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SUNSHINE

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MONTREAL

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1911



LONDON—ST. PAUL'S CATHEDRAL, WESTERN FAÇADE LOOKING DOWN LUDGATE HILL.

(See "Our Illustrations," page 150)

SUNSHINE

PUBLISHED BY THE

SUN LIFE ASSURANCE COMPANY OF CANADA,
AT HEAD OFFICE, MONTREAL.A. M. MACKAY, *Editor.*


SUN		MON	TUE	WED	THU	FRI	SAT
Full Moon	East Quar.						
10	10						
5	6	7	8	9	10	11	
12	13	14	15	16	17	18	
19	20	21	22	23	24	25	
26	27	28	29	30	Nov. Moon	Nov. Quar.	100


 HEAD OFFICE BUILDINGS
 SUN LIFE ASSURANCE COMPANY
 OF CANADA.

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 SUPERINTENDENT OF AGENCIES.

The Knight-Errant.

Everyone has read the fascinating tales connected with King Arthur of Britain and his Knights.

It is interesting in the extreme to know how these Arthurian heroes and others of their class originated.

Most of our readers must know that for nearly five hundred years Great Britain formed part of the Roman Empire, but in the year 410, or thereabouts, the capital city of the Empire itself was attacked by hordes of savages from the northern part of Europe, and, in order to protect the heart of the Empire, it was necessary to call in the forces from the outlying provinces, among which was the island of Great Britain.

As soon as the Roman legions were withdrawn from this far outlying section of the Empire, immediately the inhabitants became the prey of savage invaders and of ambitious chiefs from among the Britons themselves, all striving for the mastery of the island. Chaos followed. There were many, however, who had been educated under the Roman discipline who felt the peril in which the country was placed. No man's property was safe; no man's life was safe; nor was the virtue of woman. These lawless conditions led to what we term knight-errantry. Many noble men well versed in arms, seeing the peril to which the citizens of the country were exposed, consecrated their lives to the defense of the innocent

and wandered about the country fighting in behalf of order, of private property and virtue.

These, many of them, were men of the noblest principles and the most unquenchable courage, but what could any one individual do to bring order out of the universal chaos about him? It was impossible for him to achieve anything great or permanent. Realising this men began to combine their individual strength, and in time they succeeded in organizing bands, such as Arthur's Knight's of the Round Table, and these grew at last to invincible armies, and as men learned to combine their individual powers more and more, they succeeded in reducing the society of that time to order. Human life became safe; private property was respected; and, above all, it became possible to cultivate the domestic virtues, which had been set at defiance in the days of lawlessness. It is because King Arthur was the first great organizer, after the Romans, that we regard him as a great British hero.

What does that teach us? Simply this, that any one man standing alone, brave and intelligent, courageous and resourceful as he may be, is as nothing against the great dangers that threaten our lives. Chief among these enemies which invade society are sickness, old age and death. How can the individual citizen protect himself and his family against the contingencies arising from these universal evils?

This is precisely where the institution of life assurance comes in. In the olden days before the principle of life assurance was discovered, it was common for men to attempt individually to defend their families against old age and death as the knights-errant of the time of Arthur defended society against the inroads of barbarian tribes. But inasmuch as of the bravery, however great, and the

resources, however complete, of the knights of old fighting singly failed to restore order to society, so has the action of the individual system failed to protect wife and children from the inroads of disease, old age and death.

In order successfully to combat these great dangers which threaten society, it is necessary for men to unite their abilities, and the chief agency for combining these is not the genius of a King Arthur but the genius of the modern Actuary. The modern Actuary succeeds in grouping together a large number of individuals who agree to protect each other by mutual contributions.

The amount to be contributed by the individual members of this society for mutual protection has been deduced from carefully prepared data by exact mathematical calculations based upon them, and these contributions of the individual, in order to protect the whole of the society above referred to, is what is known as the premium for a straight life assurance policy.

Thus, under the old system we had a species of knight-errantry, in which the individual father attempted to protect his own household, but under the modern system we have something which is more humane, rational, and effective—modern life assurance. This is not like knight-errantry, but resembles organized military science.

The knight-errant, then, moved about and fought as an isolated unit and so achieved little, however good his intentions were. The modern soldier, weak in himself, is strong by reason of the combination of which he forms a part.

Policyholders in a modern life assurance company form a phalanx in which, as of old, the shields of the individual soldiers are interlocked, and these moving together form a combination that is invincible.

London.

