

VIEWS OF MARYLAND.

# SUNSHINE

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No. 4

MONTREAL

APRIL,  
1913



WASHINGTON MONUMENT, BALTIMORE, MD., ERECTED 1810.

# SUNSHINE

PUBLISHED BY THE

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

W. F. STEEDMAN, *Editor.*



HEAD OFFICE BUILDINGS  
SUN LIFE ASSURANCE COMPANY  
OF CANADA

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## A Widow's Suit.

We read almost daily in the newspapers items such as the following :

"Action for \$8,000 has been taken against the Mason Erecting Company by the widow of John Smith, who was killed by a fall from a scaffolding while working for the company."

Here we notice that the widow, apart from the sentimental side, has a distinct sense of financial loss in the death of her husband. She has even estimated, with assistance perhaps, a definite sum as the amount or equivalent of her loss.

And she never did this before !

The figure at which she places the necessity for compensation might prove interesting to examine, but the question is too involved to go into here. Actuaries will tell you, however, that the estimate of \$8,000 is by no means too high as an equivalent of the future support which the wife of a skilled artisan would reasonably expect from her husband during his life.

Suppose we follow up the case of John Smith's widow. What are we going to find ? She may get the \$8,000 (after a long delay). She may get a portion of \$8,000. And it is by no means unlikely that she may get nothing at all.

So the situation is this. John Smith has been killed, possibly before he had time to save any substantial amount of money. His widow realizes that his death has caused her a pecuniary loss of \$8,000 at least, so she is suing for that amount. She may not get it. If she does not, she will probably be thrown on her own resources.

But John Smith could have foreseen and to a great extent obviated this difficulty while he was alive.

He could have made it absolutely certain that, in the event of his death, his widow would be provided for.

He simply had to carry life assurance !

Eight thousand dollars might have been beyond his ability to carry, but \$2,000 or more would have been well within his means. Twenty cents a day would have done it.

The question is squarely up to the average man. Will he estimate now what his support means to his wife and take steps to secure it for her, or will he dodge the responsibility and leave the calculation to be made, and made in vain, by his widow?

### Civilized and Savage.

There are many points of difference between the civilized man and the savage. Let us point out two. The civilized man has greater powers of foresight and a more highly developed sense of responsibility.

In respect of power of calculation the savage is superior to the brute beast, but he is far beneath the level reached by his civilized brother. His actions are performed with a view very seldom to more than their immediate effects. There is little reflection upon effects of similar actions in the past or calculation upon what the future effects of such actions may be. He is governed more by the impulse of the moment than by any consideration of the after effects.

The civilized man is more prone to weigh and estimate the future consequences of any action, to take into account contingencies that may arise at a later date. A large part of his present is determined by reflection on the past and calculation of the future. In other words, he exercises foresight. He sees beforehand circumstances that may develop later and provides for them. This is one of the attributes that distinguish him from the savage.

Then again, the savage has, comparatively speaking, very little sense of responsibility. For the most part his ex-

istence concerns himself. His squaw and his papoose he may love, and love deeply, but his care for them and his love for them are almost all of the present. He does not entertain the same feeling of responsibility for their future welfare which actuates his more highly civilized brother.

The civilized man, on the other hand, appreciates more fully the duties and responsibilities of his position with regard to those who are dependent upon him. His wife and child he looks on as his wards under a most sacred trust. His love may be no greater than that of the savage, but his sense of responsibility is much more highly developed. He *takes more thought* for their comfort, to see that they are adequately housed, clothed and fed. His foresight also leads him to provide for possible misfortune in the future. He realizes that if he is taken away there will be no one left to provide for their needs; therefore he makes the provision himself by arranging to leave behind him some means for their subsistence.

One of the main results of this combination of foresight and sense of responsibility which characterizes the civilized man is life assurance. Life assurance simply means combining a sense of responsibility with calculation for the future. Man's responsibilities continue after his death, and life assurance enables a man to discharge his full responsibility towards his family after he himself has been taken away.

