

VIEWS OF THE DOMINION EXPERIMENTAL FARM

IN THIS NUMBER

Province de Québec

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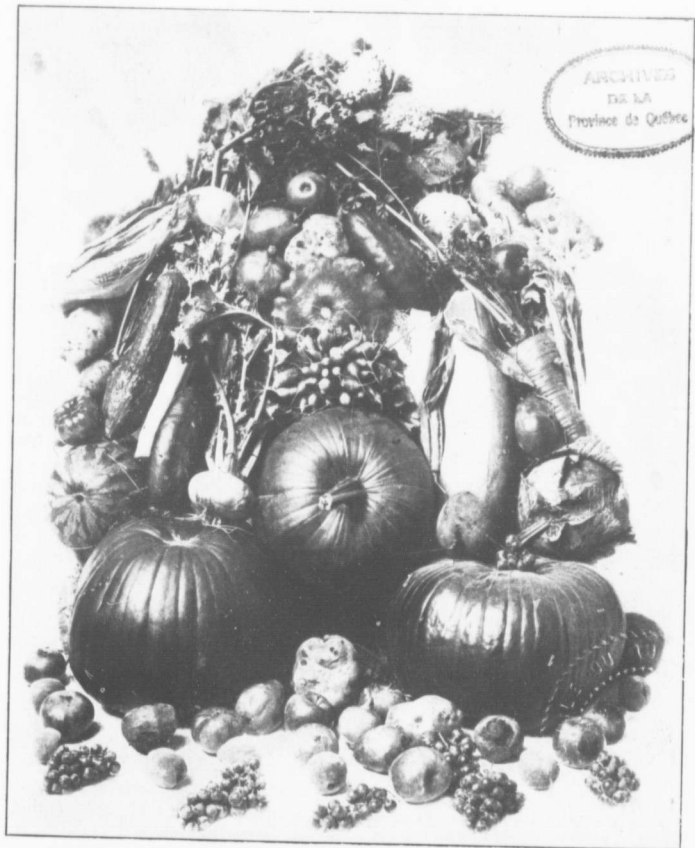
SUNSHINE

Vol. XVI.
No. 1

MONTREAL

JANUARY,
1911

A Happy New Year.



DOMINION EXPERIMENTAL FARM, OTTAWA.—SOME CANADIAN FRUITS AND VEGETABLES.

SUNSHINE

PUBLISHED BY THE
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A. M. MACKAY, *Editor.*

January 1911						
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Good Resolutions for 1911.

A pessimist, probably inspired by dyspepsia, once wrote :

"The road to Hell is paved with good resolutions."

We desire to take issue with this lugubrious friend. We believe the very contrary of his dismal fallacy. No saying probably in the language has been more prolific of ill-effects than this depressing proverb.

There is as much sense in saying, "The road to Hell is paved with good resolutions," as there would be in the statement, "The road to Heaven is paved with evil intentions." The latter is as logical as the former. So we say :

Pay no heed to this doleful warning but make your New Year resolutions, and stick to them as well you can. You will not succeed with all of them, nor with many of them, but every effort will give strength.

"Nor deem the irrevocable Past
As wholly wasted, wholly vain,
If rising on its wrecks at last
To something nob'ler we attain."

So make your good resolutions, do your best with them, and a Happy New Year to you.



The Lapse of Time and the Law
of Obligation.

The late Dr. Martineau once wrote a beautiful New Year address under the above title, showing that it was entirely fitting to institute changes in one's way

of living at the New Year time. He treated, of course, of matters moral or religious, and showed that as the years slip by it is proper that we should feel the sense of obligation pressing upon us more heavily. Now life assurance is not a purely moral question though it has its moral aspect, and we think that first and foremost among the good resolutions suitable to the time of year are those relating to life assurance. If it be true that no one knows what a day or hour may bring forth, what shall we say of the contingencies of a whole year. Now as each year passes, the expense of protection increases, and again as each year passes the probability of being accepted decreases. Therefore it is fair to say that the duty of insuring is an *increasingly important* one—and from a pure economical, if not moral point of view, the principle is involved of

"The lapse of time and the law of obligation."



Canada's "Vertebral Column."

It was the late D'Alton McCarthy, equally distinguished in his lifetime as a politician and a jurist, who in one of his celebrated speeches referred to agriculture as "The great backbone of Canada." No statement could be nearer the truth. Just as the vertebral column is the pillar of the temple of the human body, so cereal production is the mainstay of this country. It follows, therefore, that everything possible should be done to strengthen and develop to the highest point of efficiency this fundamental resource of our country.

It is a truth as old as civilization that "Knowledge is power." We scarcely need to aver to-day that education is the great dynamic of civilization. It is true of every sphere of human effort,—knowledge is as potent on the farm and ranch as it is in the laboratory or the law court.

Other things being equal, the agriculturist who knows the most will produce the best results. Specialized education is essential to success in raising crops of grain and herds of cattle, and this truth is becoming more and more generally recognized.

Sincerely holding these views it will be a matter of no surprise to our readers to find this number of the magazine containing as its leading feature a beautifully illustrated article dealing with the Experimental Farm at Ottawa—one of the very highest of its class in the Dominion, and under the immediate supervision of the Minister of Agriculture. We issue this number with the assurance that it will be perused with deep interest by all, and especially by those of our readers who are more immediately interested in the subject of grain-growing and stock-breeding. We are happy to do what little is in our power to draw attention to an enterprise which more than any other will accelerate the rational development of

"The Land of the Maple."



What Shall the Harvest Be?