In this number of *SUNSHINE* we give some excellent views of London. We shall for a number or two give additional views, knowing that our readers in all parts of the world are interested, for almost everybody is interested in London. The people on this side of the Atlantic are perhaps more interested than those who live near-by. Its historical significance, its great size and its varied population, all cast a glamour over the city that is entrancing. It is true, modern advancement is year by year wiping out many of the historic streets and landmarks, but enough remains to make it the most interesting and greatest city of the world. W. J. Dawson calls London the truly admirable city. He says:

The truly admirable city secures interest, and even passionate love, not because it is a congeries of thriving factories, but rather by the dignity of its position, the splendour of its architecture, the variety and volume of its life, the imperial, literary, and artistic interests of which it is the centre, and the prolongation of its history through tumultuous periods of time, which fade into the shadows of antiquity. London answers perfectly to this definition of the truly admirable city. It has been the stage of innumerable historic pageants; it presents an unexampled variety of life; and there is majesty in the mere sense of multitude with which it arrests and often overpowers the mind. But I will justify myself by Wordsworth, whose famous sonnet written on Westminster Bridge is sufficient proof that he could feel the charm of cities as deeply as the charm of Nature. "Earth hath not anything to show more fair," wrote Wordsworth.

Business Protection.

From "The Security Agent" we extract a few paragraphs regarding Partnership Assurance:

Partners in business, and those financially concerned in the promotion and success of a business venture, have an insurable interest in the lives of each other, when it is clearly shown that the death of any one would cripple the business or cause an actual money loss to the survivors.

The more prosperous a firm's business, the better satisfied are the partners with each other; and the more important each individual factor becomes, the greater the loss sustained by the business should death cause the withdrawal of any one of them.

Ordinary prudence and economy suggest that the firm provide indemnity against the loss of an important member quite as much as against the destruction of its goods by fire. Continuity of plans demand it. Any other point of view is out of focus.

The money value of an individual life in business should be capitalized in favor of those financially interested in his working force. This is a consideration of no less importance than provision for protection to the family in a sum that represents the present value of his future income or that portion of it which seems necessary to the comfort of dependents. Provision for such by a policy of life assurance would mirror the satisfaction of former business associates no less than the comfort of heirs. A man's faults and lapses are charitably forgotten after death—we speak nought but good of the dead—but those of the firm may live long to embarrass if not sooner bankrupt its business.

Ready cash at death will best enable the surviving partner or partners to settle for the interest of the deceased member without sacrifice or expensive litigation, and save money for all concerned. To be able to settle for such interest on the basis of true worth, and not for what can be got, requires the elimination of the auctioneer, and the lawyer.

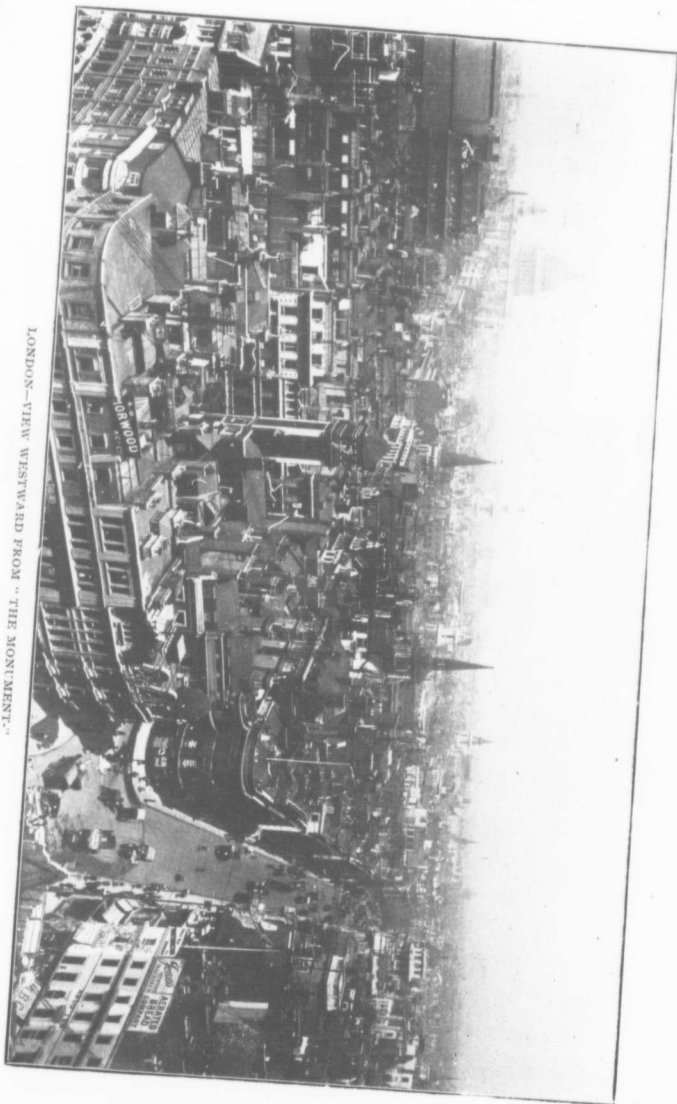
To buy life assurance when the physical condition of partners permit is to anticipate and safeguard the later physical impairments of the business. The purchase best establishes credit in the enterprise, confidence of banks and fixes commercial rating.

