

NIAGARA.

SUNSHINE

VOL. X.
No. 10

MONTREAL

OCTOBER,
1905



A PARTIAL VIEW OF NIAGARA FALLS.

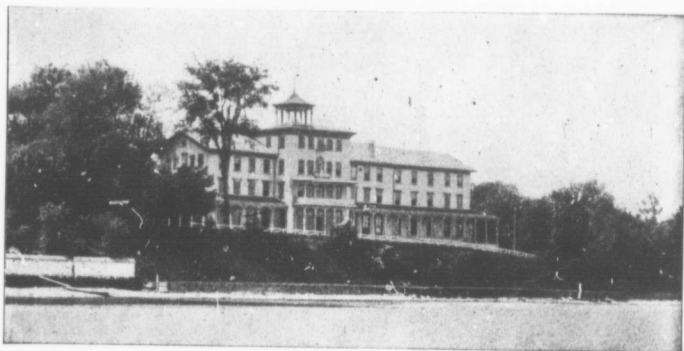
The Agency Convention, at the Queen's
Royal Hotel, Niagara-on-the-Lake,
August 29th to 31st, 1905.

Organization is the soul of any business, and whatever aids in strengthening the organization of any concern is of vital importance to it. There can be a mechanical organization, which may be perfect in every detail but still lacking, unless infused with the personality of all connected with it.

Years ago the management of the Sun Life of Canada, seeking to build up a

desire of all to do everything in their power for the Company's advancement.

The Convention of 1905 was, perhaps, the best yet held. Matters of much importance to the successful working out of the Company's plans were discussed, and much good will surely be the result. The place where the Convention was held was ideal, away from the noise and bustle of the mart, those present had an opportunity of measuring their work at its true standard. The business end of the Con-



Queen's Royal Hotel, Niagara-on-the-Lake, where the Agency Convention was held.

strong organization, gave its attention to the laying of a solid foundation, both from the Head Office and Agency standpoint.

The Agency force is in "the firing line," and unless there is a perfect understanding between its members and the Head Office officials success cannot be attained.

The idea of getting the two forces—Head Office and Agency—together in annual conference was adopted by the Sun Life of Canada many years ago, and the result may be seen in the strong Agency organization the Company has built up and is maintaining, and the

vention was exceedingly practical. At the reception held by the Directors an hour or so was given to speeches. The great success of the Sun Life of Canada makes a good text for the extempore speech-maker, and the Company's prosperity was the theme.

Mr. T. B. Macaulay, Secretary and Actuary, presided, and introduced Messrs. C. Cushing and J. McKergow, representing the Directors, who conveyed to the representatives the good wishes and thanks of the Board of Directors for the great work the Agency staff is doing for the Company. Hon. J. V. Barry, Commissioner of Insurance for Michigan,

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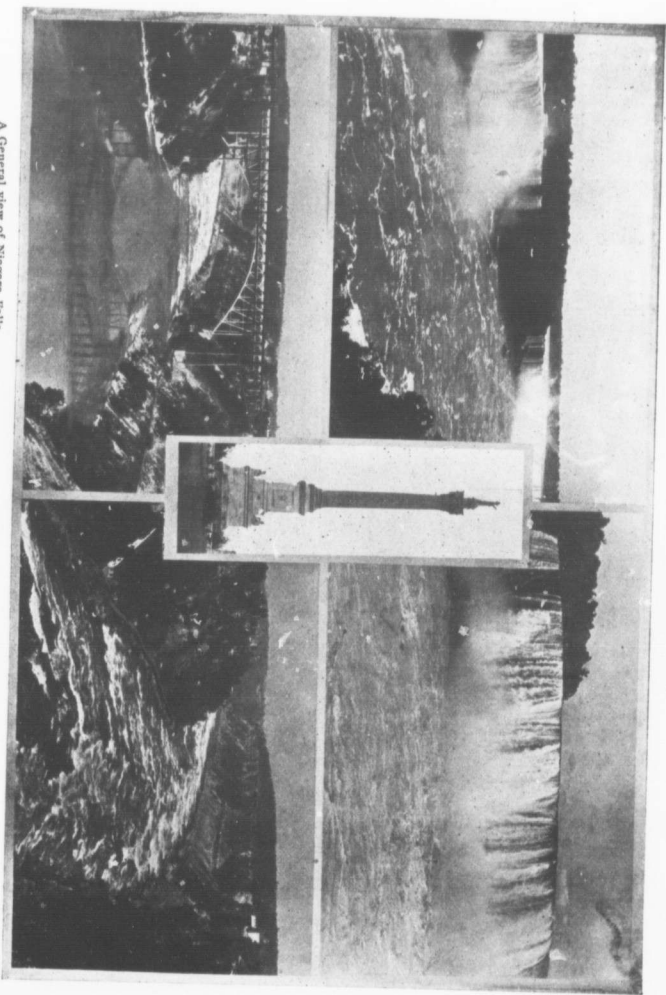
A General view of Niagara Falls.

