

VIEWS OF BENGAL.

SUNSHINE

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PALM AVENUE, BOTANICAL GARDEN, CALCUTTA.

SUNSHINE

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W. F. STEEDMAN, *Editor.*



HEAD OFFICE AND BUILDINGS

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A Question of Price.

Suppose your landlord came to you and said that he would give you a lease to-day at a certain figure, the lease to run as long as you wished and to be binding upon him alone, but that if you failed to sign a contract to-day he would raise the rent.

Suppose also that you found every other landlord would offer you the same and no easier terms.

Wouldn't you be in a hurry to sign that contract?

You *must* have a house of some kind, and if you can save on your rent by signing to-day, why, of course you will sign.

There is something else just as necessary for the protection of your family as your house is. This can be secured more cheaply if you sign up a contract now than if you wait a little longer. And the contract is one that binds only the other party, not yourself. We are speaking of life assurance.

We are confident that most men realize to some extent the value of assurance and mean to take out some later on.

But later on is so often too late! And even if it is not, the later assurance is taken the dearer it is.

To protect his family by means of life assurance is the sacred duty of practically every man. Assurance is as necessary as a roof over your family's head, and the payment of premiums is as vital a responsibility as the payment of rent.

Better attend to it now—the price goes up to-morrow.

A Living Wage.

This slogan of the labour leaders, being but another term for the first law of nature, makes a very direct appeal to toiling humanity.

You have considered, not without sympathy, perhaps, the claims of that

coal-miner, the garment-worker or the dock-labourer.

But there are occupations, ranking higher than these, demanding a living wage commensurate with the refinements in life that are the natural environment of a worker of skill and brain-power. These also merit consideration.

Certainly the economic conditions obtaining in the New World during the present era of prosperity warrant a fair return for honest endeavour in any vocation.

Woman, too, enters largely into the industrial, commercial and professional activities of to-day, her services commanding remuneration often equal to that of her stalwart brother.

But what of the woman who sacrifices the inviting opportunity of the times in order to undertake the duties of wife and mother?

Have you devoted any thought to the claims of the good wife whose energy and thoughtfulness, whose untiring patience and care have maintained for you a home worthy of the name?

Yes, you are prospering and she shares your prosperity but—What if death takes her bread-winner? Will she still receive "a living wage"? Will her income afford her the comforts which she has enjoyed and has a right to expect? For her work and responsibility do not cease with your death.

Take out a policy *now* with the Sun Life of Canada and insure your wife "a living wage" in keeping with her station in life should you be taken away.

P. C.

On the Wrong Side.

"So you're my auntie?"

"Yes, dear; I am your Aunt Bessie, on your father's side."

"Well, you're on the wrong side; you'll soon find that out!"

"A Gentleman Unafraid."

The following appreciation of the late Mr. A. M. Mackay appeared in a recent issue of the Insurance Index:

For fourteen years Mr. MacKay conducted the literary department of the Sun Life of Canada, with an ability, discernment and exact taste, which have made the literature of the company notable and unique. He made SUNSHINE (the company's monthly), a thing of beauty, cheer and quality, because he knew what to say, how to say it and when to say it. He filled it with pictures which ranged the world-wide field of the Company's business, and the excellence of these illustrations was further increased by the descriptive text referring to them.

This was a man who had found his work, and who did it with his might. The talents given him he ennobled with a high character and a personal charm which won him friends everywhere, but the supreme test of his personality was the high regard in which he was held by those who knew him best. He died in harness. A gentleman unafraid, like another Colonel Newcome, when the call came, he answered "Adsum." He was ready.

Making Benefactions Secure.

According to the New York Sun, President Nicholas Murray Butler, of Columbia University, has announced that owing to the sudden death a short time ago of one of the benefactors of the university, whose name was not disclosed, the trustees would be obliged to terminate the scholarships which have been awarded annually by the Alumni Association in different parts of the United States. According to Dr. Butler, conditions are such that the trustees are unable to take out of the general funds of the university the \$5,000 necessary to continue the scholarships.

The rich benefactor of Columbia, whose premature death places the university in so tight a position, could, by life insurance, have secured to the university the full value of all his intended benefactions and averted the present humiliating situation. The lesson, however, ought not to be lost on Columbia, nor upon other institutions similarly circumstanced. Governing bodies of institutions which depend upon public support will, if they are long-sighted enough, take into account the possibility of their best benefactors being prematurely cut off, and see the necessity of providing against this contingency by insuring the life of the benefactor.—Life Insurance Independent.