Assurance policies aggregating millions of dollars have been taken out to protect commercial interests in recent years. The demand in this line is increasing and agents who overlook business concerns as prospects are sleeping on their opportunities.

A Great Canadian Corporation.

(The Montreal Standard, of October 14th, contained a brief sketch of the workings of the Head Office of the Sun Life of Canada, under the heading as given above. We reproduce it as it may be of interest to *SUNSHINE* readers.—EDITOR.)

When we get a life assurance policy we are apt to see only our own financial interest in it, and we do not stop to think of the vast amount of thought and effort that was expended in getting life assurance to the perfected condition it is in to-day. To one who is not familiar with an



LONDON—VIEW WESTWARD FROM "THE MONUMENT."

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active life assurance head office, the various departments and activities are amazing. A Standard representative happened into the head office of the Sun Life of Canada, on Notre Dame street, the other day, and found it to be a hive of active workers. Everybody was bent on business, from the President to the junior who took our card.

The first department we are met with is quite naturally the one that looks after the death claims. The officer who adjusts these claims is easy of access, which suggests that people even with life assurance policies do now and then "pass over the line." We were told that over a million dollars were paid out in death claims last year by the Sun Life of Canada alone, and it was an ordinary year too. This Company has paid out for death claims and other payments applicable to policies, over twenty-six million dollars since its organization.

There is also a department to help the man who finds it difficult to pay his premiums. By a condition of Sun Life policies a policy cannot lapse if the reserve is enough to allow the advance of the premium. This works automatically without the request of the assured, and has been the means of saving millions to the assured.

The Actuarial Department of this big Company is one of the largest departments. It is in control of an expert actuary. We were interested in the mechanical contrivances at work to compute tables, etc. Some of these machines seem capable of thinking, they do their work so perfectly. The various rates and adjustments of the world-wide operations of this Company keep a corps of mathematicians at work.

Policy writers and an army of typewriters were in the policy department, and the stack of policies that were ready for mailing showed clearly that the men in the field are active in keeping this large department busy. We were told that very often the clerks have to return at night to complete their work; for with clock-like precision the work is mapped out, and every policy has to leave the head office at a given time. When it is stated that the new life assurances written and paid for in cash last year were over twenty-three and a half million dollars the extent of this department's work may be imagined.

The Book-keeping Department, with the large staff of clerks, is the clearing house of the Company's financial business. We were told that the accounts came into this department in some thirty different currencies, so this gives a very

good idea of the widespread operations of the Company.

The Agency Department that controls all the vast agency work of the Company over the world, is another of the active branches at the head office.

There is a department in charge of the literature and supplies that are used in the several agencies throughout the world. There are other departments that look after policy loans, mortgages, premium collections, etc. The investments of this large Company are under the direct control of the energetic managing director, Mr. T. B. Macaulay, and when it is considered that the assets of the Sun Life Assurance Company last year were over thirty-eight millions of dollars, and the income is in the neighborhood of ten millions annually, and rapidly increasing, we can see that Mr. Macaulay and his treasurer are dealing with large things in finance.

One thing we noticed in our rounds through the different departments was the up-to-date contrivances for the manipulation of the great business that passes through each year. Letters are in many cases dictated to Edison's phonograph and then transcribed on the typewriter. The card system of keeping track of the business is much in evidence, and everything possible to facilitate business is used.

The different department chiefs are at work at present, noting suggestions for their several departments on the plans of the new head office building on Dominion Square, where the V. M. C. A. is now standing; and it promises to be a structure worthy of this great Company with its business of over one hundred and fifty million dollars of life assurances in force.

Mr. Robertson Macaulay is the President of the Sun Life Assurance Company of Canada. He has been connected with this Company for over thirty-seven years, and is still active. His son, Mr. T. B. Macaulay, who is considered to be one of the world's leading insurance men, is its managing director, and the Board of Directors comprises some of the leading financial men of Canada. Every department is well officered, and this energetic, virile Company is large today, and the promise for the future is even greater than the successes of the past have been.