The savage does not make provision for his dependents after his demise; the civilized man does. The higher a man's civilization, the more provision of such a sort he makes. The man who bestows no thought upon the future of his dependents is not in the real sense of the word civilized.

To which category do you belong?

## MARYLAND

**W**HILE Maryland is, as far as area and population are concerned, among the smallest of the United States, it is, by reason of its agricultural, commercial and industrial development, and in proportion to its size, an important member of the Commonwealth, besides being a land of considerable physical beauty and also interesting because of its rich historical associations.

It was in March, 1634, that the Ark and Dove, carrying the first batch of two or three hundred settlers, cast anchor in the lee of St. Clement Island, near where the Potomac pours its waters into the magnificent Chesapeake Bay. It was a splendid country these pioneers found awaiting them, with virgin forests, unchoked by brush or briar, a fertile, well-watered soil, a delightful climate and fish, fowl and game of every description. They were also fortunate in that the time of their arrival was the spring, so that they did not have to pass through any "starving time," such as faced the early settlers of the sister-colony of Virginia, and the little settlement of St. Mary's was the starting-point of a colonization movement that spread gradually throughout the whole of what is now the State of Maryland.

With such an auspicious start, the development of the colony has proceeded almost unchecked ever since. Even during the trying times of the Civil War, Maryland, while she gave much of her noblest blood to the Southern cause, was yet fortunate enough to escape most of the devastation which was brought upon her neighbours by the desolating passage of contending armies. As a result, when peace was restored, Maryland was among the first to recover from the blighting effects of the internecine strife, and to-day she ranks high as a prosperous and productive community.

One noteworthy fact in connection with the early years of the settlement of Maryland is that the dealings of the settlers with the Indians who were the original occupants of the land was marked by honesty and good-will. There was no palming-off of useless gew-gaws upon the unsophisticated aborigine in exchange for valuable skins, and other products of the chase. There was no ruthless cruelty to evoke the terrible reprisals of barbarian revenge. Thus the pioneers were left in peace to extend their settlements and to develop the resources of their new home.

The absence of violent religious differences was

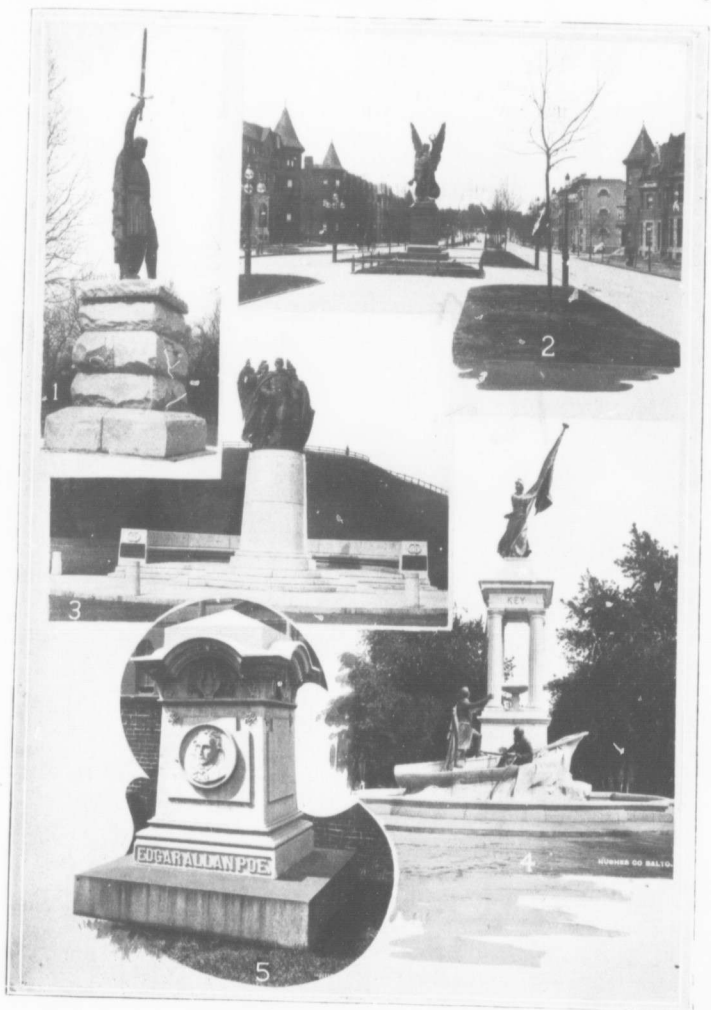
another happy factor in the progress of the colony. The earliest settlers had been Roman Catholics. Later a number of Puritans and others came out, but from the very start there was harmony between all sects and the spirit of religious tolerance has continued throughout the colony's existence, so that to-day persons of many varied forms of faith still dwell together in unity.