The farmer lives nearer than others to the heart of nature. He derives his income immediately from the produce of the earth, and so is said to be the most independent of citizens. It is an old saying that "The farmer feeds us all," and in it there is a profound truth.

It would not be good logic, however, to deduce from this that the farmer is more certain of his income than the rest of mankind. Indeed he would be the last to claim it. No one knows so well as he upon what numberless contingencies his revenue depends. How anxiously he reads the bulletins of the weather bureau in the season of sowing, growing and reaping! With what solicitude does he study the sky during the time the

harvest is maturing and when it is being gathered! Indeed some credulous ones, who have not studied at St. Anne's, Ottawa or Guelph, are even said to pore over medical almanacs to know if tomorrow will be fair or foul. So that, although the farmer is independent as far as freedom from human dictation is concerned, at the same he is, like all his fellows, the child of Nature and immediately dependent upon her.

A storm may break and destroy the wheat-field; frost in one night may render vain the labors of a year; lightning in a moment may consume the barns and their contents; too much drought may wither; too much moisture may decay the standing crops. It is a very favored district even in agricultural Canada where the crops from year to year will yield a certain income. The wise farmer then takes a leaf out of the Book of Genesis:

"Let them gather all the food of those seven good years that come, and lay up corn, and let them keep food in the cities. And that food shall be for store to the land against the seven years of famine which shall be in the land of Egypt; that the land perish not through the famine."

Such was the wisdom of Joseph, and how well it served! Now there are two ways in which the shrewd farmer of to-day may practice this wisdom. First, he may literally keep in his granaries a reserve of grain, so that if one crop fail another may be sown and gathered and the reserve turned into cash. But another and much more modern way would be to take out an Endowment assurance policy, and, during the prosperous years, pay in annually a substantial part of his surplus income. Then in the critical years the policy can be borrowed upon or turned into cash, and all the while the possibility of the worker's own life being taken is provided against. And

if all goes well and the policy matures what a simple way to provide for the burning of the mortgage, or, if luckily there is no mortgage, the building of the new house or the modern barn!

We do not speak with any irreverence when we say that there is nothing less providential in an assurance policy than a store of wheat.

"For God fulfils Himself in many ways
Lest one good custom should corrupt the world."

And there is no doubt that had the far-seeing Joseph lived in the 20th century A.D. in place of the 18th century B.C. he would have been an ardent advocate of life assurance.



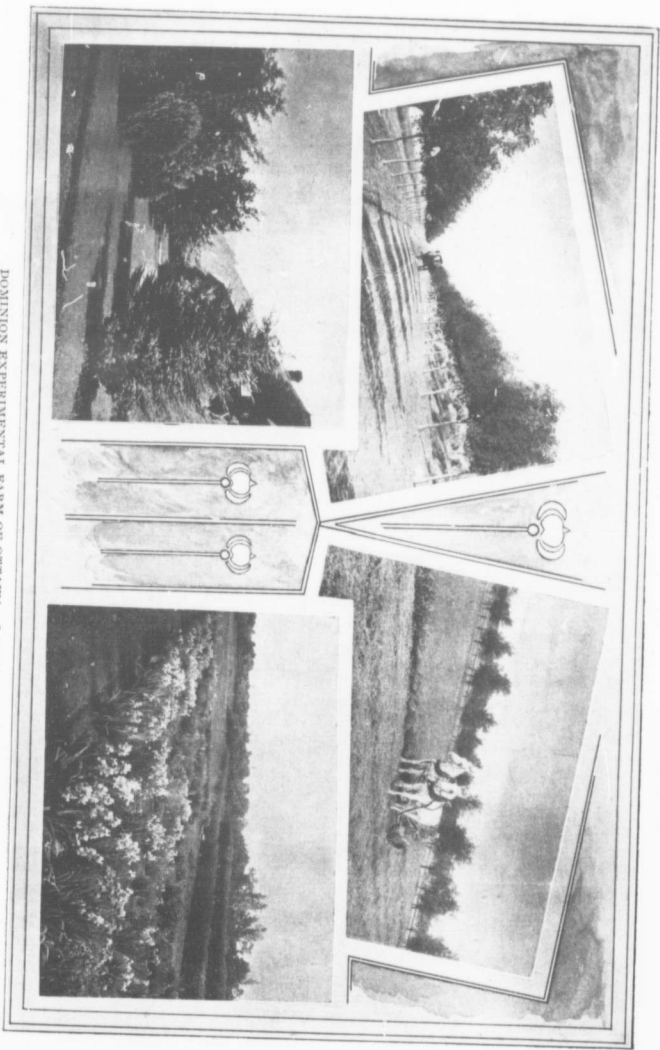
Back to the Farm.

Population to-day concentrates in cities. The result is there is not a due balance between the numbers of rural and urban dwellers. There is a danger involved in this disparity, a danger which economists have not been slow to recognize, but there is now a strong movement setting in favoring a return to the land. There have been good grounds for the movement city-wards and yet it is not without reason that the tide is now turning.

One great reason why there has been such a migration to the city seems to us to have been the unattractiveness of farm life as compared with the life in the city. In the latter are provided churches, concerts, lectures, dramas and society meetings in endless variety. On the other hand dwellers in the country have heretofore lived in so isolated a state as to be almost completely deprived of all these means of improvement and recreation.

But conditions are changing. Life in the country is to-day much more pleasant than in the "good old days." And even in the worst of those "good old days" the odds were not all in favor of the city dweller. He lived within narrow

DOMINION EXPERIMENTAL FARM OF OTTAWA.—SOME TYPICAL VIEWS.



barriers. In place of the fresh air of the fields and woods he inhaled the dust-laden atmosphere of the streets; in place of the ever-changing beauties of forest and field and stream he saw the same dull streets flanked with towering walls and hideous with the din of traffic. No wonder if he needed so many artificial recreations to make his life bearable. In the meantime his rural cousin was quoting,

"And this our life, exempt from public haunt,
Finds tongues in trees, books in the running
brooks,
Sermons in stones and good in everything."