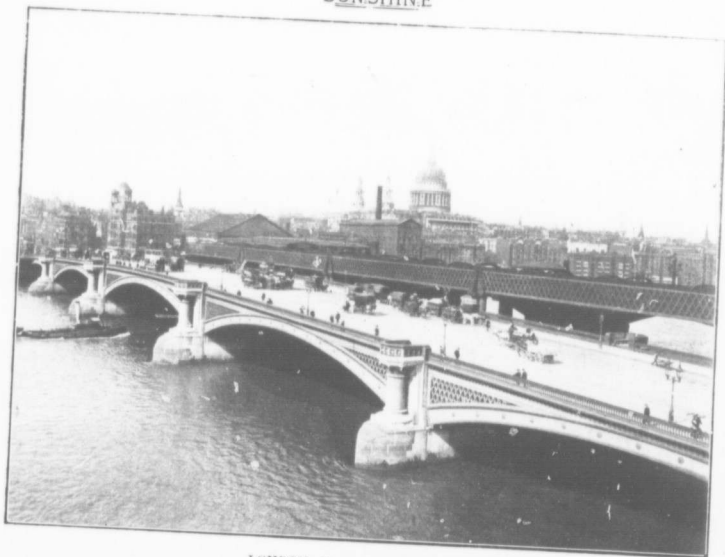
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The Sun Life of Canada is
 "Prosperous and Progressive."



LONDON—INTERIOR VIEW ST. PAUL'S CATHEDRAL.

Showing the choir; on the right is the marble pulpit. The choir stalls and the organ case were carved by Grinling Gibbons. At the extreme end the altar is seen.



LONDON—BLACKFRIAR'S BRIDGE.

This bridge was built by Cubitt at a cost of £320,000 and was opened in 1869. It is 1,000 feet long and now carries electric trams. The bridge takes its name from the old Monastery of the Black Friars, on the North bank of the Thames.

A Prominent Hamilton (Ont.) Business Man's Appreciation.

Mr. Charles G. Bocker, of Hamilton, writes as follows:

Through your Mr. Marsden I have just received a settlement of my 20-Year Endowment policy (No. 32259) of \$1,500 in the Sun Life of Canada. I paid in \$1,364.00, and on accepting the first option I received \$1,872.55 which I consider a very satisfactory showing, and for which accept my thanks.



Only a Scotch Peer.

The Marquis of Queensberry in the "smoke room" of the Mauretania—they always call it the "smoke-room" on English ships—said of the passing of the House of Lords:—

"It makes little difference to me. I have no seat in the House. I am, you know, only a peer of Scotland."

He smiled grimly and added:

"A Scotch peer isn't thought much of in the House of Lords. There was a Baptist minister

once who attempted to enter the floor of the House, ignorant of the fact that the floor is exclusively reserved for the members and their servants. The doorkeeper thought the minister might be the valet or butler of some peer.

"What lord do you serve?" he asked.

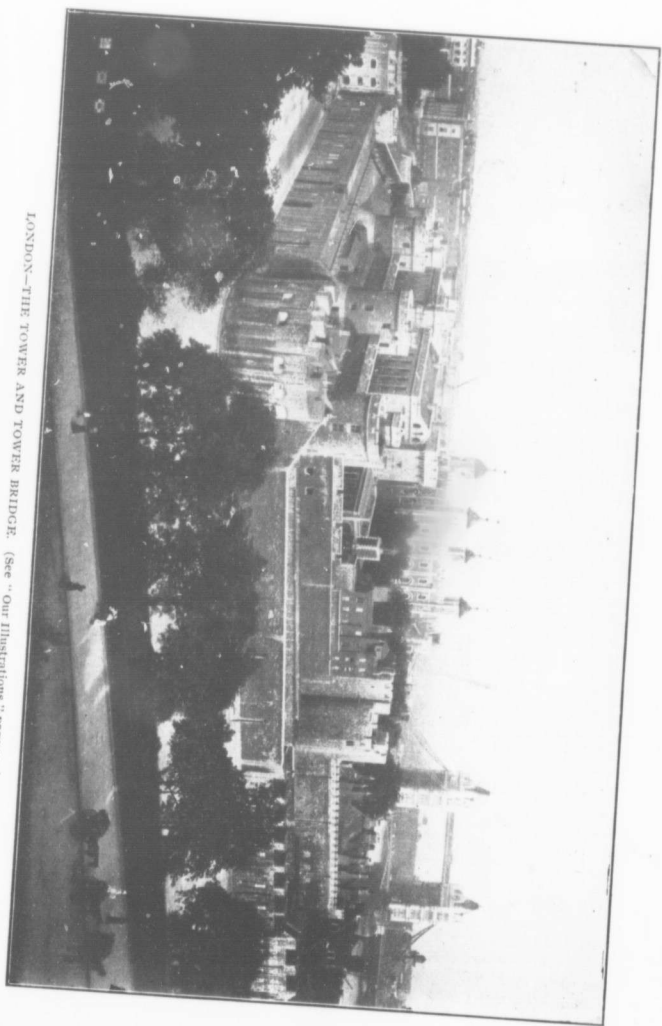
"What lord?" replied the minister. "Why, the Lord of Lords!"