BENGAL

THE province of Bengal is one of the richest portions, not only of India, but of the whole surface of the earth. Endowed with a soil of great fertility, and a wonderful natural system of irrigation, Bengal supports a teeming population in comfort and prosperity. So great indeed is the fecundity of the Patna district, where the famed Patna rice comes from, that it supports a population of over 900 persons to the square mile, a record surpassed by few, if any, of the most densely peopled regions of China itself.

The province, as at present constituted, embraces the land bounded by Eastern Bengal and Assam on the east; by Nepal and Sikkim on the north; by the Central and United Provinces of India on the west; and by Madras and the Bay of Bengal on the south. The total area is something like 141,600 square miles, the population being about 54,000,000.

Formerly there was included under the jurisdiction of the Bengal government a huge section of territory to the east, but the development of the land led to unwieldiness for administrative purposes, and at the suggestion of Viceroy Lord Curzon the partition of Bengal was consummated in 1905 by the erection of Eastern Bengal and Assam into a separate province.

In the Bengal of to-day there is, as one might expect from its extent, a good deal of variation of climate and physical features. In the north and west the country is of a more or less mountainous character, but even among the hills the agricultural production is considerable.

Along the banks of the great rivers, the mighty and sacred Ganges in particular, lies land of great fertility, from which magnificent crops of all kinds are gathered. To add to the advantages derived from the splendid river system, British engineers have constructed in Bengal and indeed throughout India a system of irrigation that ranks with the best in the world.

Where a number of great rivers merge and diverge in a huge delta before their waters enter the Bay of Bengal is found perhaps the most fertile region in the world. Year by year the mighty streams have been carrying down great quantities of silt from the inland regions. Nearing the sea, each stream becomes sluggish and deposits this silt. Thus, in the course of countless ages, have been built up hundreds upon hundreds of square miles of magnificent alluvial soil, free even from

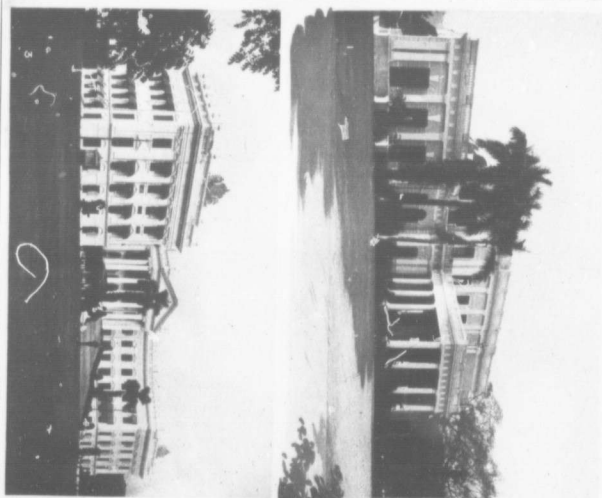
any substance as coarse as gravel. At certain seasons of the year these lands are submerged and a fresh deposit of silt gives a top-dressing of fine new soil, so that fertilization and careful cultivation are unnecessary.

It would be tedious to enumerate all the agricultural products of Bengal, but we mention tea, turmeric, opium poppy, rice, wheat, cotton, indigo, mulberry and ginger as indicating the wide range of crops.

There is also an extensive timber industry, while the province is quite wealthy in minerals. Bengal possesses the greatest coal deposits in India.

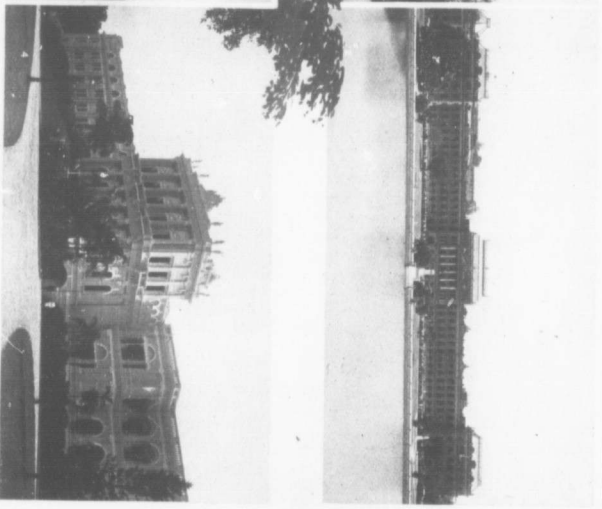
It would be impossible to give any adequate idea of the history of Bengal in this brief article. European merchants early established trading posts in the region. In 1686 the English merchants at Hugly on the river of the same name, pressed by Moghal forces aided by the French, who were established at Chandernagore, moved down-stream and, under the leadership of Job Charnock, at first temporarily, but later permanently established themselves where Calcutta stands to-day. In 1696 the East India Company constructed Fort William to guard the settlement and later purchased the site of the growing town from Prince Azim.

