

VIEWS OF CUBA IN THIS NUMBER

A Merry Christmas

SUNSHINE

Vol. XV.
No. 12

MONTREAL

DECEMBER,
1910



VIEWS OF CUBA.—COLON PARK, HAVANA.

SUNSHINE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS

SUN LIFE ASSURANCE COMPANY
OF CANADA.

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December							1910		
Sun.	Mon.	Tue.	Wed.	Thu.	Fri.	Sat.			
Nov. 29	Dec. 1	Dec. 2	Dec. 3	Dec. 4	Dec. 5	Dec. 6			
4	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	31			

"Sunshine."

In the first place sunshine is *free*. The light of day is one of the necessities of life that as yet no trust controls, and of our paper we may say that all our readers are welcome, free of cost, to whatever brightness it brings. Sunshine is free; so is SUNSHINE.

Again, sunshine is *universal*. So too, following the operations of the great and growing Company of which it is the organ, SUNSHINE is finding its way into all lands. When it is night in Canada our readers are looking over our pages in Bombay or Singapore, and *vice versa*.

Sunshine, too, is *impartial*. Perdita, in "A Winter's Tale," says :

"The self-same sun that shines upon the court
Hides not his visage from our cottage but
Looks on all alike."

And the message of SUNSHINE is not delivered to the *rich*, but to the rich and poor alike. It brings a message of hope and offers even to the poor substantial protection.

Fourthly, as the preacher would say, sunshine has the property of bringing *good cheer*. True to our name we too endeavor to radiate good cheer—to brighten our pages with the best pictures procurable and the best paragraphs written upon our favorite theme of life assurance.

In the next place, sunshine is *sanitary*. Plenty of light is essential to health. Where the light penetrates unwholesome conditions vanish. We are

trying to light up some places. It is necessary that sad subjects should be touched upon in a magazine devoted to assurance against the inroads of death, but these topics are dealt with only to throw light upon them.

The claim then of SUNSHINE to its name rests upon the fact that it has a gospel to preach which is really good news. It advocates a system of protection justified by centuries of experience, whereby the hungry are fed, the naked clothed, and the homeless sheltered. That these results are obtained where life assurance is adopted is certified to by the innumerable letters on our files testifying to the actual, tangible good accomplished and blessing diffused by life assurance. This is the reason *par excellence* why we entitle our little paper—SUNSHINE.



Was Shakespeare unconsciously predicting the international scope of the Company's operations when he wrote—
"The 'Sun' with one eye vieweth all the world?"



True Unselfishness.

A few years ago in the town of Port Arthur, Ont., a special agent of the Sun Life of Canada was canvassing a young man, 23 years of age, for a 20-Year Endowment policy. The consent of the prospect was secured, but the parents were bitterly opposed to the proposition. The young man was an obedient son, but he was likewise an affectionate one, and from his point of view the step he proposed to take was a wise one. He reasoned thus: my parents have had the trouble and expense of my up-bringing, and I owe it to them to leave something in the event of my death, by way of return for all they have done for me. So he said to the agent, "I'll go on with the assur-

ance, but, for the sake of peace in the family, we will have to do the business quietly." The application was made and in due time the policy for \$1,000 was issued, payable in equal parts to the father and mother.

Two years afterwards the assured was drowned while bathing in Thunder Bay, and then for the first time the bereaved parents were made aware of the action of their late son. Now what did that life assurance mean to the parents? It meant the wiping out of a mortgage of \$700 on the little home and a nestegg of \$300 in the bank, but, over and above that, it spoke of filial love and affection, manifested in true unselfishness.

Needless to say the parents in this case are now strong advocates of life assurance.



Significant Figures.

In the forceful essay on "Building for the Future," which won for Mr. R. B. Andrews, of Winnipeg, a prize award at the Dominion Life Underwriters' convention, some significant facts are quoted:

Of 1,100 persons in a Philadelphia almshouse, only three were found to have been beneficiaries of life assurance. In the Montgomery County (Philadelphia) almshouse, none of the 133 inmates had been beneficiaries of life assurance. Of 6,000 children passing under the observation of Father Lynch, of Chicago, at one of the large church asylums, the parents carried life assurance in not more than 12 cases.

In the light of such facts can you wonder if SUNSHINE urges upon the unassured the necessity for making provision for dependent ones, in what it considers the safest way, by means of a life assurance policy.