"'Oh, he's got no seat here,' sneered the doorkeeper. 'He's one of them poor Scotch peers, I suppose.'"—New York Tribune.



The Tragedy Of It.

She laid the still white form beside those which had gone before; no sob, no sigh forced its way from her heart, throbbing as though it would burst. Suddenly a cry broke the stillness of the place—one single heart-breaking shriek; then silence; another cry; more silence, then all silent but for a guttural murmur, which seemed to well up from her very soul. She left the place. She would lay another egg to-morrow.



LONDON—THE TOWER AND TOWER BRIDGE. (See "Our Illustrations," page 150.)

Fleet Street and St. Paul's.

In "Bohemia in London," Arthur Ransome gives a very vivid picture of Fleet Street and St. Paul's. He says:

On a sunny morning there is no jollier sight in all the world than to look down Fleet street, London, from a little below the corner of Fetter Lane on that side of the road. The thoroughfare is thronged with 'busses—green for White-chapel, blue going to Waterloo Bridge, white for Liverpool street—gay old survivals of the coaching days, with their drivers windblown and cheerfully discontented, the healthiest looking fellows, who would once have driven four-in-hand, and are too soon to vanish and be replaced by unformed chauffeurs. Already the great motor-'busses whirl past them down the narrow street, and dwarf them by their size.

There goes a scarlet mail-waggon, there a big dark van from some publishers up Paternoster Row. Barrows creep along the gutter, some selling chocolates "for an advertisement" at a penny a stick, some selling bananas, "two for 1½d.," the penny written big and the half-penny as small and apparently as insignificant as is consistent with street selling honesty. The toot-toot of a motor-bicycle worries among the other noises like the yap of a terrier, and a boy swings past, round the backs of the 'busses, twisting his way under the horses' noses with devilish enjoyment, a huge sack of newspapers fastened on his back.

On either side, above all the flood of traffic, stand the tall narrow houses, and the larger newer buildings, with the names of newspapers and magazines blazoned in brilliant gold and colour across wall and window. The sunlight, falling across the street, leaves one side in shadow and lights the other with a vivid glare, as if to make the shadowed side as jealous as it can. Men and women hurry on the pavements; typewriter girls, office boys, news editors, reporters, writers and artists in pen and ink jostling each other down the street.

And if you look up from the noise and movement you see the grey dome of St. Paul's standing aloof, immutable, at the top of Ludgate Hill. How many times has the sun shone on that great pile of stone, how many lives have been hurried through within sight of its majesty and calm! How many men yet will untidily live out their days, harassed, nervous, never giving a moment but to the moment itself, while that massive building rises as if in the sky a monument of peace above the tumult?

Mr. J. F. Junkin.

Mr. J. F. Junkin, Manager of the Sun Life of Canada for the United Kingdom, has given many years to the Company's service. Nearly thirty years ago, with rate-book in hand, Mr. Junkin began what has been a very successful life assurance career. His first field was in Eastern Ontario—afterwards coming to Montreal as Manager for the city and district. Ever ambitious, Mr. Junkin thought he saw greener fields outside the Sun Life of Canada, and he went there; and being a hard worker—which is synonymous with success—he in his new field went ahead until he became managing director of his company—the Manufacturers Life. That company made rapid and substantial progress under Mr. Junkin's management. But as ever, once a man has been with the Sun Life of Canada he in time gravitates back to it again as the attachments are hard to break away from, and Mr. Junkin was no exception. He came to the Company again nearly three years ago when he became Manager for the United Kingdom, and has filled that very important position in the Company's agency service with his usual marked ability.

The confidence of the British public has always been held by the Sun Life of Canada, and a very forceful evidence of it is that last year the British people invested in annuities alone the handsome sum of £240,000.

Mr. Junkin recently visited Canada and his many associates in the Company were delighted to again meet with him at their annual reunion. The Company a short time ago moved to new offices in the Canada House, 4 and 5 Norfolk Street, Strand. A view of the building and offices are given on another page.



Britain's Biggest Bell.

(Joseph Haddon.)