Things went on favorably till 1757, when a Mohammedan army under the Viceroy Siraj-ud-Daula appeared before the city and Governor Drake fled down the river with most of the officials and the European soldiery. John Zephania Holwell and a handful of Englishmen made a heroic but vain defence. The Mohammedan forces swarmed into the fort and took possession. Siraj-ud-Daula's officers thrust 146 of their prisoners into a small lock-up measuring eighteen feet by fourteen by ten, with only two small windows—the "Black Hole of Calcutta." In the morning 23, including Holwell, were taken out alive—123 had died of suffocation during that awful night. The bodies of the dead were thrown into the Fort ditch and later there was raised upon the burial-place the "Holwell Memorial," of brick and mortar, which soon disappeared. Mr. E. F. Sandys, the local Resident Secretary of the Sun Life of Canada at Calcutta, discovered an original engraving of the structure some years ago, and from this Lord Curzon, then Viceroy, erected at his own expense the marble replica shown in this issue of SUNSHINE.



1. HISTORIC: **HOTEL**—Calcutta, was occupied by Warren Hastings, Lord Cornwallis, and Lord Wellesley. The building is now the residence of the Governor of India.

2. **GOVERNMENT**—The Government of India building, Calcutta, commenced in 1797 and finished in 1803 by Lord Cornwallis. It is now the residence of the Governor of India.



3. **BENARES**—The facade of this building is 675 feet long.

4. **BENARES**—The facade of this building is 675 feet long. The Government of Bengal building, Benares, commenced in 1797 and finished in 1803 by Lord Cornwallis. It is now the residence of the Governor of Bengal.



THE MAHARAJAH OF TIPPERAH,
A policyholder of the Sun Life of Canada.

Siraj-ud-Daula paid an awful penalty for his act. Just twelve months later Colonel, afterwards Lord Clive, with a small force of 3,200 European and Indian soldiers from Madras, utterly routed the native Viceroy's army of 60,000 men, along with a powerful artillery under French officers, in the battle of Plassey. This crushing defeat not only avenged the capture of Fort William and sent Siraj-ud-Daula to flight and death, but also may be said to have laid the foundation stone of the British Empire in India.

From 1707 to 1773 the three Presidencies of Bengal, Madras and Bombay had been on a footing of equality, but in 1773 an Act of Parliament was passed which provided that the Presidency of Bengal should exercise a control over the other possessions of the East India Company; that the Chief of that Presidency should be styled the Governor-General and that a Supreme Court of Judicature should be established at Calcutta. In 1772 Warren Hastings had taken charge of the Company's affairs in Bengal and removed the Treasury from Murshidabad, the seat of the Mohammedan Viceroys of Bengal, and located it

at Calcutta, which became the Capital of Bengal and the seat of the Supreme Government of India.

In 1834 the Governor-General of Bombay was created Governor-General of India, and appointed a Deputy Governor for Bengal during his occasional absences from India. In 1854 a separate head was appointed and styled the Lieutenant-Governor of Bengal.

While the East India Company at one time possessed valuable monopolies in India, these were one by one taken away by the British Government, till a purely administrative function was left. This of course was an impossible situation, and in 1858, following the Indian Mutiny, Great Britain took over the last of the Company's functions.

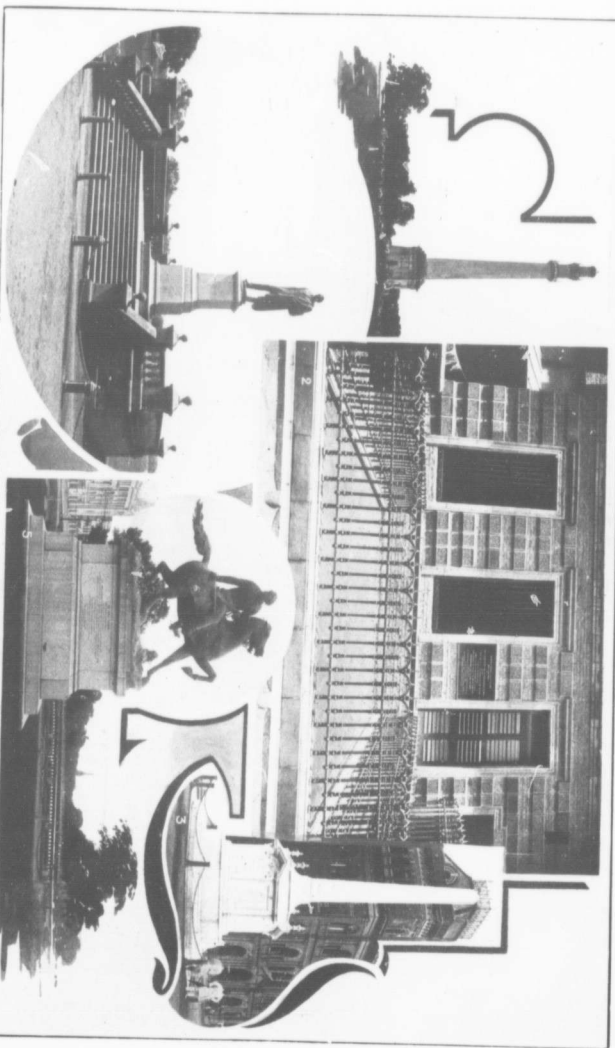
The Marquis of Wellesley, then Governor-General of India, much against the wishes of the East India Company's Board of Directors, began building Government House in 1797 and it was completed in 1805. His Lordship laid great stress on the necessity of having a Royal Residence for the Ruler of India and wrote to the Directors in London—"India should be governed from a Palace, not from a Counting House; with the ideas of a Prince and not those of a retail dealer in muslin and indigo."