Where the rapids begin.

Brock's Monument, Queenston Heights.

Part of the Horseshoe Falls.

The Whirlpool Rapids.



who was holidaying in the region and was the guest of the Convention, spoke of the high standing of the Sun Life of Canada in the United States, where it was placed on the same footing as the home companies. Mr. Barry is a very graceful, witty and interesting speaker. Mr. Phiroze C. Sethna, Secretary for India, who was in Canada on private business, explained the working of the Company's operations in India, and said that there the Company is receiving the same respect and success as in the other places where it operates. Mr. Geo. E. Reid, Manager of the United Kingdom, who was on a visit to his native land, seconded all that was said as true to the important territory over which he was placed. Other speakers were: Mr. C. H. Query, of Montreal, who spoke in French and English; Messrs. W. A. Higinbotham, of Philadelphia; J. A. Tory, of Detroit; and N. D. Sills, of Richmond, Va.

The absence of the President was a regret expressed by all the speakers. Feeling reference was made to the loss the Company sustained during the past year by the death of several of its representatives, among whom was Mr. Thos. Gilroy, the oldest representative of the Company. The absence by illness of two managers, Messrs. J. R. Reid, of Ottawa, and E. C. Peed, of Baltimore, was also referred to. It was suggested by a member of the Convention that a committee be appointed to convey to the President the regrets of the Convention at his absence, and place on record an appreciation of the services of the late Mr. Gilroy, and also ease by feelings of good fellowship the pillows of the managers detained in the hospitals. The following committee was appointed: Messrs. John A. Tory, W. A. Higinbotham, W. T. McIntyre, W. H. Hill, P. C. Sethna and A. M. Mackay. The telegram sent to the President and Mrs.

Gilroy, with their replies, are given in another place in this number.

The Staff Concert is an annual feature of the Convention and it shows that the representatives do not spend all their time in talking life assurance. The talent, which is thus brought out, from among the representatives, makes up a programme which is always thoroughly enjoyed by the audience. Every item on the programme of this year's concert was heartily applauded. Hon. J. V. Barry in his storiottes captivated the audience, others who took part were Messrs. E. S. Baker, R. B. Swart, W. B. McNamara, C. B. Query, E. M. Peterson, T. J. Parkes, and Mr. Poetz, a guest at the Queen's Royal. Mr. A. M. Mackay was chairman.

Mr. T. B. Macaulay, on behalf of Mr. Jno. A. Tory, Manager of Michigan, made a presentation of two gold watches, prizes in a contest for new business carried on in that State by Mr. Tory. The successful men were Messrs. J. P. Mohler and E. Wilkinson, who gracefully responded, saying a lot of pleasant things about Mr. Tory.

A vote of thanks to the management of the Company for the perfection of details, etc., in connection with the Convention, was presented in apt speeches by Messrs. Jno. A. Tory and W. T. McIntyre, and responded to by Mr. T. B. Macaulay.

The disciples of Walton are always in evidence wherever a group of men are gathered together, and each year's convention has a fishing event on the programme. This year's "fish" was, however, more or less of a failure, not from a lack of ardor on the part of the men, but from an interference by the elements. Some fifteen to twenty men tried their luck, however, and were rewarded by one lone "sucker." A prize was offered to the man who caught the

(Continued on page 157)

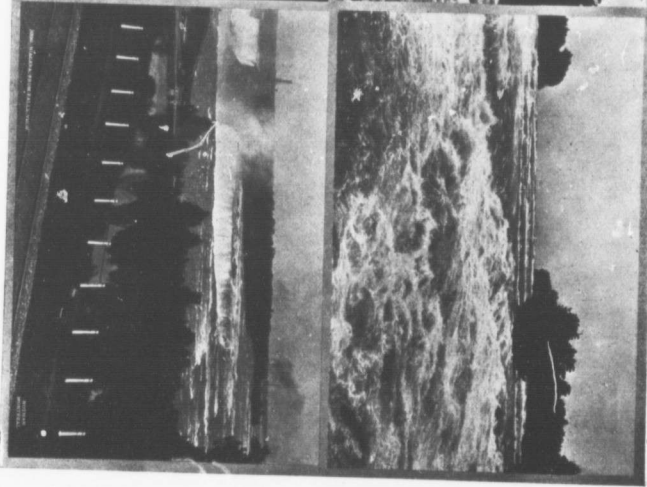
Nisagara Falls as seen from Falls View Station.