If then during the worst of the so-called "good old times" there was so much to be said in favor of country life, in this day of vastly improved conditions the argument would seem conclusive for a movement back to the land.



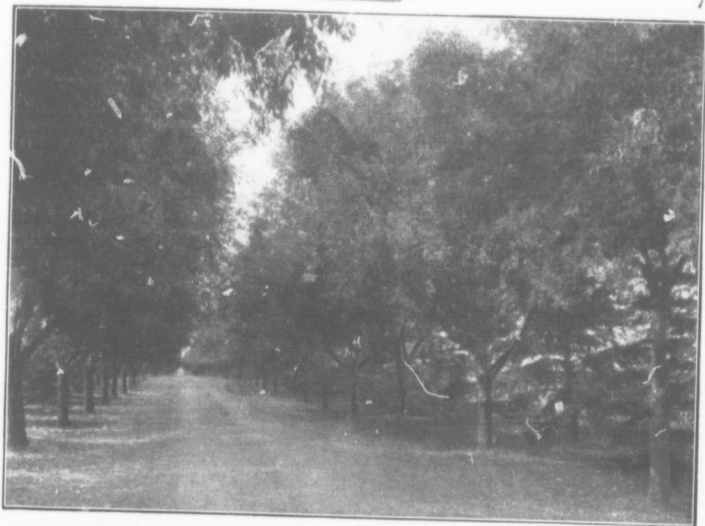
Reassurance of the Royal Victoria Life of Montreal by the Sun Life Assurance Company of Canada.

An agreement has been concluded whereby the total policies of the Royal Victoria Life Insurance Company of Canada are to be reassured by the Sun Life of Canada, which will take over the assets of the Royal Victoria Company, and assume its liabilities. The new Dominion Insurance Act requires that certain notice be given to policyholders and shareholders, and that the consent of the Canadian Government Treasury Board be also obtained, but on the completion of these formalities certificates of reassurance and guarantee will be sent to all Royal Victoria policyholders, to be attached to their contract.

The completion of this agreement will be a source of much satisfaction to the friends of both companies, but particularly so to the policyholders of the Royal

Victoria Company. Not merely have the interests of the latter been carefully safeguarded, but their position hereafter will be immeasurably improved. The safety of their policies has been put beyond all question, by placing behind them the enormous resources of the Sun Life Assurance Company of Canada. They can now also look forward to the time when they will receive profits, and handsome profits, on their assurances. By the agreement the business of the Royal Victoria Company is to be kept as a separate branch for five years from January 1st, 1911. That branch will be credited with all premium receipts and interest earnings, just as if it were a separate company, while on the other hand the charge against it for management, agency and other expenses, is limited to ten per cent. of the premiums received. This exceedingly favorable arrangement will, of course, rapidly improve the position of the Royal Victoria policyholders. Furthermore, it is distinctly provided that after the expiration of the five years, they shall receive profits at precisely the same rate as if their policies had been taken out originally with the Sun Life. In other words, they will, after that date, have all the advantages of original Sun Life policyholders. Our own assured members, who know how very handsome are the profits paid by their company, will appreciate how sincerely the policyholders of the Royal Victoria Company are to be congratulated on this improvement in their prospects, and on behalf of the Sun Company we heartily welcome them to our ranks as members hereafter of the great Sun Life family.

While this transaction from the standpoint of the transferred policyholders is important, one grasps something of the magnitude of the Sun Life of Canada when we note that the total business in



DOMINION EXPERIMENTAL FARM, OTTAWA.—AVENUE OF NATIVE MAPLES.



DOMINION EXPERIMENTAL FARM, OTTAWA.—HARVESTING PLOTS.

force on the books of the Royal Victoria, say, \$4,500,000, is less than one-fifth of the new business actually paid for in the Sun Life during last year alone.

This incident should not be without its lesson in another direction. Of late years a large number of new life companies have been organized in the Dominion, and the great success of some old and well-established companies, such as the Sun Life of Canada, has induced the public to subscribe for stock in the new concerns. The fact that a company founded forty, fifty or sixty years ago, has been enormously successful, is no proof that an office now entering the field in competition with these well-established institutions, will be equally successful. The truth is, that most new life companies now have a hard struggle to merely survive, to say nothing of attaining prosperity, and the position of an officer in such a company is usually arduous and anxious. The Royal Victoria Company was founded in 1897. Its shareholders paid in \$200,000 cash on its capital stock. On this they have never been paid a dividend, and they will now receive back as a final settlement twenty per cent. of the amount paid by them, the other \$160,000, or four-fifths of the whole, being absolutely lost. They are in fact to be congratulated on escaping a call upon their stock. This illustration of the difficulties and dangers which too often beset a new life company should surely make people hesitate before deciding to launch any further competitors.



The Lady of the House—"I hope you are habitually truthful, Bridget?"

The New Maid—"Yis, mum, I am on me own account. I only tells lies to th' callers, fr th' missus."—Cleveland Leader.

Things to Learn.

Learn to laugh; a good laugh is better than medicine.

Learn how to tell a story; a well-told story is as welcome as a sunbeam in a sick room.

Learn to keep your own troubles to yourself; the world is too busy to care for your ills and sorrows.

Learn to stop fault-finding; if you cannot see any good in the world, keep the bad to yourself.