Life assurance is a fortune, bought and paid for on easy instalments.

"The Pearl of the Antilles."

During the twelve years which have elapsed since the Spanish relinquished control of Cuba, that island has been pretty thoroughly discussed. Countless articles have been written, setting forth the richness of her soil and the salubrity of her climate, and not a little political history has been written.

What the public now wants to know is whether Cuba is going to "make good;" whether she will show her ability to exist as an independent nation, or whether she will be compelled to confess to an inherent weakness, and become a dependency of the great nation which assisted her in separating from Spain.

The failure of the first experiment in independent government has caused grave doubt as to her ability to maintain a separate existence. The fact that so early in her career as a nation she began to follow the well known programme of the South American states, gave the impression that she was only one of the many, and that ultimately permanent occupation would be the solution of the Cuban problem.

That the first experiment in self-government was tried too soon is the opinion of those who are most familiar with the country and its people. It was hardly to be expected that a race that had suffered centuries of oppression, in a few years could acquire all the broad-mindedness and self-restraint necessary to self-government. A further period of tutelage proved to be necessary, and during this second period of instruction valuable lessons were learned.

Time has been shown to be necessary to evolve a satisfactory government. Indeed the early years of the great Republic to the north were not free from errors and consequent domestic strife. No nation has entered into independent existence with a perfect Constitution. That mistakes have been made in Cuba, and that they will continue to be made, may be taken for granted, but by what standard are we to judge a nation which only twelve years ago escaped the stultifying influence of centuries of oppression? Does the freed slave immediately become frugal and industrious? No! It is much more probable that, confusing freedom with license, he will plunge into many pleasures from which his former status debarred him. The officers of the army of the Cuban revolution well knew how to stir up the devotion of the ignorant negro insurgent, stimulating his imagination by depicting in glowing colors the life he would lead when independence should be finally gained.

It takes time for such newly enfranchised

citizens to realize the responsibilities that go with liberty. There exists even to-day in Cuba a large irresponsible element which has not yet learned this lesson; and in this lies Cuba's danger. But fortunately there are restraining influences. The right of intervention exercises a strong controlling influence. The strengthening of the army has put the government in a much better position to cope with local uprisings. In a recent number of Collier's Gasper Whitney says:

"The American Government stands committed to maintain a stable native government in Cuba, and I am of opinion that it will be able to do so by moral support alone, as Cuba is fast getting into position, if indeed it is not already, where it can well take care of its own internal disturbances. The development of all branches of the army is noteworthy, and its Guardia Rural, or mounted country police, is as fine in appearance and active in service as Canada's Northwest Mounted Police—which is praise enough."

A recent unwarranted terrorizing of the people of Santa Clara by the local detachment of the Rural Guards tends to modify in a measure Mr. Whitney's high estimate. Still the organization is, in the main, wonderfully efficient.

The remarkable material prosperity of the island, the rapid development of its industries offering employment to all at good wages should tend also toward political stability. Uncertainty as to the stability of the government, while it has made rather more difficult the obtaining of capital, has not seriously hindered the development of the country's resources. It is said that \$520,000,000 of American capital are now invested in the Island. The sugar industry is increasing by leaps and bounds, especially in the direction of the establishment of big *centrals*. The great Chaparra mill which recently announced the grinding of 500,000 bags of sugar during the present grinding season, and which is the largest sugar mill in the world, occupies a site which at the end of the Spanish-American war was an almost unbroken wilderness. At Mayari, the Spanish-American Iron Company is spending an amount which runs up into the millions in the development of its recently acquired ore deposits of which it has an almost inexhaustible supply.

Remarkable progress has been made in several directions. We have not space to enlarge upon these, but will indicate them briefly:

I. RAILWAYS.

These are radiating into all parts of the island. A recently acquired terminal on Havana harbor, with the erection of extensive wharves, will



VIEWS OF CUBA.

MARTI STATUE, CENTRAL PARK, HAVANA.
DRAW BRIDGE, CABANAS FORTRESS, HAVANA.

CATHEDRAL SQUARE, HAVANA.
MAIN STAIRWAY, DEPENDIENTES CLUB, HAVANA.
PRODUCE EXCHANGE, HAVANA.

enable the railroads to distribute goods directly from the ship.

2. GOOD ROADS.

During the second American intervention public highways—military roads of the most approved construction—were built or put under way in every section of the island. The present government is continuing this road building, and considerably extending it.

