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SUNSHINE

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HEAD OFFICE AND BUILDINGS

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OF CANADA.

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The Deadly Warfare.

Two brief months ago few of us would have believed that the Great Powers of Europe would now be engaged in active, deadly warfare. We had allowed to form itself in our minds the impression that in this twentieth century the big civilized nations had outgrown the possibility of war between themselves, that nowadays it was only in the outposts of Earth that that armed strife was likely to occur. That the leading nations should clash in bitter conflict we considered but a horrible nightmare which might present itself in dreams at times, but which would never become an actuality.

But to-day the great nations of Europe are in battle array. Teuton, Gaul, Slav and Hun have grappled in a struggle that bids fair to surpass in its horrors even the ravages of the Napoleonic campaigns. Even at the time of writing there has been an amount of slaughter enough to show mankind what a hideous butchery modern war means. When, as may be the case before this appears in print, the massed battalions of the opposing forces have crashed together in a great, decisive land battle, when the floating fortresses in the North Sea have closed in the expected Titanic encounter and strewn an ocean with wreckage and with dead, when even the heavens themselves have been the scene of the death and destruction caused by the war-lust of man, the results must be such as to make humanity stand aghast.

With half a continent and an ocean turned into one vast shambles, we are confronted with what we thought an impossibility become an actual fact. War and its horrors, its sufferings, misery and wholesale slaughter are, after all, still contingencies to be reckoned with. Death in battle or armed invasion still faces all and any of us. It is one of the hazards that threaten our lives even to-day.

* * *

Life assurance is going to mean a lot to many thousands of women and children widowed and orphaned by the present conflict. Many a man who never dreamed this war could come about has fallen or will fall by shot, shell or cold steel. Some will leave widows and children but scantily provided for by pension pittance; others, more fortunate, will know that their life assurance policies will help to fill the breach.

With the exception of the holders of the comparatively small number of policies issued in Continental Europe some years ago, those whose policies are in the Sun Life of Canada are particularly fortunate. A man who has a policy in the Sun Life may go to war without sacrificing his protection in the slightest degree. Of course policies issued during the war to men likely to

take part in the campaigns are subject to extra premiums. That is the only fair course with a view to conserving the interests of the Company's policyholders. But any man who had a policy previous to the declaration of war can shoulder his rifle with the knowledge that his policy is not in any way affected or impaired.

Sun Life policies are war-proof. You do not know when you may be personally faced with war conditions. The time to act is now.

W. F. S.

Mr. Thomas Bassett Macaulay.

The following appreciation of our Managing Director's qualifications as a life assurance expert is taken from birthday greetings published in the columns of *The Expositor*, Newark, N. J., June 30, 1914. Our readers will be pleased to note the high regard in which this Company's leading official is held by one of the foremost insurance periodicals of the United States:

"Representing the highest ideals in life assurance and being satisfied with nothing less than the best in the practical application of means to ends in connection therewith, Thomas Bassett Macaulay, managing director of the Sun Life Assurance Company of Canada, Montreal, justly occupies an enviable place in the life assurance world. He is a noted expert in all that pertains to actuarial work, having early attained a remarkable command over statistical and other computations. His activity in the great movements along the line of actuarial knowledge has been ceaseless, conferring benefits upon the interests concerned of large and definite value. Now 54 years of age Mr. Macaulay, by his work, has earned the sincere admiration of all who appreciate high aims and practical achievement."

War and Sun Life Policies.

In view of the present European war, the Sun Life Assurance Company of Canada takes this opportunity of informing its actual and intending policyholders as to its position with regard to policies now in force or to be issued while present conditions obtain.

It has long been the practice of this Company to issue, as far as is compatible with sound business, WORLD-WIDE and WAR-PROOF policies.

It is obvious, however, that such a course is not always advisable. A person living or expecting to live in an unhealthy climate, or engaged or

likely to be engaged in a hazardous occupation, at the time of the issue of the policy, cannot be taken on the same terms as one presenting the ordinary degree of risk. This would be neither business-like nor strictly equitable towards other policyholders. Therefore the Company charges heavier premiums in such cases to cover the extra hazards. But once anyone receives a contract at ordinary rates, without special conditions, he may go anywhere and follow any occupation without in the least degree impairing his policy. He may even engage in warfare. Therefore Sun Life policies really are, as we said above, WORLD-WIDE and WAR-PROOF.

* * *

War being obviously hazardous, the Company, in pursuance of its general practice, must apply special conditions to those who, at the time of issuance of the policy, are engaged or likely to be engaged therein. Therefore, when some years ago we were operating actively in the Continent of Europe, where the people were liable to be called out on active military service, a "war clause" was inserted in all our contracts written there. This clause forbade a policyholder to engage in war except with the consent of the Company and upon the payment of a heavy extra premium. Later, operations in Continental Europe were discontinued, but of course there still remains on the books a certain amount of Continental business. The war clause, however, safeguards the Company and its other policyholders from any serious loss due to the possible death of any of the assured as a result of the present troubles.

With regard to men likely or liable to become engaged in the present strife, conditions have been drawn up to protect the Company and its policyholders. Anyone who has enlisted or is likely to be called upon for service outside of Canada can only take out new assurance upon the payment of an extra premium of five per cent. of the amount assured, this extra premium to be payable annually throughout the duration of the war. Members of militia, volunteer or other military corps who do not expect to be called upon or to offer themselves for service outside of Canada, can obtain policies at the usual rates, but with the "war clause" incorporated in their contracts, so that, in the event of their going to war they must pay the extra premium. Other persons in countries where the Company is operating (and it is not now operating in Continental Europe) are still able to obtain policies on the WORLD-WIDE and WAR-PROOF basis.