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The Three Sisters above Niagara Falls.
The Mighty Conflict in the Whirlpool Rapids.



The Rapids above Niagara Falls.
Niagara Falls as seen from Falls View Station.



Industrial Niagara.

Truman A. De Weese, in an article on the industrial side of Niagara in "The Four Track News" for September, says:

A New Niagara, "harnessed" but not hushed, with its beauty unmarred and its torrential fury undiminished, now greets the astonished eyes of pilgrims to this picturesque region.

The hand of the engineer has left the mighty cataract untouched, while adding to the attractiveness of Nature's greatest wonder. Niagara is practically just as it was ten or twenty years ago, impressive in its combination of picturesque beauty and awe-inspiring grandeur. The rapids and the whirlpool still excite the admiring wonderment of men. But there is much more than the falls and the scenic beauties of the river to interest and charm the beholder.

The storm of public protest provoked by the measures before the New York legislature, which sought the privilege of diverting more water from Niagara River for power purposes, was significant of the popular feeling regarding the possible destruction of the falls for industrial purposes. As between the development of new industries and the preservation of Nature's greatest wonder the popular verdict was emphatically in favor of the falls. While the power plants now in operation have had no perceptible effect upon the volume of water that rushes over the precipice there is a well-founded public apprehension that the granting of more franchises for a further diversion of the waters of the river for power purposes involved too great a danger to a natural spectacle that has charmed and fascinated untold thousands and has attracted visitors from all over the habitable globe. Thanks to the clamor of the press the last "grab bill" knocked at the doors of the legislature in vain and the great cataract is safe for another year.

Natural Niagara is still a spectacle of beauty and power; industrial Niagara is a wonderful demonstration of man's mastery over the forces of Nature. The works of the engineer which use the waters of Niagara River to drive the wheels of industry are even more spectacular than the cataract itself. Two canals are drawing water from the river on the American side above the falls and sending it into the channel below.

After rushing through the turbine wheels beneath these power-houses, developing a total of 110,000 horse-power, the water passes through a tunnel a mile long under the city of Niagara Falls, and empties into the lower channel, under the first steel bridge. Over 1,000 men were engaged continuously for more than three years in the construction of this tunnel, which called for the removal of more than 300,000 tons of rock and the use of more than 16,000,000 bricks for lining.

As these power-houses represent the first attempts to "harness" Niagara upon a big scale and embody the latest achievements of electrical engineering, they are visited yearly by thousands and form one of the attractions of the Niagara region.

It is the power development on the Canadian side of the falls, however, that presents spectacular features that are calculated to excite the amazement of engineers as well as laymen.

Here may be seen construction work of the most daring and dazzling character in progress. Here great engineering problems are being solved. Three independent power plants are being installed on the Canadian side of the river along the edge of Queen Victoria Park.

It is the building of these great Canadian plants, with their mammoth tail-races for disposing of the "dead" water and their tunnels for carrying water to the turbine wheels, that has developed

(Continued on page 158)

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Returning from the fishing grounds, Mr. W. Lyle Reid is glad that he caught even a sucker.

Dr. Wilkins just told a story.

Tory and Cameron trying to argue it out.

Cope and Simpson found a breathing spell.

Great Britain and India comparing notes.

The Manitoba delegation can afford to rest and watch the wheat grow.



THE AGENCY ANNUAL CONVENTION OF THE LIFE ASSURANCE COMPANY OF CANADA,
AT NIAGARA-ON-THE-LAKE, ONTARIO, AUGUST 29-31, 1905.

SUNSHINE

PUBLISHED BY THE

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

A. M. MACKAY, *Editor.*

	October 1905						
	SUN	MON	TUE	WED	THU	FRI	SAT
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	8	9	10	11	12	13	14
	15	16	17	18	19	20	21
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29	30	31	THIRD QUAR. 1905	FOURTH QUAR. 1905	FALL QUAR. 1905	NEW YEAR 1906	

Life Assurance Not Under Question.

The following editorial from the Monetary Times, Toronto, strikes the right key as regards the soundness of the principles of life assurance :

To read some articles in the public press and to hear the comments of some "men on the street," one would imagine that the principles, and, indeed, the whole basis of life assurance, were in the crucible for investigation. Recently things have gone wrong with one or two of the great life assurance companies in the United States, and the cry goes up, "Investigate." But it is not life assurance that is being criticized ; it is not the principle that has been at fault, or that is to be investigated ; it is the management of a number of men in the business, influential in one city, it is true, but still few. Their methods have been wrong ; but the great and inestimable value of life assurance itself remains unshaken.