Learn to attend strictly to your own business. Very important point.

Learn to hide your aches and pains under a pleasant smile.



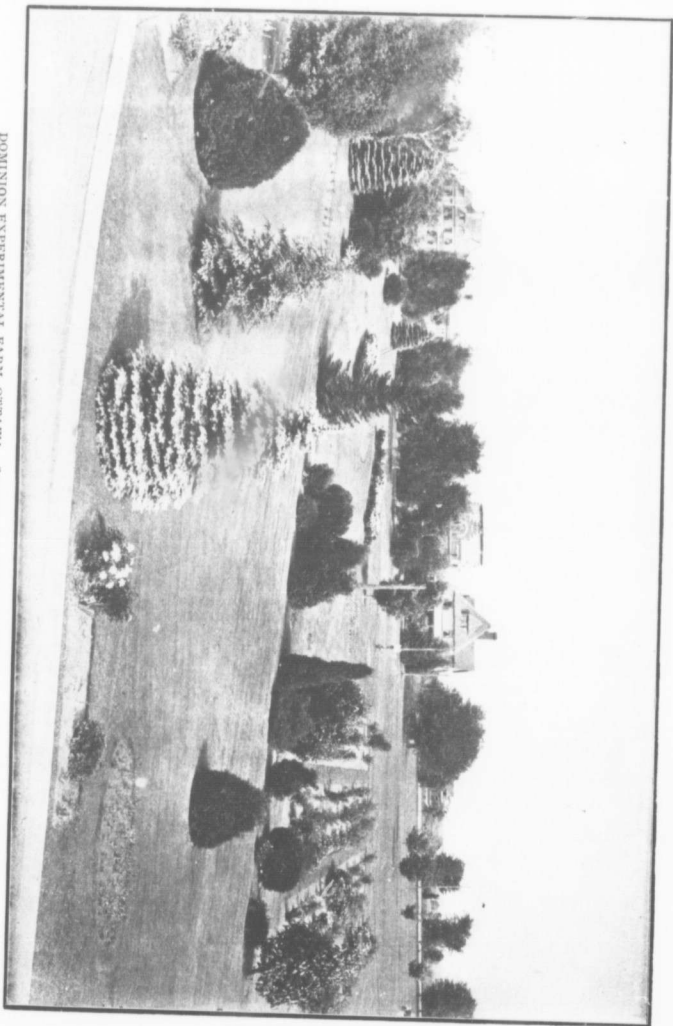
The Dominion Experimental Farms.

To the position to which Canada is rapidly rising, that of becoming one of the foremost food-producing nations of the world, no single institution has contributed more than the system of Experimental Farms.

The need for such a system was already deeply felt in 1886, when the Act for the establishment of the Dominion Experimental Farms was passed. Even at that early date the results of unscientific farming were becoming apparent in the older parts of the country, and from year to year since then the need for special training has been growing because of the influx of new settlers, who are, for the most part, unfamiliar with our climatic conditions. These new settlers naturally look to the Experimental Farms for information as to the methods of cultivation and varieties of crop adapted to the various districts in which they settle.

The work of the Experimental Farms has developed, therefore, with the development of the Dominion itself, both in the number of farms in operation and in the increasing number and complexity of the problems studied—a result of the varied climatic and other conditions met.

Commencing with five Experimental Farms—one at Nappan, N.S., to serve the Maritime provinces, one at Ottawa (the Central Farm) for Ontario and Quebec, one at Brandon, Manitoba, for that province, one at Indian Head for what was at that time called the North-West Territories, since divided into the provinces of Saskatchewan and Alberta, and the fifth at Agassiz, B.C., the



DOMINION EXPERIMENTAL FARM, OTTAWA.—SOME OF THE BUILDINGS AND PART OF ORNAMENTAL GROUNDS.

number has been increased until, in addition to these there is an Experimental Station at Charlottetown, P.E.I., another at Rosthern, one at Scott in Saskatchewan, one at Lethbridge and one at Lacombe in Alberta, besides two smaller Experimental Stations in more remote sections of the country which are as yet unsettled, where information is being gathered for the time when the lands in these districts will be taken up. These Stations are at Fort Vermilion in the Peace River District and at Whitefish River near Lake Abitibi. In addition there is also a Station at Kamloops, B.C., for the study of problems relating to what is termed "dry-farming," or the production of good crops in regions where the rainfall is below the normal. This total of ten Experimental Farms and three Stations will be still further increased in the near future.

Problems relating to the preservation of the fertility of the soil and the continued production of good crops, to the study of the different breeds of beef and dairy cattle, to horses, sheep and swine, to the production of fruits and the originating of new varieties, have occupied the attention of those in charge of the Experimental work from the inauguration of the Farms and, in addition to these questions, with the rapid settlement of the North-West provinces, there have arisen a host of problems which are peculiar to that new country with climatic conditions differing in so many respects from that which prevail in the older settled districts. Some of these relate to the breaking up and cultivating of the virgin prairie, the conservation of soil moisture in those parts where the average rainfall is light and the study of irrigation where that system can be pursued. One of the chief subjects of study and experiment has also been the originating of early ripening varieties of cereals. The need for earliness of ripening is not so acutely felt in the eastern provinces, but in the west, with the early frosts which sometimes occur, earliness of maturing is one of the most necessary characteristics of a variety. By crossing early Indian and Russian varieties with high-class Canadian sorts, several early-ripening varieties of wheat have been produced which mature two and even three weeks earlier than Red Fife, and some of them are fully equal in quality and productiveness to that variety. One very promising cross-bred sort named Marquis, which is equal in quality to, and from a week to ten days earlier than, Red Fife, produced this last season in field culture on the Experimental Farm at Indian Head, Sask., an average of 53