MADRAS PRESIDENCY

OFFICIALLY known as the Presidency of Fort St. George, this district occupies, with its native States, the whole of the southern part of the Peninsula of India and has an area of some 151,162 square miles, the Native States, the chief of which are Travancore and Cochin, claiming of this area some 10,087 square miles. It has on the east or Bay of Bengal, a coast line of about 1,200 miles and on the west or Arabian Sea one of about 450 miles. With, however, the exception of Madras itself, which has an artificial harbour, the whole coast is deficient in harbours of importance. The centre of the Presidency is occupied by a plateau varying in height from 1,000 to 3,000 feet and on either side, running roughly parallel with the coast are the eastern and western ghats, which meet in the Nilgiri Hills in the south.

The rivers, which flow from west to east, drain rather than irrigate the country, the chief being the Godavari, Kistna and Cauvery, each of which in its junction with the sea forms a fertile delta, which is, to a large extent independent of a rainfall that generally speaking is of an uncertain nature. The rivers in their descent from the central lofty table land to the lower elevations are marked by a series of magnificent waterfalls of surpassing beauty and scenic effect.

The population in 1911 was 41,402,900, or, including Native States, 46,215,000. Of this Hindus account for 89 per cent., Mahomedans for 6 and Christians for 3 per cent., but, as regards the last mentioned percentage, small though it be, it may be mentioned that Madras Presidency contains more Christians than the rest of India. The majority of the people are of Dravidian race and the principal Dravidian languages, Tamil and Telugu, are spoken by 15 and 14 million persons respectively. Of every 1,000 people 407 speak Tamil, 377 Telugu, 74 Malayalam, 37 Canarese and 23 Hindustani.

Over 70 per cent. of the population is connected with agriculture, 48 per cent. having a direct interest as landowners or tenants. About 80 per cent. of the cultivated area is under food crops. Rice and the millets each account for some 10 million acres, cotton and oil seeds each some 3½ million acres, while about 21,000 acres are under tea and 51,000 acres under coffee, of which fragrant berry Madras with the Native State of Coorg has, so far as India is concerned, practically a monopoly. Tobacco is also extensively grown. The picturesque cocoon is universally cultivated, especially in the coastal districts and supplies not only a thousand and one wants but provides employment for a large number of people. Condiments, spices and drugs also claim considerable attention.

In trade and industry Madras is rather at a disadvantage as compared with the sister Presidencies of Bengal and Bombay, the former with its port of Calcutta and a monopoly of the jute industry and its enormous coal fields and the latter with the port of Bombay and its cotton and textile industries and Karachi with its grain trade. Comparative poverty in readily exploitable mineral wealth and the difficulty of coal supply prohibit a very large industrial development, but excellent work both in reviving decadent industries and testing new ones, in which government lends a ready assistance, is now being done. Manganese, mica and graphite are among the chief minerals receiving attention, the output of the first named in 1912 being some 117,000 tons of a value of £133,000.

The literate population numbers 3,130,000 and of every

1,000, 135 men and 13 women can read and write, while of every 1,000 six are literate in English, but the total number of women literate in English is only 4,000. There were in 1910-11, 30 Arts Colleges, 5 Professional Colleges, 558 Secondary Schools and 23,426 Primary Schools for males and for females, 1 Arts College 248 Secondary Schools and 9,000 Primary Schools. In addition to these, all of which are Public Institutions, there were 366 advanced and 4,774 elementary private institutions for males and about 150 for females. The total number of scholars in educational institutions of all kinds was 1,215,725.

Madras is well supplied with railway communication and at the present time important steps are being taken to link up its railways, and through those the railways of India with Ceylon and the mail and steamship services using the Port of Colombo. The Island of Ceylon is separated from the Mainland of India by a comparatively narrow channel, known as the Gulf of Manaar, of some 57 miles width, but Nature has already provided the foundations for a bridge or causeway between them, and the existing breach is considerably lessened by the Islands of Rameswaram close to the Madras coast and Manaar on the Ceylon side, while between them lies Adam's Bridge, a series of shifting sandbanks with intervening narrow channels. The Island of Rameswaram already possesses a railway along its length of 25 miles, and the South Indian Railway has been extended to Mandapam, the extreme point on the mainland, and a steel viaduct with a rolling lift bridge over the Pamban Channel has been recently constructed, thus linking up the mainland with the Island of Rameswaram. On the Ceylon side the railway system has been extended to the Island of Manaar and there, therefore, now remains but the construction of a railway across the intervening space of Adam's Bridge to link up both systems, and the project for this is now being rapidly pushed forward.

Madras Presidency, with its natural beauties, its innumerable shrines and temples and its historic relics of the bygone past, presents everywhere objects of interest to the student, the traveller and the lover of the picturesque, and Mr. Sidney Low, who accompanied King George V, then Prince of Wales, on his visit to India in 1905, pays the following tribute to the attractions of Southern India:—

"It is a commonplace to observe that the South is the India of the picture books, but one cannot help repeating the saying, for its truth is self-evident. Here, at last, you can find that for which you have been searching, with expectant and baffled gaze, for many weeks. The brown desert of Rajputana, the stony hills of the Borderland, the bare rifted plains of the Upper Ganges Valley, the rice fields of Lower Bengal, the forts and tombs and palaces of the old royal cities, all these are interesting enough. But they are not the India of tradition, the India of our youth, and in the midst of them we are sometimes impelled to ask when India—the real India—is going to begin.