"It must be remembered that as a great financial institution, life assurance is comparatively a new thing. Yet during its lifetime many far-reaching upheavals have taken place in other forms of business. Banks have gone under, loan com-

panies have collapsed with far-reaching disastrous results to those interested. The history of life assurance, considering all things, has been singularly serene, the faulty methods of a few who tried to snatch undue benefit for themselves out of the necessities of others have only had the consequence of bringing to bear a fierce light upon the whole system of life assurance, in the glare of which its incalculable advantages to the public welfare and its nearness to perfection as a human institution have only been brought still more prominently forward.

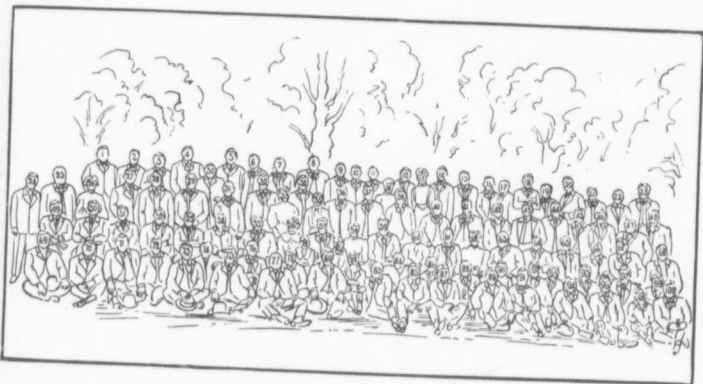
When one brings himself to think out the subject in its depths, the surprising thing is that with, comparatively speaking, such a financial innovation as life assurance, the weaknesses have been so unimportant, and that they have been discovered so speedily, and when they have caused so little detriment to the interests of those having their money invested therein. And allowing all possible latitude for the effect of these weaknesses and shortcomings, the fact remains that life assurance, for the combined safety and beneficence of its mode of investment, occupies a preeminent position which no mere individual slackness on the part of a few of its officials can ever shake. This should be borne in mind without fail, not only by readers of the sensational stuff that has lately been appearing in the public press, but by agents soliciting assurance from persons who revamp this kind of nonsense as their own excuse for not putting their names on the dotted line."



Greetings to the President.

In the report of the Agency Convention given in another column in this number, reference is made to a telegram sent by a Committee, appointed by the Convention, to Mr. R. Macaulay, Pre-

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KEY TO AGENCY CONVENTION GROUP.

PAGES 162-163, OCTOBER NUMBER OF SUNSHINE.