While most of the early settlers were of English origin, there came later a considerable influx of Germans, headed by Thomas Schiey, progenitor of the famous Maryland family of that name. They made their way westward and founded several thriving towns, such as Frederick City and Hagerstown. These Germans were thrifty, industrious and provident, their merchants enterprising and successful, and they and their descendants have contributed a very valuable element to the population.

In the days before the war Maryland had one staple product, tobacco, to which was devoted the greater part of her cultivated territory. Tobacco in fact at one time passed current as money. There were many big plantations where the planters lived a life of luxury and ease that has seldom been equalled anywhere. Surrounded by scores of slaves to do his every bidding, living in a land teeming with the choicest table delicacies—fish, fowl, deer, the famous diamond back terrapin and luscious melons and other fruits—the southern planter of that time gave to the world an example of gastronomic luxury that has seldom if ever been surpassed; and to this day the words "à la Maryland" on a menu are sufficient to attract the attention of any epicure.

The tobacco crop is no longer the one important product of the state. The Eastern Shore or Tidewater section is given up largely to truck farming for the markets of Baltimore, Washington, New York and Philadelphia, the excellent water communication giving the district most advantageous transportation facilities. In other sections excellent grain or fruit crops are raised besides tobacco. In the Green River Valley is the largest commercial orchard in the world, consisting of 32,000 acres of good land set out in the finest varieties of fruit trees. In the hilly region of western Maryland there are valuable coal mines.

The capital of the State is Annapolis, the seat of the United States Naval Academy. The chief city however is Baltimore, a city of well over half



1. STATUE OF WILLIAM WALLACE, Scottish Patriot, erected by W. W. Spence, of Baltimore, located in Druid Hill Park.
2. SOLDIERS' AND SAILORS' MONUMENT, CIVIL WAR, Baltimore.
3. UNION SOLDIERS' AND SAILORS' MONUMENT, Druid Hill Park, Baltimore.
4. FRANCIS SCOTT KEY, Author of National Anthem, "Star Spangled Banner."
5. EDGAR ALLAN POE, Poet, in Westminster Churchyard, Baltimore.



CHAPEL, U. S. ACADEMY, ANNAPOLIS, MD.

a million inhabitants, not counting the suburban residences. Here is the centre of most of the commercial and industrial life of the state. Industries of all kinds flourish, and business is increasing year by year. Baltimore early began the practice of building monuments, and has become known as the "Monumental City." A number of photographs of the many monuments which deck her streets are shown in this issue. The Washington monument was erected in 1810. The first monument ever erected in honour of Columbus was unveiled in Baltimore in 1790. In the little churchyard of Westminster Church stands a memorial to Edgar Allan Poe, the weird poet, whose works have gained him recognition as the greatest literary genius of the South.

The first piece of railroad operated in America was opened between Baltimore and Ellicott City in 1828. Professor Morse sent his first telegraph message over a line between Baltimore and Washington. In many other developments of industry and invention Baltimore has led the way, but space does not permit their enumeration here.

Other thriving towns are Cumberland, where Washington and Braddock made their headquarters during the French and Indian wars, Frederick City and Hagerstown.

The country is one of considerable scenic beauty, with a wealth of beautiful pastoral lands, fine hills and forests, and many charming water vistas.

To-day Maryland is continuing steadily along the path of agricultural, commercial and industrial

development which she has followed from her very beginnings, almost without serious check, and her prospects for increased prosperity in the future are bright indeed.