"It begins when the night mail from Calcutta has carried you clear of Orissa and you wake in the morning to find yourself among the palms and temples of the South, amid villages set deep in broad leaved tropical plants, cactus and aloe. Here are the Indians that we have all known, not the gaunt bearded peasants of the upper regions, not the bullet-headed stout Bengali, but the brown half naked folks with large gentle eyes and with vestments of red and blue, such as the Apostles wear in the old coloured nursery Bibles."

The history of Southern India or Madras Presidency con

be divided into two great periods, that of the Hindu defence against the Mahomedan invasion and that of the British conquest. Of these the latter is, naturally, better known, as its events have been recorded and are set out in our histories; but as regards the former, even the main facts are largely shrouded in uncertainty, and an attempt to set out even the least conflicting statements is here impossible.

The present Madras Presidency had its start from very small beginnings. The site on which the City of Madras is built was in 1639 obtained by Francis Day, the then chief of the settlement of Armagam of the East India Co. on the Coromandel coast, from one Darmala Ventadri, and the transfer of the land to the Company was ratified by Sri Rangā Raya, the then rajah of the decaying Vijayanagar Empire. This piece of land so granted, and on which Fort St. George was erected, was a strip some six miles long and one wide, and was the first possessed by England in India. Rent was, at first, paid to the Chandrigiri Rajahs, but some years later was transferred to the Sultan of Golkonda, who invaded the Carnatic and laid siege to Fort Madras. The Maharatta invasion of Sivaji in 1677 swept by the walls of Madras, the invaders being bought off with presents; but in 1689, and again in 1701, the Moghul armies laid siege to Madras, and in the latter year the tribute hitherto nominally paid to the Sultan of Golkonda was transferred to the Nawab of the Carnatic, and from this year to the middle of the 18th century Madras was a nominal tributary of the Great Moghul.

At the commencement of the 18th century the five powers controlling the destinies of Southern India were the British, the French, the Nizam of the Deccan, the Nawab of the Carnatic and the Maharattas, the Hindu Kingdoms having, by this time, so declined in power and cohesion as to become mere catspaws of one or other of these Powers. The relation of these Powers and the subsequent complications introduced by the Mahomedan Despotism of Mysore under Hyder Ali and Tippu Sultan comprise the history of the 18th century.

France, from its settlement of Pondicherry and England, from its base at Madras, assisted by one or other of the local Powers, were long engaged in a war of supremacy. In 1746, Madras was captured but given back under the treaty of Aix la Chapelle in 1748. In 1759 it was again besieged, but with the arrival of a British fleet, was saved. War was then carried into French territory, where in 1760, at Wandiwash, Lally, the French general, was defeated, and later in the year Pondicherry itself was besieged, and in January, 1761, capitulated, and with its fall the French military power in the Carnatic came to an end.

To the visitor one of the great attractions of Southern India is the number, variety and, often, beauty of its shrines and temples of every size and description. These abound everywhere from the smallest village shrine up to the magnificent productions of the ancient master craftsman covering enormous areas and which, in many instances, have acquired not only a wide sanctity but a world-wide reputation. All have their special festivals and melas or fairs, when homage is paid to the particular deity or deities concerned, or may be the images are displayed or drawn in procession in special cars and to them, on the appointed days, devotees and pilgrims attend, many from the most distant parts of India and often in immense numbers, although in the case of the more important shrines there is a constant influx of those desiring to acquire merit.

The city of Madras (pop. 518,666) is the capital of the Presidency bearing its name. It is the third largest city in India and with its suburbs extend nine miles along the Coromandel coast and three and a half miles inland. It is the seat of government in the cold season and possesses a number of fine public buildings and monuments, among

which may be mentioned its handsome Law Courts, which serve a double purpose as the light for the Madras roadstead is exhibited from the main dome of the High Court. Government House situated in a beautiful deer park and with a detached banqueting hall built during Lord Clive's government to commemorate the fall of Seringapatam, Fort St. George (the old White Town) containing extensive barracks, St. Mary's Church (built 1689 and the oldest church in India), Government Offices and the Arsenal—here, too, in Writer's Building Clive is reported to have twice attempted suicide. The Observatory, which gives standard time to all India, the Cathedral, the Government Museum, Chepauk Palace and a number of monuments, many of historic interest.

The harbour, which is an artificial one, is of considerable extent and is being continually enlarged and improved. The suburb Adyar, to the south, on a river of the same name contains some of the finest European residences and several well-known Clubs. St. Thomas Mount, eight miles from Madras, is named after the Apostle St. Thomas, who is reputed to have been the first Christian missionary and martyr in India and the Roman Catholic Cathedral of St. Thomé is stated to be built over his remains.