bushels per acre. This is a great triumph of skill in this direction. Varieties which are found to be early in ripening are submitted to further trial by grinding the grain into flour and the baking of bread in the Experimental Farm laboratories, and those sorts which are found of high quality are grown in large fields for more general distribution. Promising varieties are multiplied as fast as possible and distributed free to Canadian farmers for testing, in samples of five pounds each. During the past ten years, the average number of samples distributed in this way has been about 40,000 each year. This has materially increased the average yield of crops throughout the Dominion by the introduction of pure and unmixed samples of seed all over the country. The object lessons which have been conducted in the growing of corn for ensilage, thus providing succulent food for the winter feeding of cattle, has stimulated the dairy industry, especially the manufacture of butter in winter, and the fattening of steers, giving profitable employment for farm labor during the winter months.

Extensive experiments in the testing of fruits and in the originating of new varieties suitable for the different climates of Canada, have been carried on since the establishment of the Experimental Farm and in this case as well, the opening up of the North-West gave rise to new features of the problem. The severe winters of that region proved fatal to most of the varieties of fruit which were quite hardy farther east, and many years of patient work were necessary before some of these became acclimatized sufficiently to thrive in the west. Many sorts of fruits were originated by crossing some of the best Ontario varieties with hardy stock of inferior quality imported from Northern Russia and other countries, and many of these proved of sufficiently good quality to be eagerly sought for by settlers in the North-West. Ornamental trees and shrubs were also tested in the same way and many varieties obtained which are now grown throughout the North-West country, making the surroundings of the settlers' homes attractive and protecting the more tender growths from the prairie winds.

Those branches of scientific work which are connected with agriculture are carried on in the laboratories of the Central Experimental Farm, and include chemistry, entomology and botany. These divisions of the work have also been enlarged in keeping with the growth in the other parts of the Experimental Farm work.

The distribution of the information gained on



DOMINION EXPERIMENTAL FARM, OTTAWA.—FLOWERS IN BLOOM.



DOMINION EXPERIMENTAL FARM, OTTAWA.—PURE RED FIFE WHEAT.

agricultural questions is naturally of the first importance. The Experimental Farms themselves are a continual object lesson which the farmer is not slow to take advantage of. Excursions to the Farms are of frequent occurrence during the summer months, when, in addition to an inspection of the Farm, short addresses on farming topics are usually given by the officers in charge of the experimental work.

The great majority of farmers, however, are reached by the publications which are issued by the Experimental Farms. These consist of (1) the Annual Report which gives detailed accounts of all the work going on at all the Farms, such as the testing of varieties of all field crops, experiments with different rotations of crops, trials of varieties of fruits, flowers and ornamental trees and shrubs, and experiments in feeding cattle, sheep, swine and poultry. Meteorological records are also kept at every Farm. Special topics, of interest to the farmers of a certain section, are often treated by the Superintendent of the Farm in that section in his annual report.

(2) Bulletins are also issued from time to time, as often as the accumulation of data on a subject warrants it on some feature of agriculture or horticulture in Canada. These are printed both in French and in English in large editions, and are mailed free to anyone applying for them. Some idea of the extent to which farmers avail themselves of this privilege may be formed from the fact that 72,000 copies of each issue of these publications are now necessary to meet the demands of the ever-increasing mailing list.

The third great means of spreading the information gained is by correspondence, the volume of which again shows the steadily growing importance of the Experimental Farm work. For the first three years ending with 1890, the number of letters received at the several Farms from farmers averaged less than 10,000; during the year ending March 31st, 1910, they amounted to 102,651. This huge correspondence covers enquiries on almost every subject related to agriculture, horticulture and arboriculture and in itself occupies a considerable portion of the time of the chief officers.

The result of all this work is best shown by the wonderful progress made in agriculture by the farmers of Canada and by their general prosperity to which the Experimental Farms have added no small share.



A life worth living is also worth insuring.

More Satisfied Policyholders.

SUN LIFE ASSURANCE COMPANY,
Montreal.

Gentlemen,—I have just received your letter re dividends on policy 29191.

Such a statement makes one feel proud of the Sun Life Company.

Yours truly,

(REV.) JOSHUA B. ROBESON,
Lanark, Ont.



PROVIDENCE, R.I., Oct. 29, 1910.
SUN LIFE ASSURANCE COMPANY,
Montreal, Canada.

Gentlemen,—Mrs. Horton has signed the enclosed receipt which I presume will pay the premium which falls due Nov. 1st, leaving a balance which comes to her of \$3.60. The showing of the Company is excellent.

Yours very truly,

EVERETT J. HORTON.



ST. AGATHE, Que., Dec. 1st, 1910.
D. H. ROGERS, Esq.,
Agent Sun Life Assurance Co. of Canada,
Gananoque Ont.

Dear Dr. Rogers,—Please accept my best thanks on behalf of your Company for their cheque in settlement of my 15-year policy, No. 61730, which fell due to-day. This result of my early beginning in assurance investment is very satisfactory. I cannot say that I have ever missed the money, but do now fully appreciate the generous returns, and I would strongly advise every young man to take out life assurance, and to take it early, as it is a source of pleasure to have an estate to leave, and at the same time the saving to meet premiums tends to make one thrifty. Again thanking you and the Sun Life for your promptness in settling my policy, believe me,

Yours faithfully,

J. RODDICK BYERS.



OTTAWA, Nov. 5th, 1910.
JOHN R. & W. L. REID,
Sun Life Assurance Co.,
Ottawa, Ont.