3. SANITARY MEASURES.

The sanitary reforms instituted by the first American government of intervention, and which are being continued by the present government, have reduced the mortality to such a degree that Cuba now stands among the nations showing the lowest mortality rate.

4. POPULAR EDUCATION.

A modern educational system was instituted during the first occupation and is being constantly improved, and we believe that what "the little red school-house" has done for other lands it will do for Cuba.

5. MODERN BUSINESS METHODS.

The ability of the people to adapt themselves to new business methods is, perhaps, most instructively shown in the modernization and rapid development of banking since the cessation of Spanish rule. Reference made elsewhere in this issue to the banking business in Cuba will enable the reader to form an idea of Cuba's rapidly increasing commercial importance.

Those who know the island and its people best believe that Cuba is making good. The pessimist can always find something to justify foreboding. But the man of broad judgment, who knows that it is impossible to find perfection in this world, and who is inclined to be generous in his judgment will say with Caspar Whitney: "Yes, Cuba is making good."

“The Beaver” in Cuba.

It is with a feeling of satisfaction that we draw attention to the important part that Canadian capital has played in developing the resources of Cuba. Since the war of liberation Sir William Van Horne and his associates have been very active in promoting railway enterprise there. It is chiefly owing to their enthusiastic and persistent efforts that a much needed railway was built and in 1902 was opened for traffic.

This Canadian-built line places the capital city, Havana, in close touch with Santiago, Camaguey, and Eastern Santa Clara, and it is to be noted that the railway, now such an effective force in Cuba's development, was considered, when first projected, absolutely impracticable.

Sir William saw the immediate necessity of this work from both a political and economic point of view. He considered it vital that Cuba should have perfect communication between the leading cities of the Eastern and Middle provinces and the Western extremity of the island. This has now been realized—and forms a monument erected upon foreign soil to the enterprise of Canadians.

Banking in Cuba.

Two Canadian financial institutions that have operated with considerable success in Cuba are the Royal Bank of Canada and the Bank of Nova Scotia.

The Royal Bank of Canada opened its branch in Habana in 1898. In the year 1903 business had increased to such an extent as to warrant the erection of their present building at Obrapia 33, which at that time was the most modern office building in the city. The offices of this Company have been located in their new building since its completion. A photograph of the structure is shown in this number of SUNSHINE.

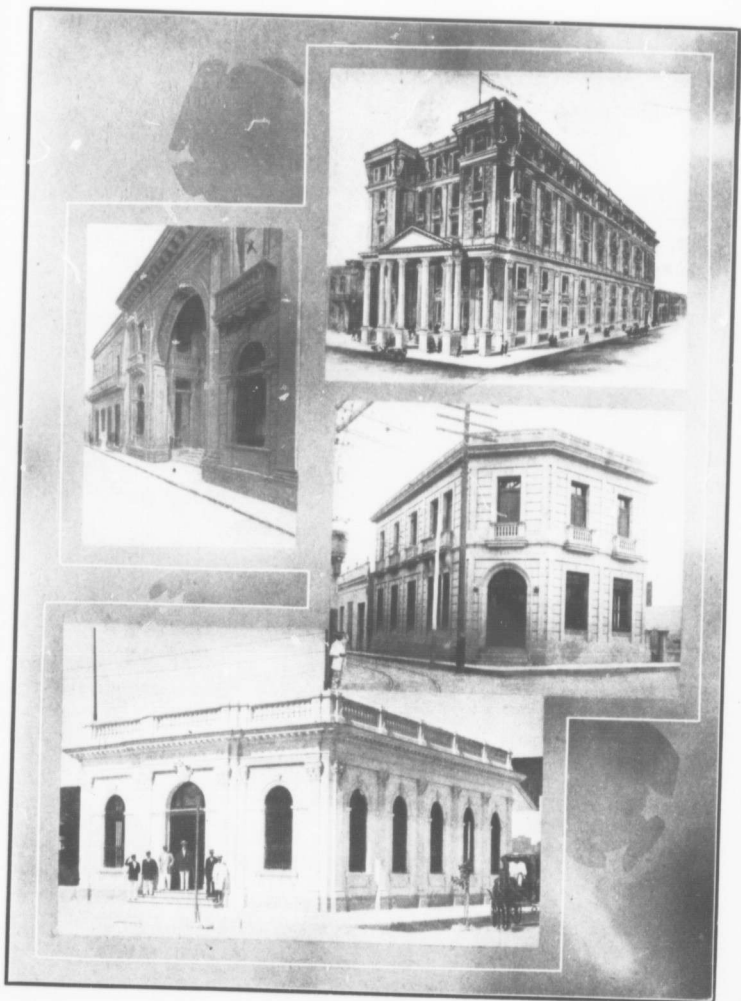
In the year 1906 this bank obtained a contract for the payment of \$35,000,000 in army claims to the Army of Liberation. This important work was carried out in so highly satisfactory a manner that it has been a big factor in establishing the prestige and confidence which the Cuban people have in this Bank. These payments having been made in the most remote districts, the name of the Bank is a household word from one end of the Island to the other.