Of the other towns of the Presidency, which are of importance or interest, may be mentioned Chingleput, near which are the celebrated Five Rathis (monolithic temples) and the rock sculpture of Arjunan's Penance at Seven Pagodas, the port of Cuddalore (pop. 56,574), Chidambaram (pop. 21,327) of great sanctity containing a number of beautiful temples, covering an area of some 40 acres and famous as having one of the few religious buildings in India, where both Siva and Vishnu have shrines in such close proximity that their respective followers may worship in the same place and view both deities at the same time. Tanjore (pop. 60,314) with its old forts, its valuable collection of Sanskrit manuscripts, palaces and temples, which are considered as the best specimens of the style of architecture peculiar to Southern India. The Tower of the Great Temple is 216 feet high and is surmounted by a single block of granite 25½ feet square, estimated to weigh 80 tons and stated to have been elevated to its present position by means of an inclined plane commencing at a village some four miles distant. Trichinopoly (pop. 125,512) one of the centres of the cigar industry and with its celebrated fortress with temple known as the "Rock of Trichinopoly" rising abruptly to the height of 273 feet and the scene of several battles and sieges, while in close proximity is the holy island of Srirangam with its many remarkable temples, Dindigul (pop. 25,052) also a centre of the cigar industry, Madura (pop. 134,136) the political and religious capital of Southern India from time immemorial with a collection of magnificent temples and palaces containing some of the best specimens of Indian architecture, the New Gallery or Hall of the great Temple erected in 1623-45 at, it is said, the cost of a million pounds, the port of Tuticorin (pop. 40,185), Tinnevely (pop. 44,805) like Madura of historic interest and with many temples. Conjeeveram (pop. 53,864) formerly known as Kanchi or Kanjipuram ("the golden city") full of sculptures and temples many of considerable antiquity, the great Siva Temple containing one of the five principal lingams of Southern India. Hwenh Sang, the Chinese traveller, makes Conjeeveram as old as Buddha for he states that Buddha himself converted the people. Tiruvanna-malai (pop. 21,244) with a large Siva Temple dedicated to the "Tejo" or "Fire" Lingam and containing a beautiful shrine to Ganesha and attracting to the ceremony of the "Dipam" at the annual Kirthigai festival often as many as 100,000 people with whom the rush to obtain the first view of the fire is so great that it is only with the most careful police protection that accidents are prevented. Vellore (pop. 49,746) with a fine fort, the scene of

numerous sieges and fights and possessing a celebrated Sivaite Temple with a fine carved gopuram and a large number of monolithic sculptures of marvellous beauty. Arantangi, a small township in Tanjore district, near which on the Vellai river at Avadyarkoil is an ancient temple of great beauty, which, though small, is considered to be one of the most perfect specimens of its class in Southern India, the principal deities Siva and Parvati being here only symbolically represented, the former by a golden cup surmounted by a five headed cobra and the later by two golden feet, instead of by the usual customary idols. Tiruvallur (pop. 116,567) possessing a fine temple with four large gopurams ornamented with stone figures in its niches and with some interesting cars, one having under its wheels the figure of a child, connected with its legendary history. Negapatam (pop. 60,168) one of the most important ports of the Presidency. The Island of Rameswaram, separated from the mainland by a line of reefs, some one and a half miles in length, along which now runs the new line forming the connection with Ceylon, possesses the great Temple to Siva, one of the most venerated in India and visited all the year round by a vast number of pilgrims. The central colonnade, known as the Sokkatan or "magnificent," is built of enormous slabs of stone, some said to be 40 feet in length, brought to the Island with extreme difficulty and at immense cost. The temple is wealthy and has amassed much jewellery and is directly associated with Rama's journey to Ceylon, when, with the assistance of Humayun, the monkey god, he recovered his wife, Sita, and it plays an important part in the sacred Ramayana or history of Rama. The Lingam, in its shrine, is said to have been placed there by Rama himself, and is daily bathed in Ganges water, which is afterwards sold to the pilgrims at a considerable profit. Calicut (pop. 78,417), Tellicherry (pop. 29,258), Cannanore (pop. 28,937) and Mangalore (pop. 48,412), are all important seaports on the western coast. The chief of the hill stations or hot weather resorts of the Presidency are situated in the Nilgiri Hills, which are celebrated not only for their climate but for the beauty of their scenery, the vegetation combining that of the tropical and temperate zones, English plants, flowers and fruits growing luxuriantly. Ootacamund, usually known as "Ooty" (pop. 18,829), is the chief Sanatorium of the Presidency and is, in the summer months, the headquarters of the Government as well as of the southern army. It is some 7,000 feet above sea level. Coonoor (pop. 9,933), some 12 miles distant, is approached through magnificent scenery, and its climate is one of the most equable in the world. Bangalore (pop. 189,485), the capital of Mysore State, with a British residency and large cantonments.

The native state of Cochin, on the west coast, is remarkable for its Jews, both black and white, who, with the Ben-Israelites of Bombay, are practically the sole representatives of this ancient race in India. It is stated the Jews first visited the Malabar coast in the time of King Solomon, that they probably sought a permanent asylum there after the destruction of the Temple at Jerusalem and that, later, further reinforcements were received from Europe in consequence of the relentless persecutions there. They were well received and attained a considerable degree of material prosperity, so much so that towards the end of the 7th century, they were granted by one of the Malabar rulers a charter of the Principality of Ajuvannam. They enjoyed their privileges for nearly 1,000 years but, in the 16th century, a series of catastrophes befel them. They were attacked and harassed by the Mohamedans and Portuguese, and the latter finally compelled them to leave their ancient settlement and take refuge in Cochin, where they built the Jews town they still occupy. They are as exclusive as their kindred in every other part of the world and have never amalgamated with the people among whom they dwell.



MR. A. R. BISHOP,
Newly appointed Manager for South China.

On September 1st Mr. A. R. Bishop assumed the managership of the Company's operations in the South China agency, the headquarters of which are in Hong Kong.

Mr. Bishop, although still a young man, has had quite a considerable experience in life assurance and financial work. Like many another successful field man, he got his first taste of life assurance from the inside, having joined the Head Office staff of the Sun Life of Canada some twelve years ago. Later he left and was for some time occupied in the banking business, but at the beginning of 1910 he re-entered the employ of the Company, going out to Singapore, Straits Settlements. Here he worked for three years, attaining considerable success, and on his return to Canada in the summer of 1913 he was appointed to the managership of the Company's business in Prince Edward Island, Canada.