Dear Sirs,—I beg to accept the first option on my policy No. 29775 due 1st December, 1910. I should like to say that the result is most satisfactory to me, as I paid in actually in cash \$476.00 and after the Company has carried the risk for \$1,000 on my life for 20 years they gave me back \$545.00, or \$69.00 more than I paid in.

I took out this policy when I was a student 22 years of age, and have added every couple of years a policy as I could afford it. All my policies are in the Sun Life Company and I feel that I have every reason to be gratified with results. Again thanking you, I am,

Yours faithfully,

E. L. HORWOOD.



DOMINION EXPERIMENTAL FARM, OTTAWA.—APPLE PICKING.

Suited Norah.

Norah had been guilty of what was considered an indiscretion, so the mistress of the house called her to "step the carpet." "If such a thing occurs again, Norah," said the mistress, "I shall have to get another servant!" And Norah said: "I wish yer would—there's easily enough work for two of us!"—New Zealand Free Lance.

An Unfortunate Response.

The problem of too many churches in a given locality is often a perplexing one. It is said that the churches in a certain village, on opposite sides of the street, were so close that when the congregation in one church sang "Will There Be Any Stars in My Crown?" the congregation in the other church promptly responded,

"No, Not One; No, Not One." Fortunate it is if the seeming contradiction is confined to the unintentional inharmonious responses in songs.—Lippincott's Magazine.

Advice to the Uninsured.

Beware of widows! Especially your own!

A man of principle leaves his widow principal.

If you pay as you go in life, pay your widow as you go in death.

One of two parties is carrying the risk on your life—either an assurance company or your family.

How many of your acquaintances will not be counted in the 1911 census? Will you answer the question in 1920.—Exchange.

The Late Mrs. T. B. Macaulay.

The most unaffected sympathy has been manifested by both the Head Office staff and Agency forces of the Company with our Managing-Director, in the inexpressible loss suffered by him and his family in the death of his much esteemed wife, on November 30th, after nearly thirty years of married life of marked happiness. Mrs. Macaulay was a step-daughter of Rev. J. Lawson Forster, D.D., formerly of Montreal, now of London, England, and was beloved by all who knew her. Immediately on the sad event becoming known, a resolution of condolence was drawn up, signed by every employee, and forwarded to Mr. Macaulay, whose acknowledgment of this expression of regard and sympathy was most affecting and evidenced once more the truth—

“One touch of nature makes the whole world kin.”

We would express through the columns of this magazine our heartfelt sorrow, and we are sure that as this sad news becomes known to our readers in various parts of the world, their regrets will be joined with ours. It may be at least one ray of sunlight in this dark day for our Managing-Director to know that his grief is ours, and that his sorrow has called up from all our hearts a sympathetic regard, unpurchasable with gold.



How Partners May Protect Themselves.

“How will it affect his partners?” The query is often heard where business organization has been disrupted. Almost everyone knows of firms or corporations being hard pressed at the death of some member or even compelled to wind up affairs at a sacrifice. Lack of ready resources to meet the withdrawal of funds, and the quick demands that usually come at such a time, can seriously cripple the strongest business.

Of course, there is a way of escape. But it must be provided before, not after, the event.

Rather strangely, the business community has been slow to realize that the assuring of a partner's life may be as much a precautionary requirement as the covering of buildings and stock by fire insurance. Perhaps life companies and their representatives have not been as quick to seize upon the possibilities of insurance in this field as they have in others. Just now, however, there is perceptible a growing interest in various aspects of business protection by life assurance.

Not long ago, in a trans-border city, there died a well-to-do business man who carried two policies of \$25,000 each for the benefit of the firm with which he was connected. This, in addition to a substantial amount payable to his personal estate. He and his partner, for six years or more, had realized that life assurance was scarcely less essential than fire insurance to the stability of their firm. When death occurred, the \$50,000 went into the business; the widow was able to draw promptly her share of the firm's assets for investment in trust funds as provided by will; and the business continued on its even tenor without a moment's embarrassment.

In contrast to this, an eastern exchange cites the case of two partners in a general store, both of whom were getting comfortable livings from the business. On the death of one, however, the remaining partner had not sufficient resources to take over the widow's share. The latter insisting upon a settlement, a forced sale ensued. Result,—disappointment to the widow at the smallness of her proceeds, with serious business set-back and financial loss to the partner.

Not alone in private partnerships is some such form of business protection becoming a recognized need. Corporations, too, are taking advantage of this commercial aspect of life assurance. Sometimes indemnity is contemplated for loss of managerial ability or technical skill through the death of an executive officer or the important head of a department.

There are two methods of applying life assurance protection to business needs. There is that of a joint-life policy covering two or more individuals for the benefit of the firm. This calls for a lower rate of premium than the plan of taking a policy on the life of each individual separately. But the second plan has this advantage—that the death of one individual under it does not terminate the contract for all. The individual policies can be still kept up or else exchanged for their cash surrender values, as conditions may determine. In the case of a joint-life policy, however, the partners would have to



DOMINION EXPERIMENTAL FARM, OTTAWA.—FINE DISPLAY OF BLOOM.

take out an entirely new contract should they wish to keep up assurance for the firm. The rate would be increased on account of advanced age, and it might happen that one or more would by that time be ineligible for new assurance.—Canadian Finance.



Smiles.

Learn to greet your friends with a smile. They carry too many frowns in their hearts to be bothered with any of yours.



Interviewer—"You have lived many many years. Now, what I wish to ask is what was the happiest moment of your life?" Old Man—"It has not come yet." Interviewer—"Not come yet? When will it come?" Old Man—"When people cease to ask foolish questions."