This Company's operations in Cuba cannot be spoken of without a word of reference to Mr. F. J. Sherman, who was for many years Agent at Habana, being afterwards appointed Supervisor for Cuba, and to him credit must be given for the great success of their Cuban business.

The Bank of Nova Scotia is located at the corner of O'Reilly and Cuba streets. The Habana Branch of this institution was opened on January 1st, 1906, and has continued since that time increasing its business and influence. In a recent interview given a daily paper, the Agent stated that the deposits during the past year had shown a marked increase, indicating the popularity of the bank as well as the prosperity of Cuba.

The Habana Branch is at present in charge of Mr. F. W. Ross; Mr. A. Forsythe is Assistant Agent. The bank also has a branch at Cienfuegos.

The National Bank of Cuba was organized in the year 1901, and has kept pace with the growth of the commerce of Cuba. On the 30th June, this year, it issued its semi-annual statement, showing total assets \$32,900,000 and deposits \$23,700,000. These figures show an increase of \$6,000,000 and \$8,000,000 respectively over the statement published on December 31st, 1909. These figures will demonstrate what has been done in ten years; surely a most remarkable record. The Bank has 21 Branches located in all the important points of the Island. The executive of the bank consists of Mr. Edmund C. Vaughan, President, Mr. W. A. Merchant, Vice-President, and Mr. H. Olavarria, Cashier.



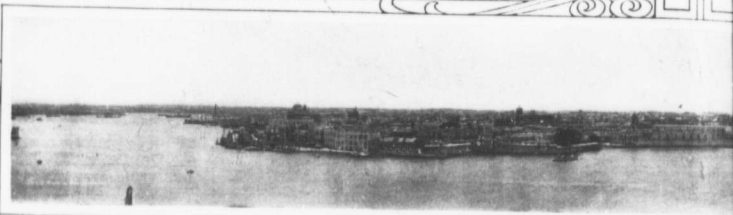
VIEWS OF CUBA.

ROYAL BANK OF CANADA, HAVANA.

ROYAL BANK OF CANADA, CAIBARIEN.

THE NATIONAL BANK OF CUBA, HAVANA.

THE ROYAL BANK OF CANADA, CAMAGÜEY.



PANORAMIC VIEW OF HAVANA.



VIEWS OF CUBA.



PANORAMIC VIEW OF IRON MINES.

Further Appreciation.

HONOLULU, H. T., Sept. 30, 1910.
Messrs. McCALLUM & MACINTYRE,
City.

Gentlemen,—In reply to your favor of the 19th instant in reference to dividend certificate on my policy No. 128661, I prefer to take the third option, namely, \$143.85 in cash, less my premium due December 1st, 1910.

I think your division of profits is very liberal, and congratulate you on the good showing made during the past five years.

JAMES GUILD.

FORT COVINGTON, N. Y., U. S. A., Oct. 1, 1910.
Mr. THOS. J. PARKES, Manager,
Sun Life Assurance Company of Canada,
Sherbrooke, Que.
Re No. 239256.

Dear Sir,—I am very much pleased with the result of your Company's work for the last five years, and I shall feel very kindly towards you when I make out my cheque to meet the next

four premiums, because the profits you have declared this year was a temporary reduction of my premium, which is twice as large as the reduction I had the previous five years. You are evidently "prospering and progressing" in a most remarkable manner.

A. D. McNAUGHTON.



BALTIMORE, Md., August 17, 1910.
Mr. E. C. PERD,
Baltimore, Md.

Dear Sir,—I take great pleasure in acknowledging receipt of your communication regarding the several options offered me as regards the disposal of dividend after five years, and beg leave to inform you that I have decided to let it go toward paying my premium during the next five years. You and your Company are to be congratulated, and it is hoped that success will continue indefinitely.