As manager Mr. Bishop continued to obtain good results, and when, by the transfer of Mr. F. Morgan to Chile, a vacancy occurred in the South China agency, he was chosen to fill it. We have no doubt that the success that has marked his career thus far will still attend Mr. Bishop's efforts. His previous experience in the East should stand him in good stead, and the qualities that have brought him success in the past are still his. The best wishes of the Company go with Mr. Bishop into his new sphere.

Next month other Agency changes will be dealt with.

Additional to the Carriacou temple, are many other temples of the same style, and the whole interior of the Temple is covered with carvings, the sculptures of Mahatma being of the highest quality. The temple is a fine specimen of the architecture of the island, and is well worth a visit on condition that you have a local guide to show you the various parts of the temple and to explain the various legends and traditions connected with it.

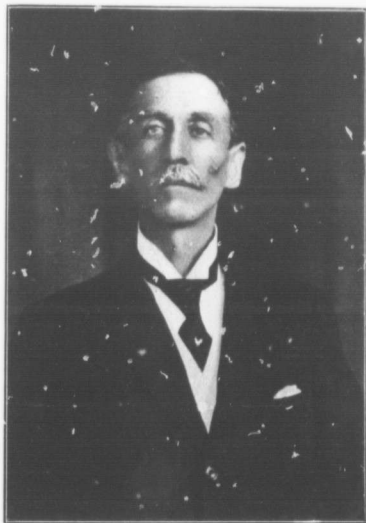


GENERAL VIEW OF MADURA WITH ITS TEMPLE GOPURAMS.

MADRAS PRESIDENCY.

MADEIRA & CO., MADRAS.

GENERAL VIEW OF MADURA WITH ITS TEMPLE GOPURAMS.—Madurai is one of the most ancient and celebrated cities in India, and from time immemorial has been the political and religious capital of the extreme South. The Athens of Southern India," and from the second century, its celebrated schools and colleges made it the centre of Tamil literature. The Great Temple, dedicated to Shiva, is the finest in India. Its porch is 232 yards long and 218 yards broad and is supported by 132 pillars. The whole interior of the Temple is one mass of carving. The temple was built by King Tirumala as a guest house for Shiva, who, according to tradition, consented to pay the King an annual visit on condition that he should build for him a temple. The temple was built for his preservation.



**His Excellency the Right Honorable
Baron Pentland, G.C.I.E., P.C.,
Governor of Madras.**

John Sinclair, eldest son of Captain George Sinclair and grand-son of Sir George Sinclair, Bt., of Dunbeath, was born in 1860, was educated at Edinburgh University, Wellington and Sandhurst, entering the Army in 1879 in which he served in the Soudan Expedition (1885) and from which he retired with the rank of Captain in 1887. In the previous year he had become Aide-de-Camp to his future father-in-law, Lord Aberdeen, then Lord Lieutenant of Ireland, and had contested the Ayr Burghs. He was member for Dornbartonshire for three years from 1892 to 1895. From 1895 to 1897 he was Secretary to Lord Aberdeen, then Governor-General of Canada, and in 1897 he returned home and stood as Liberal candidate for Forfarshire, a constituency he represented with great acceptance till 1909.

Ten years ago, when on the resignation of Mr. Balfour's Cabinet Sir Henry Campbell Bannerman was called on to carry out the arduous duties of Premier, there was considerable curiosity and much discussion as to the formation of the future Cabinet, and some surprise was evinced at the selection of John Sinclair as one of its members, and as Secretary of State for Scotland. Sir

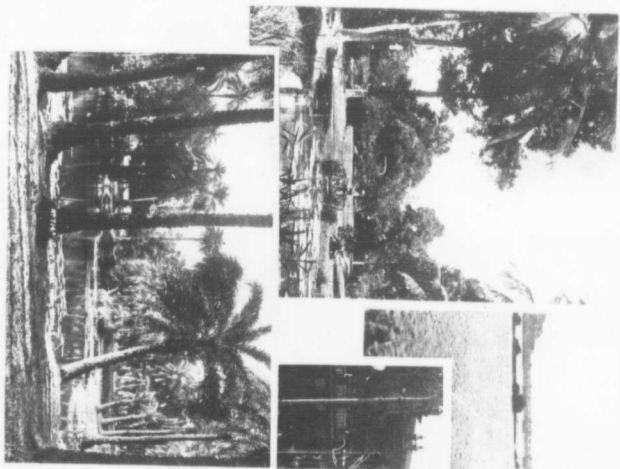


HER EXCELLENCY LADY PENTLAND.

Henry Campbell Bannerman was ever a man who saw his point clearly and made for it quite unmoved by adverse criticism and the fact that he considered Captain Sinclair suited to this task was quite enough to secure his nomination. He found this office by no means a sinecure, more especially after the death of his much valued friend and leader, when much more responsibility burdened his willing, if diffident shoulders.

During all this time of anxiety and stress Captain Sinclair was much helped by his wife—Lady Majorie Gordon, the only daughter of Lord Aberdeen.

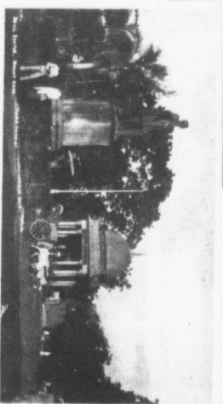
In 1909, somewhat to the chagrin as well as the regret of the Scottish members, Captain Sinclair was promoted to the Upper House as Baron Pentland of Lyth. In 1912 he was created G.C. I.E. This was, of course, the initial step to his taking over the Governorship of Madras, a position in which he has already had time and opportunity to exhibit that true tact and kindness, which even in stormy political years endeared him to friend and foe alike, and which coupled with the kindly and sympathetic co-operation of Her Excellency Lady Pentland have now gained for him and Her Excellency the admiration and real affection of every portion of Madras society, both Indian and European.