Verbena, the colored cook, asked permission to bake a cake for the wedding breakfast of a friend. On her return her mistress said to her:

"Well, 'Bena, how did the wedding go off?"

"Law, Mrs. L.—," Verbena replied, "it war a mos' powful fine weddin'. De breckfus war mos' appetizin', 'specially de cake you done gib me; an' wid all de guests wearin' der bes' clo's, an' behavin' mos' impressive. An' de bride sutainly did look beautiful in her white satin gownd wid de long white veil an' de orange blossoms."

"And how about the bridegroom, 'Bena?"

"Dar!" exclaimed Verbena, her eyes flashing, "de low down, no-'count niggah nevah come a nigh!"—D. C. A., Jr., in Harper's Magazine.

An Effective Reply.

In one of the most influential religious weeklies in Great Britain, the *British Weekly*, there is a column of answers to correspondents conducted by the Rev. Prof. David Smith, D.D. In a recent issue, the following query was put to him :

"A friend of mine, a young unmarried man, has two policies of assurance on his life, one almost paid up. He thinks life assurance implies a distrust of God, and has such strong views on this that he has taken steps to surrender the policies. To do this, he says, is against his reason and inclination, but is necessary to his peace of conscience. He believes God is directly influencing to this course. Do you think that God directly influences men in matters like this? What would you suggest?"

In his reply, which we find in the *London Mail*, the professor says :

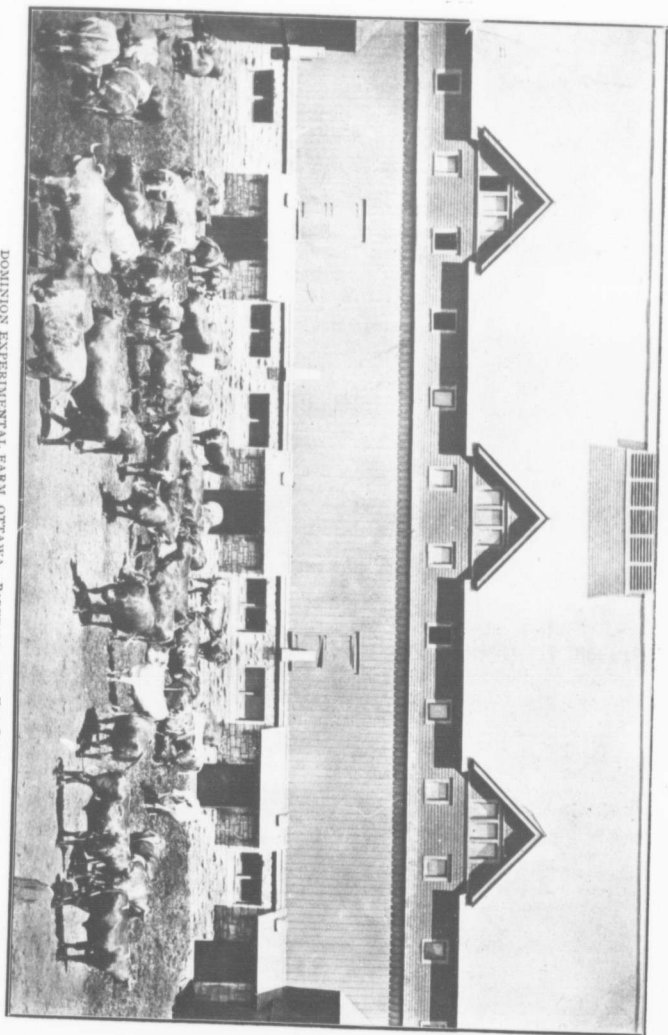
"God never works unnecessary miracles, and He never grants special intimations of His will when it may easily be ascertained. Your friend's duty is perfectly clear, and he will see it if he gives over talking about direct influence, and considers what is written in the Holy Scriptures. I suppose he builds his notion of life assurance implying distrust of God on our Lord's injunction : 'Take no thought for the morrow.' Need I point out that this is a misleading rendering? The proper rendering is 'be not anxious,' 'do not fret,' 'do not worry.' See R. V. Of course, we must 'take thought for the morrow,' else why is the ant commended to our imitation because she 'provideth her meat in the summer, and gathereth her food in the harvest' (Prov. vi. 6, 7) ?

"There are two mistakes which we must equally avoid. One is fretting about troubles which we can do nothing to avert. The other is doing nothing

when we might be doing something, and casting the responsibility on God. This may seem very pious, but it is really just the reverse. Now, see how this applies to the question of assurance. If a man, despite his utmost industry, can earn no more than suffices for immediate necessities, then he is entitled to leave the future to the Providence of God ; but if he can, he is bound to make provision for his own maintenance when he is past work, and for the comfort of his helpless dependents in the event of his death ; and so long as he has made no such provision, he is guilty of dishonesty and selfishness every time he spends a shilling which he might save.

"There are three, and only three, possible methods of getting a livelihood—industry, charity, theft ; and it is the ambition of every honest and self-respecting man to bear his own burden, and owe no man anything. Assurance is one of the means of achieving this. It is simply a kind of investment, and, if it be wrong, then it is wrong to make any sort of provision for the future. See how it works out. If a man will make no provision, of course he must not marry and risk leaving his wife and family on the world. But what of himself? Misfortune comes—loss of health or of work, and then his only resource is charity. And by-and-by he will be too old for work, and then he will claim a pension. In either case the burden which he might and should have borne himself will fall on his neighbours. Of course, it is the office of society to succor the destitute ; but it is the duty of every man to bear his own burden if he can.