Yours respectfully,
JOS. T. MOONEY,
2543 W. Fayette St., Baltimore, Md.

SIMCOE, Ont., August, 1910.
THOMAS HENDRY, Esq.,
District Manager,
Sun Life Assurance Company of Canada,
Branford, Ont.

Dear Sir,—Re policy No. 12349, maturing on August 1st, I beg to thank you for furnishing me with statement showing optional methods of settlement re the above. I might say that after carefully looking over the same I decided to accept Option No. 4, which would give a return of nearly \$400 00, over and above the amount I had paid the Company, and outside of that I had my life assurance carried during the term of the contract free of charge.

As you are no doubt aware before this policy matured I took out further assurance with your Company, as I felt satisfied, from the information I had received, that the "Sun Life" would keep up its now well established record of paying the largest profits of any of the old line companies.

Yours truly,
D. A. BOWLBY, M. D.

MOOLJI JETHA CLOTH MARKET, OUT FORT,
BOMBAY, 24th September, 1910.
TO THE MANAGER,
Sun Life Assurance Co. of Canada,
Bombay.

Policy No. 53870 on the life of Lakhmidas Morarji Desai for Rs. 10,000.
Dear Sir,—On behalf of Bai Parwati, widow of late Mr. Lakhmidas Morarji Desai, my partner in business, I wish you to accept my best thanks for your Company's promptness in settling her claim under the policy on the life of her husband.

Before the death was officially announced, the widow was informed that the sum assured was at her disposal on completion of the necessary death proofs. These were furnished without delay with the help of the local agent and I am glad to say that the payment was made the following day. The assured died on the 2nd September and the cheque was handed over to the widow on the 6th September—a proof of the promptness with which the Company settles the claims.

Wishing your Company every success,
MOOLJEE DHURAMSEV.



MR. J. C. TORY,
General Manager Western Foreign Department.

For He's a Jolly Good Fellow.

It is with genuine pleasure we announce the nomination of James C. Tory as a candidate for membership in the Nova Scotia Legislature. Mr. Tory is the nominee of the Liberals of Guysboro. He has our congratulations and our best wishes for success in the forthcoming contest. Those executive qualities, so requisite in political life, have been clearly demonstrated in his business career, as we can testify.

The re-organization of the Western Foreign Department of the Sun Life Assurance Company, as carried out by Mr. Tory, has been a splendid success in every way, and the efficiency shown in that very important department would, we are convinced, be displayed in legislative work.

Mr. Tory has served the Sun Life for about twenty years in several positions,

and always with marked success. In 1891 he was appointed to represent the Company in the West Indies, and in 1892 in Nova Scotia. In 1895 he was made Manager for the Company for the State of Michigan, and in 1897 had the highest honor in the Agency Department conferred upon him, that of Superintendent of the whole staff. These facts explain why we are so ready with our felicitations, and should his candidature in the coming election be successful, we are satisfied that his constituents will be equally deserving of our congratulations.



A Correction.

In our notice in last issue we stated that Dr. Wilkins, our Chief Medical Officer, was elected President of the Association of Medical Examiners. This, it appears, was not quite correct, as the position is a much more important one. We should have said that he was elected President of the Association of Life Insurance Medical Directors. This association is composed of medical directors of all the life assurance companies in America.



Force of Will Power.