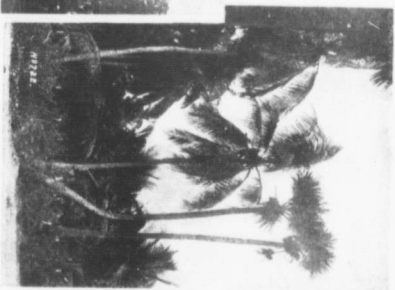
A View of the Horticultural Gardens, Madras.
Government House Park, Madras.

MADRAS PRESIDENCY.

The Cooum River, with a newly constructed bridge.
This is a picture of the road, Mount Road in Madras,
where most of the large English firms are.



The Coconut Palm Grove.
Neill Statue—Mount Road, Madras.



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The Honour Roll!

When the war cloud burst in Europe and the call to arms was sounded throughout Canada, five of the Sun Life's Head Office staff responded and were accepted for service in defence of the Empire.

These men are:—

Lieutenant P. V. Cornish, formerly of the British Army, now attached to Princess Patricia's Light Infantry;

Private H. P. Bickley, First Montreal Regiment;

Private R. M. Lawton, First Montreal Regiment;

Private Alexander French, 5th Royal Highlanders;

King's Scout W. A. Smart, attached to the First Montreal Regiment as Signaller.

The Head Office staff of the Company wishes for each of their valiant comrades success on the field of battle and a safe return home.

Stocks versus Life Assurance.

Here is a reproduction of a cutting from a Toronto paper of recent date. It tells a remarkable story, and carries with it a perfect vindication of life assurance:

DEATH REVEALS BIG MONETARY LOSS

THE LATE HENRY H. COOK HAD LARGE STOCK HOLDINGS OF LITTLE VALUE.

Striking evidence of unfortunate speculation is afforded by the will of the late Henry Hermann Cook, lumberman, of Dowling Avenue, Parkdale, which was filed for probate in the Surrogate Court yesterday. The total value of the estate left by the deceased is sworn at \$2,552, the principal item in the inventory being stock holdings of the par value of \$159,000, which are now worth only \$1,940. Another item is a section of mining land in the Thunder Bay district, said to have no market value at present. His two daughters share the estate equally, in addition to \$30,000 assurance, which does not figure in the return to the court, as they are named as the beneficiaries.

Stocks and shares (some classes especially) fluctuate to such an extent that a man worth thousands to-day may only be worth hundreds to-morrow, or some fine day when it becomes necessary to realize. This is a case in point: A man puts his money—lots of it—into stocks. He also (fortunately) puts a bit per annum into life assurance. When the call comes, and things have to be straightened out and accounted for, the big packet of scrip, face value \$159,000, is practically valueless, but the little investment in a life assurance policy stands good for \$30,000.—*Canadian Insurance.*

OLD TOWN CUDDALORE, 14th June, 1914.
SUN LIFE ASSURANCE CO. OF CANADA,
18 Second Line Beach,
Madras.

Policies Nos. 180688 and 186676.

Dear Sirs,—In acknowledging receipt of your cheque No. 1185 for Rs. 10,000 being the amount of my claim under the above policies, I feel that it is only just to express my entire satisfaction for your having facilitated the settlement of my claim although there were difficulties in your way. My husband took out the policies less than two years before his death and I was expecting that you would raise all sorts of objections before payment, but to my surprise, I found that no such obstacles were thrown in my way. On the contrary, I have to thank your local agent, Mr. G. Krishna Rao and the Secretary, Mr. C. Audishesaiah, for the help rendered by them in getting the necessary papers completed. I am quite certain that with such a splendid record of fair dealing, the Sun Life of Canada will ever prosper.

Yours faithfully,

(Signed) K. V. SWAYAMBARABAI AMMAL,
Witness.

(Signed) V. D. SAMARAJA NAINAR,
Clive Street, Cuddalore, O.T.

OFFICIAL RECEIVER'S OFFICE,
TANJORE, May 20th, 1914.

From M. R. Ry, O. S. RAMAGHANDRA AIYAR,
Avt., B.A., B.L., Official Receiver, Tanjore.

To the Local Secretary,
Sun Life Assurance Co. of Canada,
Madras.

Sir,—I have the honour to acknowledge the receipt of the cheque for Rs. 12,33-1-6 forwarded to me along with your letter dated 18th May, 1914, and to convey to you my thanks for the commendable promptness displayed by you in settling this claim.

I have the honor to be, Sir,

Your most obedient servant,

(Signed) O. S. RAMACHANDRA AIYAR,
Official Receiver.

GOOTY, 26th April, 1914.

THE LOCAL SECRETARY,
Sun Life Assurance Co. of Canada,
Madras.

Policy No. 75438 on the life of Mudiya Subba Rao, Pleader, Gooty.

Dear Sir,—I am in receipt of your letter of the 22nd instant enclosing cheque for Rs. 1,130 in settlement of the claim under the above policy. I have here to express my thanks to yourself and the Head Office of the Company for the promptness and courtesy which has characterized your dealings with me in this connection. I wish the Sun Life of Canada continued success and prosperity.

Yours faithfully,

(Signed) F. KESAVA PILLAI.

(The Honble. Mr. P. Kesava Pillai) Member,
Madras Legislative Council.

Victoria Public Hall, Madras. Reproducting Hall, Government House, Madras. The Madras High Court, Madras. The Central Post Office, Madras. The Madras High Court, Madras.