Thus Calcutta was the capital of India till the 1st of January, 1912, when the capital was transferred to Delhi, by command of His Majesty the Emperor George V., and a Governor with an Executive Council has been appointed for Bengal as for the other two Presidencies of Bombay and Madras.

What Will You Leave?

Professor Charles Spahr, of Columbia University, recently examined the records of the surrogates of thirty-five counties of New York with the view of determining the proportion of decedents that left estates. The result of the investigation established that of 10,000 persons, 66 per cent. left no estates, 25 per cent left estates valued at not more \$1,292, and 9 per cent. left estates of \$5,000 and up.

Of all men living at age 45, eighty per cent. are prosperous, contented, more or less successful in business, are laying up money, and are therefore independent. Take these same men twenty years later, at age 65, and is this what we find: Fifty per cent. are dead; of those living, but three per cent. are independent or self-sustaining. In other words, 97 out of every 100 at age of 65 are partially or wholly dependent on relatives, friends or the public for their daily subsistence!



MONUMENTS AND MEMORIALS.

1. THE VICTORIA MEMORIAL: 165 feet high, raised by the public, in 1825, in honor of Sir David Ochterloney, who brought the Nepal war to a successful conclusion.
2. SITE OF THE BLACK HORSE ON CALCUTTA.—The marble pavement inside the raised space was placed there by Lord Curzon in 1901. It marks two-thirds of the total area of the Black Hole.
3. THE HOA WEEA, MURUMUTAI.—(See text).
4. GENERAL LAWRENCE'S STATUE.—General Lawrence was one of the heroes of India in Clive's time.
5. THE GENERAL SEAKER'S STATUE, erected in honor of General Sir James Outram, "The Bulldog of the East." It is considered one of the finest equestrian statues in the world.

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LORD CARMICHAEL.

Bengal's Governor.

Lord Carmichael, Governor of Bengal, has had a distinguished career in the public service. He was born in 1859. After filling several important posts in Scotland he was elected to Parliament for Midlothian in 1895 and held his seat till 1900. From 1906 to 1908 he was a trustee of the National Gallery and in the latter year became Governor of Victoria, Australia. In 1911 he was transferred to Madras and in the following year took over the Governorship of Bengal, being raised to the peerage in that year.

Lord Carmichael is a thorough student of East Indian life and has had a considerable amount of success in the administration of the difficult province that has been put under his charge.

A Clergyman's Advice.

I strongly urge all young men to assure. No man should marry without first assuring. In the various walks of life he cannot foresee how soon the arrow will hit him. A yearly premium is not missed, and experience leads me to think that people who say they are saving in some other way usually do nothing of the kind.—Rev. W. J. Dawson.

Chased by a Lunatic.

Mr. Nat Gould, the novelist, tells a story of being followed on a country tramp by an escaped lunatic. He put his best foot foremost, to keep clear of unpleasant company, but the other man warmed up, too. At last Mr. Gould broke into a run, the lunatic in full cry after him. Over meadows and fields the chase was maintained, until at last the novelist sank down exhausted. The maniac was at his quarry's side in a few strides. But there came no gleam of knife, no grip of throat in frenzied hands. He merely touched the novelist lightly on the shoulder. "Tag, you're it," he said, and started off again at full speed in the opposite direction.

Queer Causes of Death.

Death comes to us in various guises, but seldom brings mirth with it. Occasionally, however, it does.

The American Practitioner and News gives the following gems culled from applications for life assurance.

"Mother died in infancy."

"Father went to bed feeling well and the next morning woke up dead."

"Grandfather died suddenly at the age of 103. Up to this time he bid fair to reach old age."