1. J. A. Drapeau, Montreal.
2. A. E. Fisher, Detroit, Mich.
3. Thomas Hendry, Brantford, Ont.
4. H. B. Higginbotham, Asst. Manager, Philadelphia.
5. A. M. Mackay, Editor Sunshine, Montreal.
6. Geo. H. Gowan, Montreal.
7. H. H. Brosseau, Montreal.
8. R. J. Stuart, Manager, Calgary, Alta.
9. J. E. Godfrey, Caro, Michigan.
10. E. H. Holland, Macon, Georgia.
11. J. Bradley, Calgary, Alta.
12. J. P. Mohler, Grand Rapids, Mich.
13. Miss Macaulay, Montreal.
14. D'Arcy Brinsfield, Eldorado, Md.
15. Dr. D. H. Rodgers, Gananoque, Ont.
16. L. A. Trudelle, Joint Manager, Quebec.
17. J. S. Snasdell, Claims Department, Montreal.
18. W. D. Macgregor, London, Ont.
19. F. M. Mallory, Sherbrooke, P.Q.
20. H. F. Adams, Halifax, N.S.
21. F. S. Farris, St. John, N.B.
22. W. J. Marquand, Halifax, N.S.
23. R. D. Bell, Halifax, N.S.
24. J. W. Simpson, Agency Department, Montreal.
25. E. Wilkinson, Port Huron, Mich.
26. Mrs. E. Wilkinson, Port Huron, Mich.
27. R. B. Swart, Detroit Mich.
28. N. B. Hadley, Deputy Ins. Com., Lansing, Mich.
29. T. K. Raft, Toronto, Ont.
30. J. Kaufmann, Reading, Pa.
31. W. S. Gotwald, York, Pa.
32. Geo. M. Hayes, Manager, Pittsburg, Pa.
33. Mrs. Geo. M. Hayes, Pittsburg, Pa.
34. E. M. Peterson, Manager, Raleigh, N.C.
35. Mrs. John S. Cameron, Atlanta, Ga.
36. John S. Cameron, Manager, Atlanta, Ga.
37. A. W. Yonson, Detroit.
38. Miss Grant, Ottawa.
39. A. S. Macgregor, Manager, London, Ont.
40. T. Lefebvre, Montreal.
41. Edwin S. Baker, Manager, Winnipeg, Man.
42. J. O. Richardson, Cashier, Montreal.
43. A. MacBeth, Stratford, Ont.
44. W. Kennedy, Policy Department, Montreal.
45. J. R. Sanderson, Winnipeg, Man.
46. H. B. Dunsford, Accountant, Montreal.
47. E. D. Ludwig, Manager, Erie, Pa.
48. Holland A. White, Manager, Hamilton, Ont.
49. W. H. Hill, Manager, Peterboro, Ont.
50. W. A. Higginbotham Manager, Philadelphia, Pa.
51. C. C. Knight, Manager, Sherbrooke, P.Q.
52. W. T. McIntyre, Manager, Toronto, Ont.
53. A. B. Wood, Assistant Actuary, Montreal.
54. Phiroze C. Sethna, Sec. Indian Branch, Bombay.
55. Mrs. Charles Cushing, Montreal.
56. Mrs. J. V. Barry, Insurance Com., Lansing, Mich.
57. J. McKergow, Director, Montreal.
58. Mrs. J. V. Barry, Lansing, Mich.
59. T. B. Macaulay, Secretary and Actuary, Montreal.
60. Mrs. J. McKergow, Montreal.
61. Charles Cushing, Director, Montreal.
62. Mrs. F. G. Cope, Montreal.
63. Dr. Wilkins, Chief Medical Officer, Montreal.
64. F. G. Cope, Supt. of Agencies, Montreal.
65. Geo. E. Reid, Manager United Kingdom, London.
66. F. X. Dion, Joint Manager, Quebec.
67. N. D. Sillis, Manager, Richmond, Va.
68. W. B. Falk, Detroit, Mich.
69. W. J. Melrose, Sherbrooke, P.Q.
70. E. J. Cox, Pittsburg, Pa.
71. H. Ball, Barrie, Ont.
72. W. H. Hamilton, Guelph, Ont.
73. J. W. Gordon, St. Catharines, Ont.
74. R. S. Warner, Toronto, Ont.
75. E. A. Davis, Sherbrooke, P.Q.
76. Thos. J. Parkes, Montreal.
77. Guest at Queen's Royal.
78. M. P. O'Callahan, Manager Queen's Royal.
79. Master John Cameron, Atlanta, Ga.
80. A. Tremblay, Chicoutimi, P.Q.
81. Master Cameron, Atlanta, Ga.
82. W. Grant, Ottawa, Ont.
83. Guest at Queen's Royal.
84. John Gouinlock, Toronto, Ont.
85. J. J. Griffin, Hamilton, Ont.
86. E. V. Dyer, Fort Hope, Ont.
87. W. Lyle Reid, Joint Manager, Ottawa, Ont.
88. W. Thompson, Peterboro, Ont.
89. W. Davidson, Hamilton, Ont.
90. A. Lecavallier, Montreal.
91. K. J. Daley, Toronto, Ont.
92. W. Scott Boyenton, Manager, Columbia, S.C.
93. E. G. Hiron, Norfolk, Va.
94. J. Bolduc, Lévis, P.Q.
95. W. B. Macnamara, Winnipeg, Man.
96. F. X. Leblanc, Victoriaville, P.Q.
97. John A. Tory, Manager, Detroit, Mich.
98. Douglas Macaulay, Montreal.
99. J. M. Saunders, Detroit, Mich.
100. A. G. Robinson, Thomasville, Ga.

sident of the Company, who was absent taking a rest at the seaside, the telegram and Mr. Macaulay's reply are given below :

Niagara-on-the-Lake, Aug. 29th, 1905.

MR. ROBERTSON MACAULAY,
Brackley Point, P. E. Island.

We, the Committee appointed by the Agency Convention this afternoon, were instructed to express to you the regret of the Convention at your absence and to record their appreciation of your invaluable services to the Company, and trust that you may long be spared to preside over the destinies of the Sun Life of Canada. Please accept yourself and convey to Mrs. Macaulay the esteem and best wishes of the Convention.

JOHN A. TORY.
W. T. MCINTYRE.
W. H. HILL.
W. A. HIGINBOTHAM.
PHIROZE SETHNA.
A. M. MACKAY.

Mr. Macaulay's Reply.

To the Chairman and Members
of the Convention Committee,
at Niagara-on-the-Lake, Ont.

Gentlemen :

While in the course of addressing personal notes to each of you, a mandamus was received from our Attorney General, (Editor of Sunshine), restraining that proceeding and ordering a general letter for publication. Of course, compliance became necessary, and I have now to ask that you will kindly regard this missive, with its general allusions, as an enforced substitute for a personal acknowledgment.