In the High Court of Justice some time ago, it was stated by an eminent King's Counsel that Big Ben is the biggest bell in the British Isles. The statement was apparently never denied by judge, jury, nor spectators, which was not remarkable, as most standard books of reference assert the same thing. They are, however, wrong.

Britain's biggest bell is not Big Ben, but Great Paul, which hangs in St. Paul's Cathedral. It is situated far away in the innermost recesses of the building, in a chamber forbidden to the public, and reached only after much

LONDON.—MR. J. F. JESKIN, MANAGER OF THE SUN LIFE OF CANADA FOR THE UNITED KINGDOM. The lower picture is Mr. Jeskin's private office, the one above being the public offices. The exterior of "Canada House," 4 and 5 Norfolk Street, Strand, where the offices are, is also shown.



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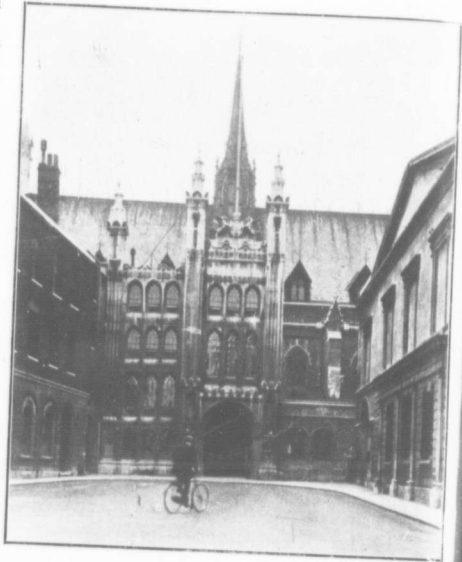
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clambering of tortuous stairs and traversing many devious passages. Perhaps it is for this reason that its claim to be the largest bell in Britain has been up till now nearly ignored.

"But it's sound," you say, "will surely betray it!" Not at all. Indeed, so securely is the monster buried in its aerial mausoleum of solid masonry that, though rung every day, London is totally unaware of the fact. Just a whisper of it you may hear if you chance to be standing in the churchyard between one o'clock and five minutes past. Yet Great Paul weighs nearly seventeen tons, and is rung by the combined labour of four men, who swing it too and fro for the regulation five minutes, when at the finish it is swinging through nearly two-thirds of a circle, and both sides are thundering with the crashing blows of a clapper which itself weighs a third of a ton. Big Ben, it may be added, weighs only thirteen tons eleven cwt., and is, moreover, incapable of being rung.



LONDON—THE GUILDHALL.

The Guildhall, London's civic palace, has been the scene of some of the most stirring episodes in English history. The building does not show to advantage, being so hemmed in that little except the fine fifteenth century porch is seen as the yard is crossed. It has been the scene of many Royal fêtes, and the freedom of the city—an honor second only to Royal honors is given there. The Great Hall is used for civic and political gatherings. Many fine monuments are ranged round the hall. The Council chamber is a richly decorated twelfth-century hall. The Guildhall Library contains some 140,000 volumes and is a magnificent hall in Tudor style and is free.

In the basement of the Guildhall is a collection of articles of great interest. They relate to the history of the city. There are relics of Roman occupation, old inn signs, including the "Boar's Head" in Eastcheap which Falstaff frequented. There can also be seen instruments of punishment from Newgate, old utensils and garments, etc., etc.

"The River's Tale."

Schoolboy England is taking the liveliest interest in the new "School History of England," wherein Rudyard Kipling collaborates with C. R. L. Fletcher, an always readable historian. The book is published by Mr. Henry Froude, of the Oxford University Press. Mr. Kipling is the poet of the book, and it is his ballads—over twenty of them—that are specially appealing to schoolboy England. To a chapter of English history, told by Mr. Fletcher in good prose, Mr. Kipling contributes the piquant sauce of a rattling ballad. You will get an idea of him as a historian poet for young England, if we quote some lines from his first ballad in the volume. This ballad is entitled "The River's Tale," meaning by that what the Thames whispers as it flows from the heart of England, by way of London, into the sea:

Twenty bridges from Tower to Kew
Wanted to know what the River knew,
For they were young and the Thames was old,

And this is the tale that the River told:
I walk my beat before London town,
Five hours up and seven down.
Up I go and I end my run
At Tide-end-town, which is Teddington,
Down I come with the mud in my hands,
And plaster it over the Maplin Sands.
But I'd have you know that these waters of mine
Were once a branch of the River Rhine,
When hundreds of miles to the East I went,
And England was joined to the Continent.

* * * * *

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



LONDON—LUDGATE CIRCUS LOOKING TOWARDS ST. PAUL'S CATHEDRAL.

Better Than Promised.