"Applicant does not know cause of mother's death, but states that she fully recovered from her last illness."

"Applicant has never been fatally sick."

"Father died suddenly; nothing serious."

"Applicant's brother, who was an infant, died when he was a mere child."

"Grandfather died from gunshot wound, caused by an arrow shot by an Indian."

Still on the Job.

Pat applied at the wharf for work. He was only four and a half feet in height, and the boss was dubious.

"We are loading 300-pound anvils into that steamer," said he, "and a little runt like yourself couldn't handle 'em."

"Try me," said Pat.

And the boss put him to work. Pat hustled the anvils aboard all right. The cargo was nearly all stowed in the hold when the boss heard a splash. He ran to the rail and, looking over, saw Pat struggling in the water.

"Throw me a rope!" he yelled, as he went under. He came up, called for a rope and went under again. Again he rose to the surface. "If you don't throw me a rope," he spluttered angrily, "I'm going to drop this anvil."



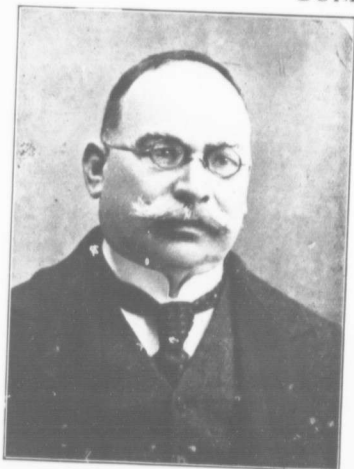
DALHOUSIE SQUARE AND "TANK"—CALCUTTA.

The tank was formerly business Calcutta's source of water supply. It is now used for ornamental purposes only and is crammed with enormous fish.



THE JAIN TEMPLE, CALCUTTA.

The Jain sect was founded in the sixth century B.C., by Mahavira, who preached the doctrine of Parsva, who lived in the eighth century B.C. By Jains the world is held to be eternal and made up of atoms. Time revolves in two ever recurring cycles of fabulous age, in the first of which good increases only to decrease in the next. The great object of the Jain is to obtain victory over all worldly desires and become divine. In the middle of the fourth century B.C. the Jains parted into two sects, the Svathambaras "clothed in white," and the Digambaras "sky clad," who show that they have cast off from themselves everything of the world, by wandering about naked!



MR. E. F. SANDYS,
Resident Local Secretary of the Sun Life of Canada
in Calcutta.

The Boy's Chance.

It cost \$3,930 to raise a boy, according to a St. Louis paper which has figured it out. The paper gives boys the following good advice:

The above figures are ridiculously small, but let it go at that. If you have the right spirit, the manly determination to do the square thing, you will own the debt. Now, what are you going to do about it? Well, here is a suggestion: Your father is now between forty and fifty years of age. In ten or fifteen years he will probably not be able to earn as much as he does to-day. Take out a ten, fifteen or twenty-year endowment policy on your own life, making your father or mother, or both, beneficiary at the end of the endowment period, or in the event of your earlier death. Do not reserve the right to change the beneficiary. Or, better still, arrange for a monthly income endowment, with father and mother named as the beneficiary.

No Use.

Mother—"See here, my son. When those bad boys threw stones at you, why didn't you come and tell me, instead of throwing them back?"

Tommy—"Tell you? Why, ma, you couldn't hit the side of a fence!"

A Father's Advice.

BOWMANVILLE, April 28th, 1913.

Mr. W. H. HILL,

Manager Sun Life, Peterboro, Ont.

Re policy No. 9355.

Dear Sir,— This policy as an investment purely has given good returns. All the options that you offer are so good that I should like to take them all. It is thoroughly satisfactory out and out.

I am now mildly suggesting to my boy (18), that he take out a policy. I have actual results to show him.

Feeling very much pleased and satisfied with the policy, and wishing you and your Company every success, I remain,

Yours sincerely,

J. B. DANDENO.

Agent Friend of Assured.

OTTAWA, Ont., March 15th, 1913.

Mr. W. H. HILL,

Peterboro.

Dear Mr. Hill,—A few days ago I received your letter of March 7th and cheque enclosed. To-day I received your letter of March 14th and my policy, No. 38471.

I wish to thank you and the Sun Life Company for the promptness with which you settled all the adjustments of my policy. I think nothing is more calculated to inspire confidence in the public, in their dealings with assurance companies, than to know that the agent is the friend of the assured as well as the servant of the company. I remain,

Yours respectfully,

R. S. SIMPSON.



BURMESE PAGODA—EDEN GARDENS, CALCUTTA.