While you folks—a large and happy family gathered from nearly all the four corners under the heavens—were happy and gay in each other's fellowship, renewed after many months of arduous labors in the common cause, and were enjoying the grand natural scenery of the mighty Niagara, I was modestly rusticated in quest of health at the seashore on Prince Edward Island. My thoughts? Well, many times, my thoughts were of the Convention and of those who might be there, and earnestly wishing you favoring weather, and a real good time. At other times, the dear familiar form of Mr. Thomas Gilroy would crowd reminiscent thoughts on my attention, always bringing sincere regret that he should have been called away from us so early

in life. I am very glad indeed to know that the Convention was a grand success and that you so fittingly remembered Mrs. Gilroy in her solitude.

That your flattering greeting was received with pleasure and gratitude by both Mrs. Macaulay and myself, goes without saying. Perhaps I ought not to expose to public gaze the fact that so much have I felt my own life to be bound up with that of the Head Office and field staffs of the Sun Life of Canada, that for many years it has been my daily earnest invocation that we should all be men and women of the highest and best types of manhood and womanhood. I need not hesitate to say that it has been my own unvarying effort to have the administration of the Sun Life of Canada honest and just, and I think I can say that in that I have succeeded.

A word or two about the agitation presently in progress on the other side of the line. I am grieved to have to admit that there can be no question of the fact that regrettable malversation has occurred in the administration of some of the life companies; but it is equally regrettable that the press should seem with unanimous agreement to magnify unduly that malversation. The malversation was personal and administrative, and could readily have been avoided by the exercise of old-fashioned care in the selection of the management. Great administrative capacity may be, and doubtless is, invaluable, but the handling of large sums of other people's money can hardly dispense with the yet more fundamental quality of strict honesty.

Notwithstanding editorial recommendation for the appointment of policyholding directors, I fail to perceive anything really calling for that innovation. Loss from inherently bad or insecure investments have no place in the indictment; in fact, nothing that the substitution of policyholding for shareholding directors could have prevented. That agitation I regard as a mere fad. Were it otherwise, how is it that the two leading Mutuals are found charged with most of the offences attributed to the proprietary directorate? The fact is most proprietary directors in life companies are policyholders.

It is claimed that more restrictions should be put upon life investments. Now, to invest safely and profitably a company's earnings is the great problem for all companies. Large funds require and should have experienced investors, men of known probity, well acquainted with the security markets and whose re-election would be assured, so that the experience gained while in office may be available as the funds increase.



Fort Mississauga, Niagara on the Lake.

A word about profits. The considerable reduction in profits paid to policyholders of late years has been sorely felt and keenly resented by them. It is now earnestly hoped that the promised amendments to our insurance laws will afford greater facilities for profitable investment of policyholders' funds. In this regard, the voice of the companies is loudly that of the assured, although some editors may fail to see the point.

Competency and honesty are both needed in a life executive, but, may I not add that a considerable smattering of Wall Street's methods would be a valuable adjunct if only as a safeguard in these trying times. Money is a mighty power, but it is so only potentially. It may be hidden away in a stocking, unproductive; or, like a giant in manacles, it may be restrained by over-restrictive legislative enactments; or under a wise freedom it may be made to double—sometimes to quadruple, itself—with the greatest safety. Notwithstanding the advocacy by some people that, as a great trust, life investments should be restricted by law to mortgages, government or municipal securities, which yield the lowest rate of interest, I hold that the assured themselves do not so regard the matter. Serious loss is not reported from insecure investments, but from avaricious management. If there is any one class of funds more than another that both requires, and by their contri-

butors is expected to yield large profits, it is life assurance funds. Penalize if you will all administrative abuses—hold the management to a close reckoning—but, by all means, let the widows and orphans' fund reap the highest increment safely attainable from careful and wise investment.

The Sun Life of Canada may not be perfect in all its operations, but, while carefully looking for safety and solidity in its investments, the directors and management endeavor to get the utmost value and benefit that the policyholders' money can buy, and I am happy to say that with that reputation in force the Company is both prosperous and progressive.

With much respect,

I am,

Yours faithfully,

R. MACAULAY,
Managing-Director.

◆ ◆
Telegram to Mrs. Gilroy.

Niagara-on-the-Lake, Aug. 29th, 1905.
MRS. THOMAS GILROY,
Winnipeg.

At the Company's annual gathering special reference was made to the great loss we sustained by the death of your late esteemed husband and to his long and faithful services to the Company. You have the heartfelt sympathy of the entire Sun Life staff, and our prayer is that He who doeth all things well may sustain you in your great bereavement.

Signed by the Committee.

◆
Mrs. Gilroy's Reply.

Winnipeg, Man., Aug. 30th, 1905.
F. G. COPE,
Convention, Sun Life of Canada.
Accept sincerest thanks for thoughtful message received from Convention.

BEATRICE O. GILROY.

◆ ◆
Sayings of Mahomet.

Heaven lieth at feet of mothers.
Actions will be judged according to intentions.