Mr. G. W. Parmalee, Secretary of the Department of Public Instruction for the Province of Quebec, has written Mr. Parkes, Manager at Sherbrooke, as follows :

Re Policy No. 32764.

In reply to your letter of June 7th, I return to you herewith the form you sent me upon which to indicate my option in settlement of the Reserve Dividend period of the above policy.

As you will see, I have chosen Option No. 1, which will, I understand, entitle me to \$461.29 on the first of July.

I feel that it is only just to express my entire satisfaction with the results of this policy which I took out twenty years ago in your Company. The settlements offered are, to the best of my recollection, better than I was led to expect by the representations of your agent who sold me the policy. At any rate, I was surprised upon receiving your letter to find that the profits are so large.

Found Out.

An enthusiastic fisherman left London to fish in Scotland, and promised to send a friend the first fruits of his skill. Accordingly a telegram came—"Grand fish just despatched, caught this morning." Next morning a basket was delivered at the friend's house. His surprise and wonder were great when, on opening it, he found three very fine salmon-trout, but his surprise was greater and his wonder less when by the next post he received from a firm of fish-mongers in Oban the following note: "We have been instructed by Mr. —, by a wire from Mull, to forward to your address a 7 lb. or 8 lb. salmon. Unfortunately we have no fish of that size to-day, but as he says the matter is urgent we have taken the liberty of forwarding you instead three salmon-trout of 2½ lb. each. Your esteemed commands will always meet with our prompt attention."

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Our Illustrations.

ST. PAUL'S CATHEDRAL (Front Page).—St. Paul's, on a high elevation, seen from mostly all parts of London, is a massive structure built in the form of a Latin cross. It is generally agreed that the present Cathedral is at least the third to occupy the site. The great fire in 1666 destroyed St. Paul's, and Wren who was Assistant Surveyor General of His Majesty's Works began his great architectural triumph. The St. Paul's as seen to-day and admired was not as Wren intended it should be. He was unfortunately hampered by an officious committee who couldn't see the greatness of his designs. The edifice was begun in 1675, opened for service in 1697 and completed in 1710. The cost was nearly all raised by taxes on coal and wines entering the port of London.

The Cathedral contains many memorials, the best of which are the Duke of Wellington's by Stevens, Lord Melbourne's by Marochetti and a recumbent figure of General Gordon (killed at Khartoum, 1885) by Boehm. In the crypt are buried Lord Nelson (1805), Reynolds (1792), Turner (1851), Wellington (1852), Landseer (1873) and Sir Christopher Wren, the Cathedral's architect (1723).

Wren died at the ripe old age of ninety-one. Over his tombstone is a tablet bearing these words: *Lector si monumentum requiris circumspice.* "Reader if thou seekest his monument look around." The inscription is repeated over the north door.

The view of the Cathedral which is given on the front page is of the Western Façade. It has a width of 180 feet. On the apex of the double portico stands a colossal statue of St. Paul with St. Peter on the right and St. James on the left. At the foot of the marble steps is a slab commemorating the Diamond Jubilee Thanksgiving. The inscription reads. "Here Queen Victoria returns thanks to Almighty God for the sixtieth anniversary of her accession, June 22nd, 1897."

THE TOWER OF LONDON (Page 145).—Those who have read Ainsworth's "Tower of London" will have a creepy sensation as they view the Tower. It was started by William the Conqueror in 1078, when the white tower was built. The architect was Gundulph, Bishop of Rochester, and the building has a marked resemblance to Rochester Castle. The inner wall with its thirteen towers was added by William Rufus, the Moat by Richard I.; Henry III. surrounded the whole by a second wall with

three rounded bastions on the north side and six towers commanding the Thames.

The Tower has served as a fortress, a palace and a prison. Many kings were glad of its protection. Richard II. went from it to his coronation and here surrendered his sovereignty to Henry of Bolingbroke. James I. and Charles II. were also crowned from the Tower. The murder in 1483 of the young princes is one of its sad memories.

It has no special association with royalty to-day except from the fact that the Crown jewels are there for safety. The guards of the Tower are "His Majesty's Royal Bodyguard of Yeomen of the Guard." Their gaudy uniform has remained unchanged since the institution of the corps by Henry VII. shortly after the battle of Bosworth.

THE TOWER BRIDGE, built by the City Corporation, costing \$1,500,000, was opened on June 30, 1894. This bridge has many novel features; among them the raised footway, 142 feet above high water, is reached by elevators in the Gothic towers, and the twin bascules or leaves which are raised to permit vessels to pass. The designers were Sir Horace Jones and Sir J. Wolfe Barry.