This structure is a sacred relic, transported bodily from Prome, after the Burmese war of 1854. Two stone dragons to be seen in the picture, are supposed to be the "Nats" or guardians of the Pagoda. The word Pagoda is derived from "But-kada," and means "idol-house."



BATHING GHAT

The daily morning bath in the river is a religious essential for orthodox Hindus. The scene represented is a typical one below the steps of the Jagannath Ghat, on the river Hugly.



THE THRONE ROOM—GOVERNMENT HOUSE.

There are several thrones, the most interesting one being that of Tippu Sultan, a magnificent affair, with a low back, sloping arms and a footstool, placed on the dais under the canopy to the left of the picture.

The Great Banyan Tree.

The most prominent object in the famous Botanical Gardens of Calcutta is the great Banyan tree (*Ficus Indica*) although it is not till one has actually seen it that it is possible to realize its immensity. The exact age of this magnificent tree is not known, but it certainly has flourished for many centuries. At present it shows no signs of decay and is still growing vigorously.

The tree has more than 250 aerial roots all reaching the ground and forming what is known as "ancillary trunks" from a few inches to over 12 feet in girth. In this arrangement the marvellous thoughtfulness of Nature, if the phrase may be used, is strikingly exemplified; whenever a branch, bending downwards or spreading along horizontally, requires a support, down comes an aerial root, which in course of time forms a substantial supporting pillar.

The main or parent stem of the remarkable Banyan in the Botanical Garden has a girth of over 42 feet, while the circumference of the branches is 900 feet. There is only one larger tree known to exist in the whole world. This specimen of the Banyan is growing on the banks of the Narbudda near Broach in the Bombay Presidency. The circumference of the leafy crown of the latter is nearly 1,600 feet and it is known as the "Kabir Bar". There was another such tree on the banks of the Gogra, an affluent of the Ganges, which was fully four times as large as the Calcutta one and formed a gloomy forest by itself. Unfortunately the erosion of the river has carried it away.

A Matter of Rates.

PHILADELPHIA, March 26, 1913.

SUN LIFE ASSURANCE COMPANY,
Stephen Girard Building,
Philadelphia, Pa.

Re policy No. 146165.

Gentlemen,—I am in receipt of your favour of the 24th enclosing dividend certificate in connection with my policy as numbered above. I prefer to take the third option; that is, a single cash payment of \$22.50, and have same applied on the premium due April 1st. I consider the dividend as granted a very satisfactory settlement as it brings the net premium for the past five years down to a point which compares favourably with the lowest rate put out by any company on a non-participating basis.

Thanking you for your letter and wishing your Company every success, I remain,

Very truly yours,

F. M. SPEAKMAN.

Polite.

A husband was arraigned in court recently in a suit brought by his wife for cruelty.

"I understand, sir," said counsel, addressing the husband, "That one of the indignities you have showered upon your wife is that you have not spoken to her for three years. Is that so?"

"It is," quietly admitted the husband.

"Well, sir," roared the counsel, "why didn't you speak to her, may I ask?"

"Simply," replied the husband, "because I didn't want to interrupt her."

Cut Glass.

A fire insurance adjuster, in talking to a woman next door to a fire, found that the insured had been but a few months married, and that the wedding presents might cut a figure in the claim. This neighbour woman seemed familiar with these presents, and among the questions which the adjuster asked was, whether there was much cut glass among the wedding gifts. "Just one piece," was the rather sarcastic reply, "and that was the engagement ring."

Brief, But Pointed.

KINGSTON, March 15th, 1913.

Messrs. JOHN R. & W. L. REID,
Managers Sun Life Assurance Co.
Ottawa.

Gentlemen,—I beg to acknowledge the receipt of the very handsome profits on my policy of \$124.15 in cash, which pays for two future premiums with some three dollars to spare, or averaging \$18 per thousand—quite showing the prosperous position of the Sun Life Company.

Yours respectfully,

JOHN V. OCKLEY.

One More Satisfied.

COLUMBIA, S. C., March 4th, 1913.

Mr. CHAS. E. WILKES, Cashier,
Sun Life Assurance Company of Canada,
Atlanta, Ga.

Dear Sir,—Your favour of the 1st instant advising that papers have gone forward to head office for attention received.

I would like at this time to thank you for your kind, prompt and courteous attention to me and all my letters for the past several years, since the Agency was removed from this city, and would say that I think the different forms of settlement allowed me on my policy No. 70962 are all that one could desire, being very liberal on all options thereon.