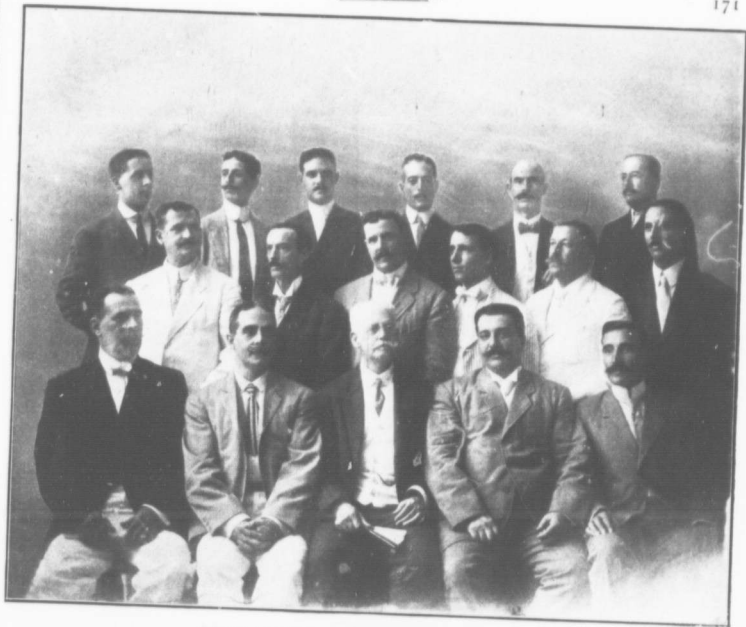
There is no chance, no destiny, no fate
Can circumvent, or hinder, or control
The firm resolve of a determined soul.
Gifts count for little, will alone is great;
All things give way before it, soon or late.
What obstacle can stay the mighty force
Of the sea-seeking river in its course,
Or cause the ascending orb to wait?
Each well-born soul must win what it deserves;
Let the fool prate of luck! The fortunate
Is he whose earnest purpose never swerves,
Whose slightest action or inaction serves
The one great aim.

Why, even death stands still
And waits an hour, sometimes, for such a will.

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

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VIEWS OF CUBA.—"SUN LIFE CLUB OF HAVANA."

He Could Stop That.

"Well," said the doctor, briskly, as he entered the patient's room, "how is everything this morning?"

"It still hurts me to breathe—in fact, the only trouble seems to be my breath."

"Oh, well, I'll give you something that will soon stop that."



An Irish horse owner, whose horse had been prescribed for by a veterinary surgeon, ran into the latter's office and with tears in his eyes and his face the "picture of bad luck," cried:

"Oh! Dr. Moriarty, I'm poorly; the powder's kilt me entoirly!"

"The powder?" cried Dr. Moriarty.

"Why, I didn't tell you to take the

powder. I told you to place it in a paper tube, and put one end in the horse's mouth and blow hard."

"Yes, sorr," said Pat. "I put the powder in the chube, and I put the end of it in the horse's mouth, with the other end in me own, but, begorra! he blew first!"—The Scholars' Own.



One morning Jenkins looked over his garden wall and said to his neighbor: "Hey, what are you burying in that hole?"

"Oh," he said, "I'm just replanting some of my seed; that's all."

"Seeds!" shouted Jenkins, angrily.

"It looks more like one of my hens."

"That's all right. The seeds are inside."—Christian Work and Evangelist.

The Uncertainty of Life.

The success of a man's business depends upon the energy and ability with which he guides his material affairs. The life of every man is more valuable than his probable business successes, because of his individual responsibility to those dependent upon him as a father and husband, and that life should be at all times fully protected by a safe life assurance policy for the especial benefit of those who at any hour may be left alone and helpless through the cold and merciless hand of death. Men who are at the heads of families with only limited property possessions, or those who depend upon salaries, are those to whom the life assurance policy should most appeal and the class of policyholders who should never, under any circumstances, permit a policy in a good company to lapse. The taking of life assurance is one thing which should never be postponed to a more convenient season, because there is nothing which is so uncer-



VIEWS OF CUBA.
The Surrender Tree, Santiago de Cuba.

tain as health, and nothing which is so certain as death. These thoughts should be emphasized upon the minds of those, who, in the present enjoyment of good health, are procrastinating, and who may soon reap the fatal consequences of their delay and indifference.—Robt. F. Moore.



Where Charity Begins.

The public spirited lady met the little boy in the street. Something about his appearance stopped her. She stared at him in her near-sighted way.

The Lady—"Little boy, haven't you any home?"

The Little Boy—"Oh, yes'm; I've got a home."

The Lady—"And loving parents?"

The Little Boy—"Yes'm."

The Lady—"I'm afraid you do not know what love really is. Do your parents look after your moral welfare?"

The Little Boy—"Yes'm."

The Lady—"Are they bringing you up to be a good and helpful citizen?"

The Little Boy—"Yes'm."

The Lady—"Will you ask your mother to come and hear me talk on 'When Does a Mother's Duty to Her Child Begin?' next Saturday afternoon at three o'clock at Lyceum Hall?"

The Little Boy (explosively)—
"What's the matter with you ma? Don't you know me? I'm your little boy!"



Nothing New.

Nothing worth having is ever gotten free. Something must be paid, be it love, labor or money. Reliable life assurance is not free assurance. There is no such thing. Have you love, labor or money to give for it? If not, then there must be no one on earth that loves you or that you love.—The Virginian.