"I account an improvident man as not merely irreligious, but immoral. I commend to your friend's consideration that wholesome Scripture : 'If any man provide not for his own, and especially for those of his own house, he hath denied the



DOMINION EXPERIMENTAL FARM, OTTAWA.—BARNYARD WITH FAT CATTLE.



DOMINION EXPERIMENTAL FARM, OTTAWA.

HON. SIDNEY FISHER, Minister of Agriculture.

DR. SAUNDERS, Superintendent Experimental Farm.

faith, and is worse than an infidel' (1 Tim. v. 8). I should be sorry to seem impertinent, but I cannot help saying that his attitude is not that of a healthy-minded man; and I think he should beware. The law of development is: Begin as a faddist, and end as a crank."



"If You Wish, Please Work."

Some singular communications come to our Home Office, and Foreign Branches are favored by native correspondents with even more extraordinary letters. It is seldom, however, that anything so out of the common as the following comes up for consideration. Our Sherlock is still working upon it and will be grateful for any suggestions:

ALAMBAGH HOUSE.

To
The Manager of Canada Assurance Company,
1910-10-7 Bombay.

Messrs. Will you be good enough to assure, my Bombay H. Court Probate of 1870-71. I am

counted as minor youngest son of Hafezulla Manulla, Police Inspector, Probate &c includes all lands and its income: and separate money: as well any other lands and money in Government and outside. Besides Probate some other lands and money in Govt. and outside and in Police. In short everything of mine, with my Life for ninety-nine years: and pay your Firm out of my income Rupees five lakhs i e (500000) and separate every years payment according to rates for shelter and protection. If you wish, please work.

Yours faithful

DIDAR H. FOUZDAR
OR DIDARULLA HAFAZULLA

If you can not, be pleased to give the other Firm.

Our correspondent ends his communication with a brief remark which gives us pause—"If you wish, please work." Whether this is a grafter's secret sign, or what it may be, we are unable to make out. Of one thing we are certain, it was never intended for the Editor of SUNSHINE. O No! So we have much pleasure in passing it on to "the other firm." We might say that the heads of the various departments of the office have been asked if they could explain the matter, but as



DOMINION EXPERIMENTAL FARM, OTTAWA.—RESIDENCE AND LAWN, DIRECTOR'S HOUSE.

soon as the last sentence was read—"If you wish, please work," one and all denied that it could refer to them or theirs.



The Easiest Way.

"The easiest way to succeed, my boy, is to give the people what they want."

"No, sir; you are mistaken. The easiest way to succeed is to make the people think they want what you are giving them.—Chicago Record-Herald.



Timely Advice.

SHERBROOKE, 21st November, 1910.

EDITOR OF SUNSHINE.

Re Policies Nos. 250106 and 250139.

Dear Sir,—I am writing this letter to you without having been asked to do so, because it illustrates to my mind so forcibly the necessity for getting young men assured as soon as possible.

I assured my son for \$2,000 on the 20-pay life plan when he was 19 years of age. He was examined at the end of May; on the 13th June his premium was remitted; on the 25th June he was unexpectedly struck down with a very serious illness, although before that he had been seem-

ingly in the best of health and took lots of exercise, being very fond of out-door sports. I am now told that it will likely be one or two years before he can get a perfectly clear policy. I am writing this letter to you in the hope that you can use it so as to persuade young men to take assurance while they are fit, as none of them can tell what a day may bring forth.

Trusting your Company will have very great success, I remain,

Yours faithfully,

AN OLD POLICYHOLDER.

P.S.—I enclose you my name but would prefer that you do not publish it.



GANANOQUE, Ont., Dec. 13, 1910.

Dr. D. H. ROGERS,

Gananoque, Ont.

Dear Doctor,—I have just had a 15-year Endowment policy mature in the Sun Life Assurance Company of Canada, with the following splendid results: I paid a premium of \$62.90 for 15 years, carried \$1,000.00 assurance for that term, and now receive in cash \$1,175.95. I consider this a fine showing, and am applying to your Company for another policy.

Thanking you and the Sun Life for promptness,

Yours sincerely,

MARSDEN KEMP.

Sun Life Assurance Company of Canada

The Results for 1909

Assurances Issued during 1909

Assurance issued and paid for in cash during 1909	\$21,509,273.16
Increase over 1908	1,725,601.96

Income

Cash Income from Premiums, Interest, Rents, etc.	7,778,132.05
Increase over 1908	828,530.07

Assets

Assets as at 31st December, 1909	32,804,996.77
Increase over 1908	3,566,471.26

Surplus

Surplus distributed to policyholders entitled to participate in 1909	378,010.60
Added to Surplus during 1909	712,230.58
Surplus earned in 1909	<u>81,090,241.18</u>

Total Surplus 31st December, 1909, over all liabilities and capital according to the Company's Standard, the Hm. Table, with 3½ and 3 per cent. interest	\$3,308,534.53
Surplus, Dominion Government Standard	4,940,556.77

Payments to Policyholders

Death Claims, Matured Endowments, Profits and other payments to policyholders during 1909	2,824,184.01
Payments to policyholders since organization	23,243,167.45

Business in Force

Life Assurances in force December 31st, 1909	129,913,669.52
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The Company's Growth

	INCOME	ASSETS Exclusive of Uncalled Capital	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 6,461.95	\$ 1,064,350.00
1879	172,528.42	397,777.32	3,615,124.35
1889	563,140.52	2,233,322.72	13,337,983.08
1899	2,596,207.27	9,247,664.61	52,806,035.93
1909	7,778,132.05	32,804,996.77	129,913,669.52