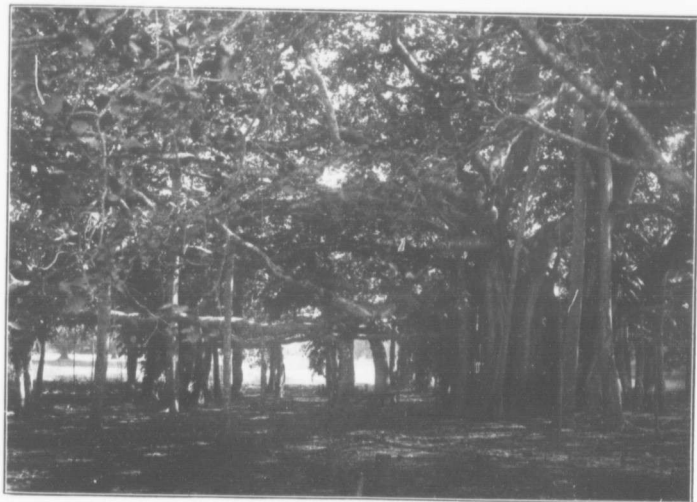
Again thanking you and wishing you and your Company much success in the future, I am,

Very truly yours,

ARTHUR A. JONES.



THE GREAT BANYAN TREE.



SECTION OF BANYAN TREE.

Showing how aerial roots are sent down to support branches.



THE TEMPLE OF KALI—KALIGHAT.

The most sacred temple in Calcutta, which is supposed to take its name from it. During the Durga Puja or Worship of Kali, thousands of goats are sacrificed at this temple. Kali is a God demanding many sacrifices, and human blood was shed on his altars in some parts of India as late as 1868.

His One Mistake.

NEWARK, N.J., Feb. 15, 1913.

SUN LIFE ASSURANCE CO. OF CANADA,
10 Adelaide Street, East,
Toronto, Ont.

Attention—Mr. McIntyre.

My dear Mr. McIntyre,—I beg to acknowledge receipt of the Company's cheque this morning which is in full payment for my policy No. 38208, which expired February 1st.

I desire to express my thanks to the Company for their consideration and courtesies at all times during the past 20 years. *The one mistake I made 20 years ago was that I did not take a much larger policy. I might just as well have had a larger amount coming to me now.*

I did not feel the payments and if I had not invested the money in this way, I probably would have spent it in some other way less profitable.

I would like to say to every young man starting out in life, "Get your life assured in a reliable company for all you can possibly carry, because the chances are that 20 years afterwards the money will come in very handy, as it has in my case."

If I could have timed the payment of this money, I could not have named a better month for it to have come due than February, 1913.

Respectfully yours,

C. J. McLENNAN.

A Bombay Acknowledgment.

BOMBAY, 20th March, 1913,
THE MANAGER SUN LIFE ASS. CO. OF CANADA,
Canada Building, Bombay.
Policy No. 23215.

Dear Sir,—I have to acknowledge with thanks the receipt of your cheque for Rs. 8,925 in settlement of my policy for Rs. 5,000 on the Endowment 20 R.D. 20 Plan, which has just matured.

The result is entirely satisfactory to me as I received the amount for which I assured increased by 78.5 per cent. and, in actual cash, Rs. 1,665 more than I have paid. In addition, I have for 20 years had the satisfaction of knowing that, in the event of my death, I was covered to the extent of my policy.

I congratulate the Company upon the results attained.

Yours faithfully,

NANABHOY BOMUNSHAW MARSHALL.

Real Satisfaction.

JOHN HORN (GLASGOW) LTD.
COAL MASTERS,
79 WEST REGENT STREET,
GLASGOW.

RODERICK MACGREGOR, Esq.,
District Manager

Sun Life Assurance Co. of Canada,
147 Bath Street, Glasgow.

Re policy No. 72761, 15-Year Endowment Reserve Dividend 15 for £1,000.

Dear Mr. MacGregor,—I have to acknowledge receipt of your option letter in connection with this policy, and I really cannot express to you how pleased I am with the magnificent result which your Company has now placed before me.

You first tell me that I may have a cash settlement for £1,722 7s. (which works at no less than £4 16s. per cent. per annum of a cash bonus). Secondly, if I do not wish the cash that you will be prepared to let me have a policy to put in my safe against death for £2,256 5s.—subject to my being at present in good health. Thirdly, that you could let me have an annuity for the remainder of my days of £270 16s. 10d., or fourthly, that you could allow me to draw in cash £930 13s. and at the same time receive a policy which I can put away in my safe, payable at death and still participating in profits for the full face value of £1,000, this option also subject to my being at present in good health.

As this policy further carried the privilege, that if my death occurred any time during the fifteen years, not only would the £1,000 have been paid, but the half of all premiums paid returned to my estate, I think I would indeed have been difficult to please, if I did not consider the Sun Life of Canada has done well by me, and in conveying to them my thanks, allow me to add that you have my full permission to make whatever use you like of this letter.