### Annuities for Impaired Lives.

An annuity policy is the right kind of contract for a man or woman who has no one depending upon them at death, and who wishes to enjoy during life the largest possible income from such property as they possess. Such a plan is vastly preferable to the old-fashioned primitive way of living on the bare interest of an investment, and, in the end, bequeathing the principal to relatives who do not need it. Persons past middle age may, by sinking their money in an annuity, get as much as double the ordinary rate of interest on it for the remainder of their lives.

Taking out annuities on people's lives is not near so common a practice in this country as it is in England, nor do American companies, as a rule, make any especial effort to get this class of business. One Canadian company, however, the Sun Life of Montreal, cultivates the annuity field very assiduously, and some of its plans appear to be quite handy and attractive, especially to those in impaired health. Such persons, although their circumstances make them proper subjects for annuity assurance, are deterred from purchasing annuities at ordinary rates, because they fear they will not live long enough to get back the equivalent of the purchase money. The Sun Life of Montreal, however, meets this difficulty. It engages that should the annuitant die before his annuities equal the amount of the purchase money, the difference will be refunded to his estate after death. It also has reduced annuity rates applicable to risks which show a certain degree of impairment. Thus, one of the chief objections to annuity assurance on the part of those who need it most is satisfactorily overcome.—The Insurance Independent, January, 1913.

### Dipped from the Stream.

The following items were culled from his daily reading by one of our managers. They contain some facts that are worth remembering :

The life of a married man is the capital of his family ; his earnings are its income. Both should be guaranteed by life assurance. If a man never marries, he will, if he lives out his expectancy, have an old man (himself) on his hands to support and care for.

Senator Stewart of Nevada was, in his lifetime



GROUP OF MARYLAND AGENTS.

- |   |   |
|---|---|
| 1. J. W. P. INNSLEY, Baltimore.                           | 9. HERBERT L. GRYMES, Agent at Baltimore, Md.           |
| 2. E. A. MATTHEWS, Agent at Baltimore, Md.                | 10. W. S. FIMLAVGIN, Cashier, Baltimore, Md.            |
| 3. D'ARCY BRINSFIELD.                                     | 11. E. M. GILLET, District Manager of Elliott City, Md. |
| 4. R. E. SLIGER, Agent, Oakland, Md.                      | 12. G. A. GUSTIN, Agent, Baltimore, Md.                 |
| 5. F. N. ZIHLMAN, Agent at Cumberland (Cowden & Zihlman). | 13. M. W. BREWER, Agent, Gaththersburg, Md.             |
| 6. C. F. NEW, Supt. of City Agents, Baltimore, Md.        | 14. A. F. HILLIER, Agent, Mount Airy, Md.               |
| 7. C. E. KWIGLOE, Manager for Maryland.                   | 15. E. C. CONNER, Agent, Snow Hill, Md.                 |
| 8. HARRY D. BELT, Agent, Baltimore, Md.                   | 16. P. G. COWDEN, Jr., Cumberland, Md.                  |

a rich man, made and lost fortunes. Dying, he left debts of \$25,000 and assets of \$1,500.

Charles Counselman of Chicago, a wealthy grain man, was rated at \$3,000,000, died and left \$86,100 but when the Government taxes, law costs and costs of winding up his estate were paid, his widow got \$50.96.

Mayor Johnson, the celebrated three cent fare of Cleveland, was reputed to be worth millions, at death his fortune had melted away.

Charles T. Yerkes, the "Traction King," left nothing to his family.

John G. Carlisle of Kentucky, Speaker of the House of Representatives, Senator for his State, Treasurer under the Cleveland administration, left NO MONEY at death. An ordinary express wagon carried his body to the undertaker's office and a collection was taken up to bury him decently.

The Egyptians who said they could take care of their own money and wheat better than Pharoah, died in the years of famine.

FIVE CENTS a day will give a thousand dollars to the widow and kiddies.

A "provider" is one who "sees ahead."

If every assurance company were to close its doors to-morrow and refuse to take any more assurance, what a revolution there would be! Yet SICKNESS, your own or a relative's may close forever every assurance company's door to YOU.