VIEWS OF CUBA.—OFFICERS AND FIELD STAFF AND MEDICAL EXAMINERS.

- | | |
|--|--|
| 1. MIGUEL NADAL, Special Agent. | 6. DR. LUTHER S. HARVEY, Manager for Cuba. |
| 2. GEORGE VEGA, Stenographer. | 7. P. M. JOST, Cashier. |
| 3. F. YÑIGUEZ, Messenger. | 8. DR. BERNARDO NOBO, Medical Examiner. |
| 4. MARIO ALCALDE, Special Agent, Cienfuegos. | 9. DR. VICENTE GOMEZ, Medical Examiner. |
| 5. MARCO TULIO PEREZ, Assistant Cashier. | 10. DR. GONZALO ARGSTEGUI, Medical Examiner. |



VIEWS OF CUBA.—THE PRADO, HAVANA.

Corralling the Engine.

"Can you run an engine?" asked Pat, a round house workman, of the yardmaster.

"No," he answered; "can you?"

"Can Oi run an engine!" sniffed Pat in derision. "If there's anything Oi'd rather do all day long it is to run an engine. Huh! Can Oi run an engine!"

"Suppose," suggested the yardmaster, "you run that engine into the house."

"All right, Oi kin do that same," Pat bluffed, and he climbed into the cab, looked the ground over, spat on his hands, grabbed the biggest handle he could see and pulled it wide open. Zip! she went into the roundhouse. Pat saw the bumpers ahead and, guessing what would happen, reversed the lever clear back. Out she went—in again—out again.

Then the yardmaster yelled: "I thought you said you could run an engine."

But Pat had his answer ready. "Oi

had her in three tiras. Why didn't you shut the door?"



The Last, First.

It gives us much satisfaction to be able to publish herewith a letter received from Alister Fraser, Esq., son of the late Governor of Nova Scotia, relative to the payment of the assurance issued by the Sun Life of Canada on the life of his father:

HALIFAX, N.S., Nov. 3rd, 1910.

W. J. MARQUAND, Esq.,

Sun Life of Canada, Halifax, N.S.

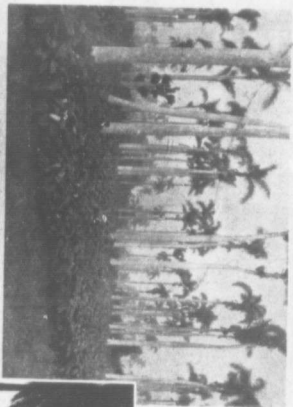
Dear Sir,—I am in receipt of your cheque for \$2,500.00, the amount of life assurance on my father, the late Lieutenant-Governor's life, under policy No. 234728.

This policy is the last one issued on his life, and your cheque is the first one we have received.

Please accept my thanks for the promptness with which you have handled this matter.

Yours truly,

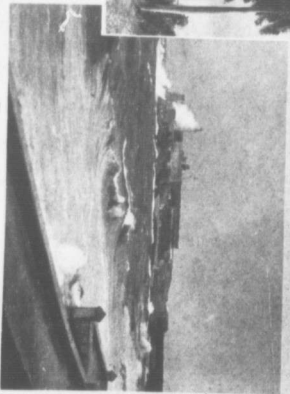
(Signed) ALISTER FRASER.



TOBACCO READY FOR CUTTING.
YUCURÍ, VALLEY, NEAR MATANZAS.



VIEWS OF CUBA.
AVENUE OF ROYAL PALMS.



YOLANTA, OLD-TIME COUNTRY VEHICLE.
MORRO CASTLE IN A STORM.

Sun Life Assurance Company of Canada

The Results for 1909

Assurances Issued during 1909

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

Income

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

Assets

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

Surplus

Surplus distributed to policyholders entitled to participate in 1909	378,010.60
Added to Surplus during 1909	712,230.56
Surplus earned in 1909	\$1,090,241.16

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

Payments to Policyholders

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

Business in Force

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

	INCOME	ASSETS Exclusive of Uncalled Capital	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1879	172,528.42	397,777.32	3,615,124.35
1889	563,140.52	2,233,322.72	13,337,983.08
1899	2,596,207.27	9,247,664.61	52,806,035.93
1909	7,778,132.05	32,804,996.77	129,913,669.52