Yours faithfully,

JOHN HORN.

As Necessary as Bread.

"To imagine a modern community without life assurance is as startling as to imagine the community without bread. Life would be intolerable under such conditions, but it would not be the normal life that civilized men know. Proper assurance is an essential provision for every man, whether for the protection of the family he shall leave behind him or for the comfort of his own declining years, when earning power shall have diminished. A life assurance company well organized and rightly administered stands really in the foremost rank of organizations for social service. For true social service aids men to make the best use of their possessions, enabling them to work more efficiently and spend more wisely. He who has made proper provision for the future of those dependent upon him for support is a far better citizen than he who neglects this obvious duty. Many employers, recognizing the stability and reliability that are evidenced by life assurance, make special efforts to see that their employees carry policies proportionate to their earnings.—*Harper's Weekly*.

Luxuries or Necessities.

During life a man accustoms himself and family to a given standard of living. The standard is on an ascending scale. To avert the possible loss to the family of this advantage he must do one of two things certain, or both; either accumulate surplus from earnings or insure his life. One or both of these together must after his death provide means sufficient to continue the scale of living. If he has created an estate from savings, he is one of few. If he has not, then the income required after his death must come from assurance. But it will be found that the limitation of his premium-paying ability has curtailed the amount of the benefit to a sum less than that required to produce the needed income. Hence a drop in the family standard of living will be imperative when the benefit is paid. This is not easily done. If, then, the assurance money be paid in a single sum, how soon will the lower scale be adopted. The trait which causes us to be prodigal with suddenly acquired means, in this case acts with even greater force; for with the means at hand in either event it is harder to give up what we have been accustomed to, than to do without that which we never had. Thus some postponement of the lower standard would be inevitable. But a monthly income, in size and of duration appropriate to the assured's ability to pay premium, would force an immediate reduction to the new scale imposed by the changed

conditions. And the result would be a longer period of necessities instead of a shorter period of luxuries.—*L.I.I., Insurance*.

Didn't Matter.

"I want a five cent loaf of bread."
 "White or brown?"
 "Either will do; it's for a blind man."

Long Distance Doctoring.

Physician—"Coughing a good deal, are you?
 H'm! Just put your chest to the phone a minute and say 'Ah!'"

When a Man is a Failure.

When he is so burdened by his business that he finds no time for rest and recreation.
 When he loves his own plans and interests more than humanity.
 When his friends like him for what he has more than for what he is.
 When he knows that he is in the wrong, but is afraid to admit it.
 When he envies others because they have more ability, talent or wealth than he has.
 When he does not care what happens to his neighbour or to his friend as long as he is prosperous.

Best Things.

The best theology—a pure and beneficent life.
 The best philosophy—a contented mind.
 The best law—the golden rule.
 The best education—self knowledge.
 The best medicine—cheerfulness and temperance.
 The best art—painting a smile upon the brow of childhood.
 The best science—extracting sunshine from a cloudy day.
 The best war—to war against one's weakness.
 The best music—the laughter of an innocent child.
 The best telegraphing—flashing a ray of sunshine into a gloomy heart.
 The best biography—the life which writes charity in the largest letters.
 The best mathematics—that which doubles the most joys and divides the most sorrows.
 The best navigation—steering clear of the lacerating rocks of personal contention.
 The best engineering—building a bridge of faith over the river of death.

Sun Life Assurance Company of Canada

The Results for 1912

Assets

Assets as at 31st December, 1912	\$49,605,616.49
Increase over 1911	5,704,730.51

Income

Cash Income from Premiums, Interest, Rents, etc., in 1912	12,333,081.60
Increase over 1911	1,775,746.08

Surplus

Surplus distributed to policyholders entitled to participate in 1912	691,975.84
Added to Surplus during 1912	614,008.09
Surplus earned in 1912	\$1,305,983.93
Total Surplus 31st December, 1912, over all liabilities and capital	\$5,331,081.82

(According to the Company's Standard, viz., for assurances, the Om. (5) Table, with 3½ and 3 per cent. interest, and, for annuities the B. O. Select Annuity Tables, with 3½ per cent. interest).

Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1912	4,732,463.29
Payments to policyholders since organization	34,402,734.66

Assurances Issued during 1912

Assurances issued and paid for in cash during 1912	30,814,409.64
Increase over 1911	4,377,628.45

Business in Force

Life Assurances in force 31st December, 1912	182,732,420.00
Increase over 1911	18,160,347.00

The Company's Growth

YEAR	INCOME	ASSETS	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1892	1,108,680.43	3,403,700.88	23,901,047.00
1902	3,561,509.34	13,480,272.88	67,181,602.00
1912	12,333,081.60	49,605,616.49	182,732,420.00