### Lump Sum vs. Life Income.

Life Assurance Companies have found from the observation of their field men, that beneficiaries who receive the proceeds of the policy in a lump sum are very apt to let it promptly get away from them. As a result, they are advising the agent to advocate the income form of settlement. Many agents, it is said, think the options of settlement are not worth while talking about in the case of policies of less than \$5,000. Read what one company now says on the subject:

Consider, however, the evident fact that unless the husband has left enough to support his wife for life she must eventually do something for a livelihood. If the assurance is paid in a lump sum it often means that she will do nothing towards her support so long as the money lasts, and then she must take care of herself without any help. Is it not much better that the assurance money be converted into an income for 20 years, or for life, even though not enough for entire support, than that it should be exhausted in a short time and leave the beneficiary even less fitted to fend for herself than she was in the first place?—Insurance Times.

### Victim of Revolution Assured.

The Sun Life Assurance Company of Canada has just paid the sum of \$10,000 gold to the family of the late Vice-President Suarez of Mexico, who was shot to death along with President Madero by a guard of soldiers at the close of the recent revolution.

Vice-President Suarez had taken out two policies for a total amount of \$10,000 gold before his elevation to the vice-presidency. President Madero had applied for assurance with the Sun Life of Canada several times within the past few years, but the Company refused to assume the hazard, the life of a prominent Mexican politician not being considered the most desirable of risks.

It is interesting to note that several other members of the Madero family, including a number of the leading proprietors and financiers of Mexico, have been policyholders in the Sun Life of Canada for many years, having taken out policies before the Maderos became so active politically.

Wherever the Sun Life of Canada goes, it attracts the business of big men.

### "Maryland! My Maryland!"

"Maryland! My Maryland!" of which we reproduce a few verses on another page, is generally accredited the best song born of the American Civil War.

In 1861, just after the final break between North and South, a Federal regiment marched through the streets of Baltimore on its way to fight the Confederates. Stones were thrown at them, and the troops replied with a volley in which many innocent persons were killed or wounded.

The event stirred a young Marylander, who was teaching in a college near New Orleans, to write "Maryland! My Maryland." The words were first printed in a New Orleans and later fitted to an old German air. The song quickly achieved popularity and became the chief song of the Confederate army.

James C. Randall, who wrote the words in 1861, is, we understand, still alive. He retired only a few years ago from active newspaper work. His native state has honored him greatly, and some time ago patriotic Marylanders presented him with a beautiful home.

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



# SUNSHINE

## MARYLAND! MY MARYLAND!

1 The des-pot's heel is on thy shore Ma ry land! My Ma ry land! Hi-  
 2 Hark' to a wand-ring son's ap-peal Ma ry land! My Ma ry land! My  
 3 Thou wilt not bow er in the dust Ma ry land! My Ma ry land! Thy

torch is at thy tem-ple door, Ma ry land! My Ma ry land! A-  
 Morn-er-State, to thee I kneel, Ma ry land! My Ma ry land! Fur-  
 beam-ing sword shall nev-er rust, Ma ry land! My Ma ry land! Re-

venge the pat-ri-ot's gore That hark'd the streets of Bal-ti-more, And  
 life and death, for woe and weal, Thy per-ils shiv-er re-veal, And  
 mem-ber Car-rol's sac-cred trust, The mem-ber How-ard's war-like thrust, And

be the bat-tle queen of yore, Ma ry land! My Ma ry land!  
 gird thy beau-ti-ous limb with steel, Ma ry land! My Ma ry land!  
 all thy slum-ber-ers with the just, Ma ry land! My Ma ry land!

CHORUS.

And be the bat-tle queen of yore, My Ma ry land! My Ma ry land!



BOAT LAKE, DRUID HILL PARK, BALTIMORE.

### Something to Learn.

Inquisitive Hetty—"What makes you think they don't know one another very well?"

Cheerful Betty—"They are going to be married."

### Knew the Place.

Rev. Thirdly—"Sonny, do you know where little boys go to who skate on the Sabbath day?"