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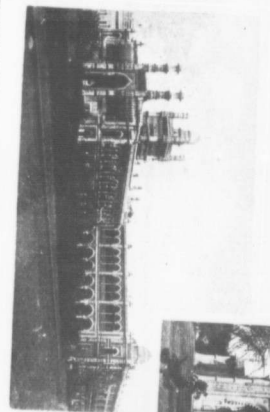
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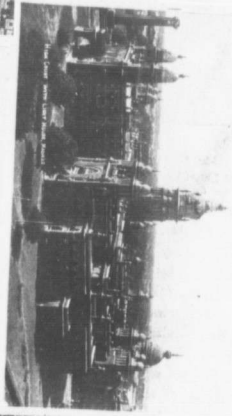
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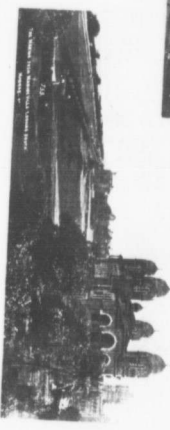
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Chattram Palace, Madras.
Victoria Public Hall, Madras.



MADRAS PRESIDENCY.
High Court with Light House, Madras.
Barrackpore Hall, Government House, Madras.



The General Post Office, Madras.
The Martin with Senate House.





Mr. C. AUDISHESHAIAH.
Madras Local Secretary, Sun Life Assurance Co. of Canada.

The late Mr. GORDHANDAS MOTIRAM.
For many years Madras Local Secretary.
In the early days of the branch, he was
for some time Chief Agent for India
of the Company.

Mr. S. VENKATASAYENGAR.
One of the oldest and leading Agents of
the Sun Life of Canada representing
the Company in Trichinopoly District,
Madras Presidency.

Mr. C. AUDISHESHAIAH, the Local Secretary of the Company at Madras, and in charge of the Company's interests in that Presidency, comes of a prominent Brahmin family and was born in 1875 at Puchalapally in the Nellore District of Southern India. He received his early English education at the Church of Scotland Mission College and after passing the Matriculation Examination of the Madras University in 1891 was appointed Head Master of an Elementary School. This position he, however, relinquished to enter the well-known firm of Messrs. Shah Agarchun Mannull, Bankers and Agents, in which, after a short time, he rose from the position of clerk to that of agent with a general Power of Attorney, and for nearly twenty years he managed their extensive interests in Southern India.

In 1902, at the suggestion of his friend Mr. Gordhandas Motiram, then Local Secretary at Madras, Mr. Audisheshaiah joined the ranks of the Sun Life of Canada as agent and as such displayed the same conspicuous ability shown in his own affairs. On the death of Mr. Gordhandas Motiram early in 1913 Mr. Audisheshaiah was appointed Local Secretary of the Company at Madras, and under his able management the interests of the Company in the Presidency have shown a marked and gratifying improvement and

there is little doubt but that with his enterprise and business capacities the Sun Life of Canada, has, so far as Madras Presidency is concerned, a great future before it.

Mr. GORDHANDAS MOTIRAM, who died early in 1913, had for many years been the Company's local secretary at Madras. Prior to this he for some time, many years ago, held the position of Chief Agent of the Company for India at the Head Office at Bombay.

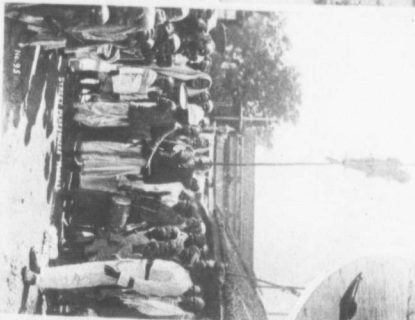
Mr. VENKATASAYENGAR has for many years past been an agent of the Company in the Trichinopoly District and has proved himself one of its most capable representatives.

She Gave Her Answer.

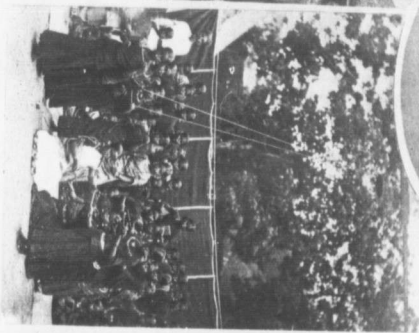
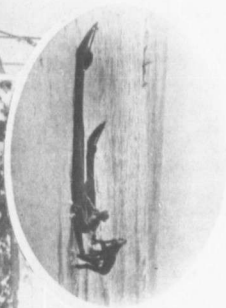
A widow posted in her front yard a rudely-painted sign, "For Sail." A party of students from a near-by college strolled past, and laughed uproariously at the little sign. One boldly called out to the widow working in her garden—"Hello, old woman, when does this house sail?" "Whenever the feller comes along that can raise the wind," calmly replied the old lady, and went on with her work.



Snake Charmers.
Performing Ritual.



MADRAS PRESIDENCY.
Street Performers.



Catamanur Surtins.
Group of Girls playing Kollatum.

Solid Sense.

Life assurance is a modern necessity promoting systematic saving. It is the only sure way for the salaried man or woman to accumulate an estate and keep it. The company reminds the assured at regular intervals of the amount he has agreed to save and pay; this helps in the development of the saving habit and offers a distinct advantage over the savings bank and other methods.