The best of alms is that which the right hand giveth and the left hand knoweth not of.



The Agency Baseball Team.

(Continued from page 148)

largest fish and one for the greatest number, so Mr. Lyle Reid, who captured the sucker was entitled to the two prizes, but being a modest young man he would only accept one, a handsome fishing rod, which was duly presented to him by Mr. T. B. Macaulay, who said that the kind of fish caught was by no means indicative of Mr. Reid's clients.

The "landlubbers" take to baseball with the same enthusiasm as the fishermen take to water. That the players did their best at the baseball game which was an afternoon event, is the highest encomium we can honestly give them.

Before the commencement of the game Mr. A. S. Macgregor in anticipation of

a mighty struggle in the international match (for the contesting teams were styled Canada vs. United States) with an eloquent address presented the umpires, Messrs. Tory and Cope, with pistols. That they needed them was certain, for the decisions given were enough to cause any player to turn riot. The presence of some soldiers from a United States fort nearby had the effect of keeping the players from mobbing the umpires. The United States team were the victors with a good score to their credit.

The delegates dispersed on Thursday afternoon and voted unanimously that Niagara-on-the-Lake was ALL RIGHT as was also the Queen's Royal Hotel with its obliging manager, Mr. O'Callaghan.



N. D. Sills, of Virginia, at the Bat. Swart catching one of Lecavalier's thunderbolts.

Stray Beams from the Convention.

I see nothing very strange about Niagara Falls. It would be strange if the water should refuse to fall.

—John Gouinlock.

It wasn't Lyle Reid's fault he got the fishing rod. It was the sucker's.

The baseball game was given to the Americans as a matter of courtesy, so says Lecavalier.

Sills should enter as a hundred-yard dasher. To see him run the bases made our camera laugh so hard we couldn't snap him.

All the representatives are now on the three-ounce limit. Falk says he can't stand it.

There was one universal regret—the absence of the President.

For genuine loyal British Irishmen, McNamara is the winner. He snores "God save the King" all through the night.

Wilkinson, of Michigan, told us Canadians that we were "not in it for a minute" with the Americans in anything they undertook to do. We took him around the corner and pointed to Brock's monument. He has been a good boy ever since.

There has been a noticeable improvement in Cashier Richardson's conduct ever since the Knowlton Convention. The loss of his shirt at that time had a magical effect on him.

Every man who made a speech at the opening reception is booked for extra thousands, so Cope says.

Glory has its price.

For up-to-date comfort and general good attention with good eatin', there's nothing much better than the Queen's Royal Hotel.

The presentation of revolvers to the umpires of the baseball game was quite in order, but it would have been more in order to have armed each of the players, so they could punctuate their protests in a practical fashion.

We commend Simpson to the Czar to organize and run his army the next scrap Russia gets into. They would win out, hands down.

After Dr. Wilkin's speech the managers say they would actually rather have a policy with a lien than without. I told you so last year.—W. H. Hill.

Assistant Actuary Wood was very quiet this year. We had him under our special care in the Annex.

Poet Laureate Parkes can do some other things besides sliding. We are sorry space forbids our publishing his clever poem.

The weather all through the Convention was regular Sun Life weather, when it rained the night was chosen, and the programme was not interfered with.

Director Cushing must have some connection with the Census Department. His advice was wholesome all the same, we always thought that way.



(Continued from page 150)

unique engineering problems and construction work that is hazardous and spectacular.

To meet the engineering requirements presented by the necessity for locating these plants along the shore edge of the park one company had to "unwater" a considerable area of Niagara River, at Tempest Point, where it has great depth and velocity and, having done this, it was obliged to dig "the biggest tunnel in the world" through the solid rock,

under the river, to a point directly behind the great curtain of water that plunges over the center of the Horseshoe Falls.

The workmen who blew open the mouth of this tunnel were the first human beings to see the cataract from this point.

A "Visitors' gallery" will be suspended from the roof of this tunnel which will provide a view of the falls that will be thrilling and captivating beyond description. All other "trips" at the falls will be tame and commonplace affairs compared to this excursion through the great hole that American engineers have dug in the solid rock under Niagara River to the center of the Horseshoe cataract.

Another company has sunk its wheel-pit in Queen Victoria Park, about half a mile above the Horseshoe Falls, and will take its water through a short canal, discharging it in the lower river through a tunnel 2,000 feet in length.

The third Canadian company is building its power-house in the canyon below the falls. The spectacular engineering feature connected with this enterprise was the laying of three lines of the largest steel water-pipes in the world which are to carry water from the upper rapids opposite Dufferin Islands, a distance of nearly a mile, to the power-house in the canyon below the falls. Niagara River descends more than 200 feet between the upper line of breakers opposite Dufferin Islands and the foot of the Horseshoe falls. It is to utilize this head of water that the power company has laid these mammoth steel pipes along the Canadian bank of the river to the generating station, opposite Goat Island. Through each of these steel pipes one might easily drive a coach-and-four.