Sonny—"Sure. Get your skates an' follow me. I'll show you de place."

### A Minority.

First Clerk—"How many people work in your office?"

Second Clerk—"Oh, I should say roughly about a third of them."—London Sketch.

### Emotional Acting.

"What do you do when you forget your lines?"

"I just repeat the multiplication table in a muffled voice," said the emotional actress. "I had the house in tears the other night over nine times nine are 81."—Washington Herald.

### Bow-Wow Talk.

Broker—"Lost money in that conflagration, did you? Say, let me give you a pointer."

Man Behind the Counter—"No you don't. No you don't. No more pointers for me. What I'm looking for now is a retriever."

### No Alternative.

Wife—"Why did you tell the Batsons that you married me because I was such a good cook, when you know that I can't even boil a potato?"

Hubby—"I had to make some excuse, my dear, and I didn't know what else to say!"—London Opinion.

### The Poor Whale.

A young Scotch minister had, preached his first sermon about Jonah and the whale. Said the old minister, whose opinion was asked: "Eh, mon, it was no sae bad for a beginner. Ye gat through a lang hour wi' the torments of Jonah, but de'il a word had ye to say about the muckle sufferings of the puir whale."



HILL'S CREEK AND NARROWS, WEST OF CUMBERLAND.



LOVERS' LEAP, NEAR CUMBERLAND, MD.

The daughter of the chief of an Indian tribe was courted by a young brave, who was objectionable to the chief, and he forbade her marrying him. Rather than disobey the old chief, the girl and her lover leaped off of the cliff shown in the picture, and were killed on the rocks below.

## ACKNOWLEDGMENTS

BALTIMORE, Feb. 14, 1913.

Mr. C. E. KREGLOE, Manager,  
Sun Life Assurance Company,  
City.

Dear Sir,—I wish to congratulate you on the prosperity of your Company as shown by your last dividend on my policy, which is most gratifying.

Yours truly,

C. C. MAGILL,  
Pres. C. A. Gambrill Manufg. Co.

BALTIMORE, Feb. 19th, 1912.

Mr. C. E. KREGLOE, General Agent,  
Sun Life Assurance Company,  
Baltimore, Md.

Dear Sir,—As you know, I have \$25,000 life assurance with your Company for the last few years and have every reason to be very much satisfied with my policy, and if other purchasers of policies can be influenced, I will be pleased at any time to have you quote me as a policyholder with satisfactory results.

Yours very truly,

HOWARD T. WILLIAMS.

BALTIMORE, Maryland, Feb. 12th, 1913.

C. E. KREGLOE, Esq., Manager,  
Sun Life Assurance Company of Canada,  
603-4-5 American Building,  
City.

Dear Sir,—The Endowment policy held by me in the Sun Life of Canada is in my mind fair and liberal in its provisions, and from my dealings with the Company, which have always been of a very satisfactory nature, I can consistently recommend the Sun Life to all prospective buyers of assurance.

Yours very truly,

GEORGE GUNTHER, JR.

MARYLAND CASUALTY COMPANY,  
BALTIMORE,

Office of the Secretary,

February 14th, 1913.

SUN LIFE ASSURANCE COMPANY OF CANADA,  
603-4-5 American Building,  
City.

Gentlemen,—A few years ago I became a policyholder in your Company and I feel that by its conservative management the interests of my beneficiary are fully protected.

I would cheerfully commend the Sun Life to any of my friends.

Yours truly,

JAMES F. MITCHELL,  
Secretary.

BALTIMORE, Maryland, Jan. 20th, 1913.

SUN LIFE ASSURANCE COMPANY OF CANADA,  
604 American Building,  
Baltimore, Maryland.

Gentlemen,—After careful investigation of the essentials to be considered in purchasing life assurance, I feel confident the Sun Life Assurance Company of Canada cannot be surpassed. The financial standing of the Company is excellent; its contract liberal and fair; its net cost, by virtue of its large dividends, is low.

I consider my investment with the Sun Life an excellent one, and will gladly recommend your Company to my friends.

