The Provincial Parliament buildings in Queen's Park were erected at a cost of about \$1,250,000.

They have a frontage of four hundred and thirty-five feet, with a depth of two hundred and sixty, and present a very imposing appearance.

Profits Better than Promised.

ST. JOHN, N. B., September 1st, 1900.

E. W. HENDRSHOT, ESQ.,

Manager Maritime Provinces,

Sun Life Assurance Co. of Canada,

St. John, N. B.

Dear Sir,

I hereby own receipt of the Sun Life of Canada's cheque for \$1,111.22, in payment of the policies, Nos. 29584 and 29924, which matured to-day. I desire to express to the Company my appreciation of the handsome settlement made on these policies. When I took out these policies I was furnished the probable cash result at end of the ten years, as follows, viz.:

Cash Guaranteed value	\$431.97
Estimated additional profits	122.00
	<hr/>
On each policy	\$553.97

or a total of \$1,107.94, both policies being on the same plan—Ten Payment Life, with Reserve Dividend of ten years. The result is thus a cash payment *exceeding what I was promised* when I took the assurance in 1890.

I might add that I have policies in another large and prominent company, and the profits regularly declared have been of late years steadily decreasing, in my last notice having gone off over 50% from the last previous announcement. The contrast in my more fortunate experience with your company is indeed gratifying. I am,

Yours very truly, W.

* *

The I. O. F. in Australia.

From a copy of the Blue Book of Victoria, Australia, just received, we note that the Independent Order of Foresters (I. O. F.) has been doing business in that country for a few months and is giving the legislators lots of worry. It appears that Victoria has been signally blessed in not having had any assessment concerns within its borders prior to the advent of the I. O. F., and they very wisely wish to return to their former happy condition.

The clause in the Assurance Act, that created a good deal of discussion, was as follows: "From and after the passing

of this act no company or society shall issue any policy or carry on any life assurance business on the assessment plan or system or on any system which includes the assessment system." In advocating this clause Mr. Fink said: The reason he desired to prohibit this form of life assurance was that the principle was an unsound one and if persisted in was bound to end in disaster. The clause was eventually withdrawn to permit of further investigation into the methods of the I. O. F. We congratulate the Australian people in having representatives in their Legislature who are so carefully guarding their best interests in this matter.

* *

**The Sun Life Assurance Co'y
of Canada.**

HEAD OFFICE: MONTREAL.

Directors:

R. MACAULAY, Esq.,

*President and Managing-Director.*HON. A. W. OGILVIE, *Vice-President.*

S. H. EWING, Esq.

JAMES TASKER, Esq.

J. P. CLEGHORN, Esq.

MURDOCH MCKENZIE, Esq.

ALEX. MACPHERSON, Esq.

T. B. MACAULAY, Esq.

J. R. DOUGALL, Esq., M.A.

Chief Medical Officer:

GEO. WILKINS, M.D., M.R.C.S. ENG.

Secretary and Actuary:

T. B. MACAULAY, F.I.A.

Assistant Actuary:

ARTHUR B. WOOD.



BUILDINGS OF THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Comparison of Premium Income

OF

Canadian Life Assurance Companies

Compiled from the Government Blue Book.

COMPANIES.	NET ASSURANCES IN FORCE ON DEC. 31, 1899.	NET PREMIUM INCOME.		INCREASE OR DECREASE.
		1898.	1899.	
Sun Life of Canada . . .	\$52,753,986	\$1,993,627	\$2,214,343	+\$220,716
Canada Life	79,691,480	2,167,489	2,163,787	— 3,702
Confederation	31,407,409	965,626	1,000,011	+ 34,385
Ontario Mutual	26,798,032	735,175	853,887	+ 118,712
North American	23,045,403	649,751	744,866	+ 95,115
Manufacturers	13,952,548	440,494	510,561	+ 70,067
Federal Life	11,447,570	359,636	385,775	+ 26,139
Great West Life	10,111,959	238,322	299,887	+ 61,565
Imperial Life	6,159,125	154,947	296,617	+ 141,670
London Life	5,778,622	206,515	226,586	+ 20,071
Temperance and General	9,350,800	187,318	215,756	+ 28,438
Excelsior	3,501,913	83,738	102,934	+ 19,196
Dominion Life	3,588,879	78,041	100,014	+ 21,973
Royal Victoria	1,653,807	24,235	60,240	+ 36,005
Northern Life	1,587,500	18,737	37,747	+ 19,010
Home Life	1,494,130	26,727	+ 3,603
National Life	544,000	16,834	+ 16,834

The above is compiled from the revised report of the Government Superintendent of Insurance. It will be noticed that the figures of some companies (but not those of THE SUN LIFE OF CANADA) differ from those contained in the preliminary Government statement. These are final and authentic.