I am a firm believer in life assurance. There is no business that demands a higher ethical standard than that of life assurance. There is no business where sterling worth and character count more. A man consults his family physician in whom he reposes every confidence, regarding the welfare of those near and dear to him; he confides in his attorney as to matters pertaining to his estate. Mr. Agent, you should preach the modern necessity of life assurance and in a way to win such a place in the esteem of your community that your advice will be sought by those who would make provision by life assurance for their families. Life assurance is the embodiment of an ideal. It evidences the forethought and love of the dead for those they leave behind. Modern life assurance, the one business which permits an unflinching and practical expression of man's noblest and best impulses for his loved ones should be conducted in a manner to represent the highest ideal of co-operation and brotherhood. The modern life assurance agent is doing a stupendous work and doing it well. He is a creator of estates, a preserver of happy homes. May his rewards and honors increase.—Isaac Miller Hamilton.

How to Save.

"It is a fair statement that in no other way will the average young man save money as surely as by the aid of an endowment policy, and he who induces one to take such a policy confers upon him a favor to which a beneficiary will look back with the keenest feelings of appreciation in after years. At my suggestion, twenty-six years ago, my son, then twenty years of age, took a twenty-year endowment policy with a New England old-line company, and on its expiration, having paid a yearly premium of \$46.09, or a total of \$921.80, he received \$1,194, and of course had been assured for \$1,000 from the time he made his first payment. These are no better results, possibly not as good, as have been secured by some of the companies, but simply show about what can be expected from the old-line companies.

"Now, a word on the other side, regarding fraternal assurance. About the time my son took

this assurance I took a \$2,000 policy in a fraternal order which was advertising cheap assurance, and for a time the assessments were reasonable, but for several years since, they reached \$8 per month, or \$96 per year, and in September, 1905, they were raised to \$15 per month, or \$180 per year, and now, on a sliding scale, I am assessed \$26.30 per month, or \$315.60 per year, with a raise of \$3 per month each year for the next four years. These rates are of course prohibitive, and I have really no choice but to drop my policy on which I have been paying excessive premiums for many years."—*Springfield Republican*.

Sun Life Increases.

Material increases in assets and other financial details are shown in the annual statement of the Sun Life Assurance Company of Canada which operates extensively in the United States. At the close of 1913 the company showed assets of \$55,726,347.32 which is an increase of more than \$6,000,000 during the past year. In the same period \$421,904.26 was added to surplus, that item at the end of the year being \$5,752,986.08. The company closed the year with assurance in force of \$202,363,996, the amount for 1913 being \$34,290,916.79.

The cash income during 1913 increased \$1,663,320.04, making a total for the year of \$13,996,401.64. Profits distributed to policyholders aggregated \$706,424.19.

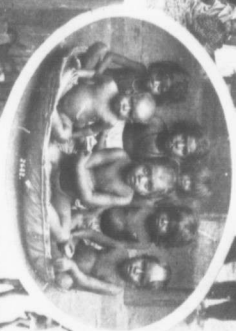
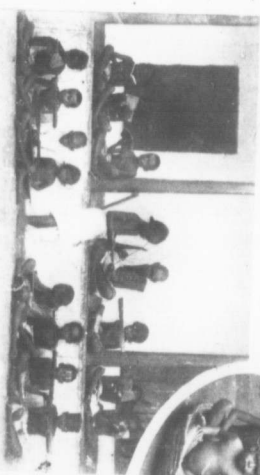
Death claims, matured endowments, profits, etc., were \$4,982,553.25. The aggregate payments to policyholder, since organization, amount to \$39,385,287.91. The total premiums received since the company's organization in 1872 amount to the grand total of \$94,012,632.86.

During the year 1913 the Sun Life reinsured the Home Life Association, of Toronto.

The new Sun Life building opposite the Windsor Hotel in Montreal will be finished about August, 1915, and will be one of the finest buildings in the Canadian city.—*Insurance Field*.

It's This Way.

As a country physician was driving through a village he saw a man amusing a crowd with the antics of his trick dog. The doctor pulled up and said: "My dear man, how do you manage to train your dog like that? I can't teach mine a single trick." The man looked up with a simple rustic look, and replied: "Well, you see, it's this way: 'you have to know more'n the dog, or you can't learn him nothin'.'"



A Board Primary School.

A village school: an interesting study of the old Hindu method of education; the boys use books of palm leaf and an iron pen, as we may call it, to write on them. The modern paper and pencils. These schools are still in existence, and there, in villages untouched by the modern civilisation.

MADRAS PRESIDENCY.

Sudra children sitting in a palm leaf basket.

A Sea Bath on Religious Days.

A Happy Fisherman and his Jelly Children.

Sun Life Assurance Company of Canada

The Results for 1913

Assets

Assets as at 31st December, 1913.....	\$55,726,347.32
Increase over 1912.....	6,120,730.83

Income

Cash Income from Premiums, Interest, Rents, etc., in 1913,	13,996,401.64
Increase over 1912.....	1,663,320.04

Surplus

Surplus distributed to policyholders entitled to participate in 1913	706,424.19
Added to Surplus during 1913	421,904.26
Surplus earned in 1913.....	\$1,128,328.45
Total surplus 31st December, 1913, over all liabilities and capital	\$5,752,986.08

(According to the Company's Standard, viz., for assurances, the O.M. (6) 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 1913.....	4,982,553.25
Payments to policyholders since organization	39,385,287.91

Assurances Issued During 1913

Assurances issued and paid for in cash during 1913	34,290,916.79
Increase over 1912.....	3,476,507.15

Business in Force

Life Assurances in force 31st December, 1913	202,363,996.00
Increase over 1912.....	19,631,576.00

The Company's Growth

YEAR	INCOME	ASSETS	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1883	274,865 50	735,940.10	6,779,566.00
1893	1,240,483.12	4,001,776.90	27,799,757.00
1903	3,986,139.50	15,505,776.48	75,681,189.00
1913	13,996,401.64	55,726,347.32	202,363,996.00