Wishing the Company continued success, I am,

Very truly yours,

HENRY F. NEW.

BALTIMORE, Maryland, Feb. 15th, 1913.

SUN LIFE ASSURANCE COMPANY OF CANADA,  
603-4-5 American Building,  
Baltimore, Maryland.

Gentlemen,—As being one of your policyholders, I wish to express my appreciation and satisfaction with the policy on my life, which I have with you.

I am more than gratified with the progress your Company has made since taking these policies, and with the vigorous methods you are pursuing to extend its business.

Were I in a position to increase my life assurance, I would be glad to give your Company every consideration.

Very truly yours,

J. EDWARD TYLER, JR.,  
Atty. at Law.

BALTIMORE, Maryland, Feb. 8th, 1913.

C. E. KREGLOE, Esq., Manager,  
Sun Life Assurance Company of Canada,  
602-3-5 American Building,  
Baltimore, Md.

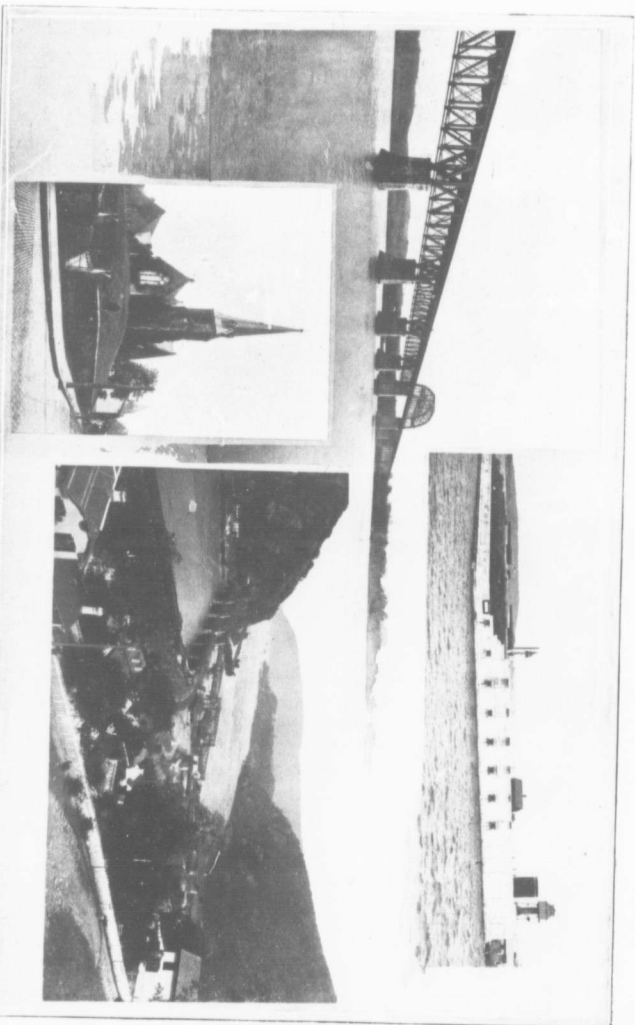
Dear Sir,—I wish to thank the Sun Life of Canada, through you, for its treatment in the settlement of claim held by my son-in-law, the late R. E. Brown, in favor of his wife. The settlement was not only full and prompt, but what most impressed me was the entire absence of red-tape procedure, that with the majority of companies is made so painfully necessary.

I should only have the most complimentary things to say of your courteous treatment, and your Company's most satisfactory manner of conducting business.

Wishing you continued success, I am,

Gratefully yours.

CHAS. M. EYSTER, Pastor,  
First German Evangelical Church of Baltimore.



B. & O. BRIDGE OVER SUSQUEHANNA RIVER, AT HAVRE DE GRACE, MD.  
FRONT OF CHURCH, CUMBERLAND, MD.

FORT CARROLL, BUILT IN WAR OF 1812.  
HAFFER'S FERRY, SHOWING THE OLD BALTIMORE BRIDGE AND THE NEW B. & O. BRIDGE  
AND SCENE OF THE FAMOUS JOHN BROWN ASSASSINATION.