THE MANSION HOUSE (Page 151).—This is the official residence of the Lord Mayor. It was built between 1739 and 1753. From the platform of the fine Corinthian portico official announcements and proclamations are made. The great social room is called the Egyptian Hall where the lavish hospitality of London's chief citizen is exercised.

CHEAPSIDE (page 151).—The name Cheapside is supposed to be from the Anglo-Saxon *Ceapian*—to sell or bargain. This is one of London's great thoroughfares. It is only a quarter of a mile in length, and contains some of the city's best shops. It was ever an important street, and figured prominently in the literature of other days. "You are as arrant a Cockney as any hosier in Cheapside," wrote Swift to Gay, Cowper's old ballad of John Gilpin is believed to have been founded on the character of one John Beyer, one time a linen draper at No. 3 Cheapside. Heine who made his reflections on London about eighty years ago in this "biggest street in the city," wrote "Send a philosopher to London, but no poet! Send a philosopher there, and stand him at the corner of Cheapside; he will learn more there than from all the books of the last Leipzig fair; and as the human waves roar around him, so will a sea of new thoughts rise before him, and the Eternal

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LONDON—MANSION HOUSE AND CHEAPSIDE. THE TOWER OF ST. PAUL'S IN THE DISTANCE.

Spirit which moves upon the face of the waters will breathe upon him; the most hidden secrets of social harmony will be suddenly revealed to him, he will hear the pulse of the world beat audibly, and see it visibly—for, if London is the right hand of the world—its active, mighty right hand—then one may regard that street which leads from the Exchange to Downing Street as the world's radial artery." The street is full of historical memories, for along it in Norman, Plantagenet and Tudor times royal entries were made into London. English Kings on the way to their coronation at Westminster from the Tower passed along Cheapside, and to-day royal processions from the Guildhall pass through this thoroughfare.

♦ ♦

Building.

Building up a life assurance company is a continuous transplanting, a constant making of two blades of grass to grow where one grew before. Do you know of another business in

which all the participants are *constructors*? In which there is not one wrecker of some kind? I know of none. From the agent who solicits the applicant and writes him, against his will if you please, to the chief executive officers, all are builders. They are not merely builders of large successful financial institutions but builders of happy homes—of pleasant, peaceful firesides which a break will not shatter, and their work links in generally with better homes, better localities, and a better nation.—Ernest C. May.

♦ ♦

Indigestion Did It.

The old family physician being away on a much-needed vacation, his practice was entrusted to his son, a recent medical graduate. When the old man returned the youngster told him, among other things, that he had cured Miss Ferguson, an aged and wealthy spinster, of her chronic indigestion. "My boy," said the old doctor, "I'm proud of you; but Miss Ferguson's indigestion is what put you through

Sun Life Assurance Company of Canada

The Results for 1910

Assurances Issued during 1910

Assurances issued and paid for in cash during 1910..... **\$23,512,377.81**
 Increase over 1909..... 2,003,104.65

Income

Cash Income from Premiums, Interest, Rents, etc. (exclusive of \$75,000 received for increased capital, and \$60,000 premium thereon)..... **9,575,453.94**
 Increase over 1909..... 1,797,321.89

Assets

Assets as at 31st December, 1910..... **38,164,790.37**
 Increase over 1909..... 5,359,793.60

Surplus

Surplus distributed to policyholders entitled to participate in 1910..... **377,792.34**
 Applied to place Annuity Reserves on basis of British Offices Select Annuity Tables..... **210,850.28**
 Added to Surplus during 1910..... **643,903.01**
 Surplus earned in 1910..... **\$1,232,545.63**

Total Surplus 31st December, 1910, over all liabilities and capital according to the Company's Standard, viz., for assurances, the Hm. Table, with 3½ and 3 per cent. interest, and, for annuities, the B. O. Select Annuity Tables, with 3½ per cent. interest..... **\$3,952,437.54**
 Surplus, Dominion Government Standard..... **5,319,921.18**

Payments to Policyholders

Death Claims, Matured Endowments, Profits, etc., during 1910..... **3,023,462.56**
 Payments to policyholders since organization..... **26,266,630.01**

Business in Force

Life Assurances in force 31st December, 1910..... **143,549,276.00**

The Company's Growth

YEAR	INCOME	ASSETS Exclusive of Uncalled Capital	LIFE ASSURANCES IN FORCE
1872.....	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1880.....	141,402.81	473,632.93	3,897,139.11
1890.....	889,078.87	2,473,514.19	16,759,355.92
1900.....	2,789,226.52	10,486,891.17	57,980,634.68
1910.....	9,575,453.94	38,164,790.37	143,549,276.00