This wonderful power development now going on at Niagara, which, when completed will give 640,000 electrical horse-power from five great power plants,

is the outgrowth of a plan "for the development of hydraulic power" originally devised by Thomas Evershed, a public engineer, employed in the state's service, usually upon the Erie Canal. Water-power, not steam, had made Manchester, Lowell, Lawrence, Holyoke, Paterson, Cohoes and Minneapolis. In the fall of Niagara River there was the greatest hydraulic energy on earth.

It is worth while to note that it was the underlying idea of the conception and development of his plan to protect the natural beauty of Niagara, as shown in the fact that it contemplated the taking of water and the development of power in a district more than a mile above and out of sight of the falls, with an outlet tunnel discharging at the river's edge below the falls where it would be almost unnoticeable to the visitors to this picturesque region. It took three years for the originators of this water-power project to convince capitalists that it would be commercially profitable to undertake and complete the development of Mr. Evershed's plan. Many engineers, indeed, did not hesitate to offer demonstrations of its "absolute impracticability."

But these arguments were gradually met and overcome in 1889.

Advertised by Our Friends.

A policyholder of the Sun Life of Canada for the past twenty-five years and now residing at St. Paul, Minn., writes:

"Please give me full particulars at your earliest convenience regarding your endowment policies or any other good contract suitable for a young man of twenty-five to consider. My son is interesting himself in life assurance and I am trying to convince him that your Company is the squarest in the land."

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

A Canadian Leader.

Items of Business of the Life Assurance Companies of Canada

Compiled from the Report of the Canadian Government Superintendent
of Insurance for 1904.

COMPANIES.	Premiums for Year (Net).	Total Cash Income (Net).	Increase in Net Cash Income	Excess of Income over Expenditure.	Increase in Assets.	Amount of Policies New and Taken up.	Increase in Assurances in Force over 1903.	Amount of Policies New and Taken up in Canada.	Increase of Assurances in Force in Canada.
Sun Life of Canada	\$3,792,790	\$4,561,799	\$575,810	\$2,073,051	\$2,345,984	\$15,911,904	\$9,646,474	\$6,719,789	\$4,270,989
Canada Life	3,043,178	4,293,690	318,326	1,543,719	1,884,592	11,211,721	6,093,734	5,443,992	2,197,002
Manufacturers' Life	1,421,348	1,659,108	223,819	900,771	975,676	5,944,947	3,184,857	3,379,601	1,872,163
Mutual Life of Canada	1,373,395	1,725,309	164,239	900,780	937,372	4,873,368	2,911,419	4,789,606	2,885,419
Confederation	1,262,345	1,702,099	106,331	634,305	688,269	4,842,588	2,660,114	4,245,797	2,170,027
North American	1,237,250	1,504,063	122,699	541,320	605,199	5,964,388	3,110,403	4,420,857	2,174,141
Great West	662,947	796,210	83,265	425,692	447,228	5,103,413	2,616,161	5,103,413	2,616,161
Imperial Life	597,419	708,076	131,331	370,041	392,592	4,001,306	2,438,298	3,181,466	2,136,858
Federal	531,524	617,853	54,866	237,535	286,080	2,874,565	1,073,616	2,874,565	1,073,616
London Life	355,898	429,826	31,815	177,307	180,218	2,080,151	733,669	2,080,151	733,669
Excelsior	216,886	264,321	44,967	106,540	167,326	2,216,460	1,322,338	2,216,460	1,322,338
Dominion Life	165,305	206,764	23,323	114,099	106,326	916,295	439,978	916,295	439,978
National Life of Canada	151,580	162,121	26,553	58,562	89,248	1,364,449	408,457	1,364,449	408,457
Royal-Victoria	134,773	147,017	4,566	40,535	45,794	788,750	272,802	788,750	272,802
Northern Life	130,469	151,930	20,761	85,338	80,671	1,202,290	374,953	1,202,290	374,953
Home Life	129,438	153,077	22,037	30,722	125,001	1,093,472	364,765	1,093,472	364,765
Continental	127,631	141,093	26,221	61,824	74,474	1,273,369	564,765	1,273,369	564,765
Union Life	123,256	141,093	26,221	36,015	39,711	5,093,118	1,153,099	5,093,118	1,153,099
Crown Life	104,566	242,190	69,649	34,059	52,479	1,264,200	788,850	1,264,200	788,850
Sovereign Life	61,150	108,453	48,098	46,157	134,428	633,823	520,323	633,823	520,323