MOUNT VERNON SQUARE, BALTIMORE.

BALTIMORE, Md., Feb. 7th, 1913.

C. E. KREGLOE, Esq., Manager,  
Sun Life Assurance Company of Canada,  
Baltimore, Maryland.

Dear Sir,—I wish to thank you for the promptness in the payment of the claim of \$5,000 on the life of my husband. In my transactions with the Sun Life, I have found it uniformly courteous and prompt, and from my knowledge of the Company I can consistently recommend it to all prospective buyers of assurance.

Yours very truly,

MARY E. BIRHN.

BALTIMORE, Maryland, Feb. 7, 1913.

C. E. KREGLOE, Esq., Manager,  
Sun Life Assurance Company of Canada,  
603-604-505 American Building,  
Baltimore, Maryland.

Dear Sir,—I wish to express the gratification of Mrs. Steinacker and myself at the promptness with which your Company paid the claim of \$5,000 under policy held by my son, Jos. T. Steinacker, Jr.

Because of the pleasant and satisfactory consideration shown to my son through the Maryland

State Agency, and by reason of the promptness with which the settlement of the claim was made, I would strongly recommend the Sun Life to intending insurers.

Thanking you for the uniform courtesy extended us through your Agency, I am,

Very truly yours,

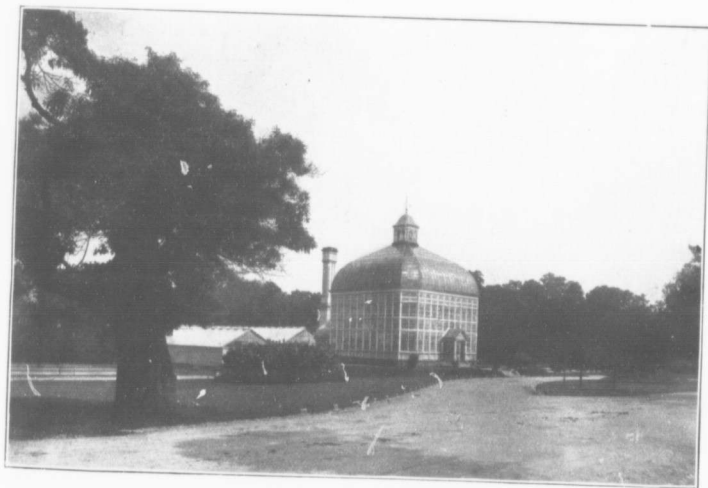
JOSEPH T. STEINACKER, SR.

### The Song of Syr Jackson Spratte.

Syr Jackson Spratte dyslyked ye fatte, his spouse dyslyked ye leanne, and so ytween ye twayne they lycked ye fam'ly platter cleane. They lycked ye platter cleane because ye cost of lyvyng boosted was. Syr Jackson Syratte dyd lyck ye plate and eke hys chops, ywysh to state, then some more hash procured; said he, My deare and what care we how hygh ye coste of lyving be, your Jackson ys ynured. . . . Long yeares have spedde —Syr Spratte ys dedde, hys spouse hath reared above his hedde a shafte of greate endurance whych sayeth, Here lyes Jackson Spratte, hys spouse she now doth frye ye fatte of Jackson's lyfe ynurance.—Insurance Index.



ONE OF GOUCHER WOMAN'S COLLEGE BUILDINGS, BALTIMORE.



MANSION HOUSE, DEUD HILL PARK, BALTIMORE

# Sun Life Assurance Company of Canada

## The Results for 1912

### Assets

Assets as at 31st December, 1912 .....	<b>\$49,605,616.49</b>
Increase over 1911 .....	5,704,730.51

### Income

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

### Surplus

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

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

### Payments to Policyholders

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

### Assurances Issued during 1912

Assurances issued and paid for in cash during 1912 .....	<b>30,814,409.64</b>
Increase over 1911 .....	4,377,628.45

### Business in Force

Life Assurances in force 31st December, 1912 .....	<b>182,732,420.00</b>
Increase over 1911 .....	18,160,347.00

## The Company's Growth

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