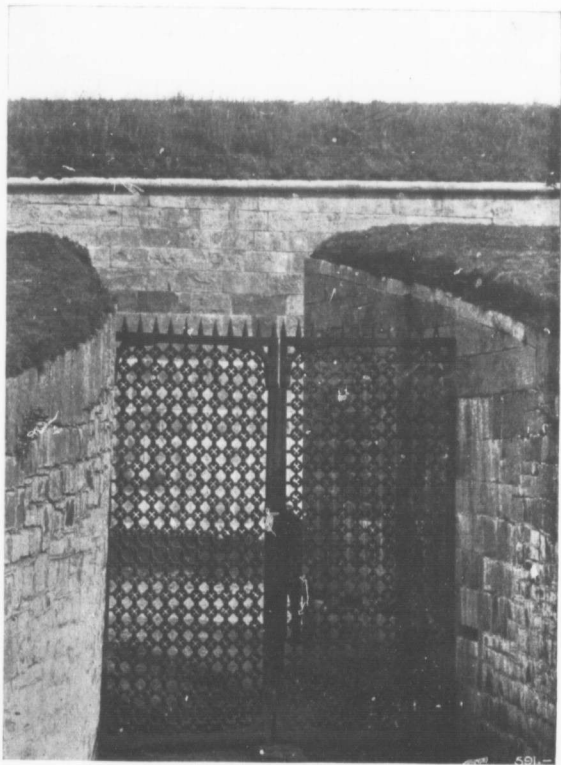


SUNSHINE

Vol. XI.
No. 10

MONTREAL

OCTOBER,
1906



OLD CHAIN GATE AT ENTRANCE TO CITADEL, QUEBEC.

The Convention of 1906.

ONTARITZI.—This was the euphonious Indian name of that pretty sheet of sparkling water that lies nestling in the lap of the mother of all mountains—the Laurentians. As we sat on the broad verandah of the hotel and looked across the lake to the towering heights, painted in azure blue by heaven's master hand, unconsciously our lips freed the expression of our heart—

"Be this my home till morn's fair star
Stoop earthward and shall beckon me;
For surely Godland lies not far
From these green heights and this blue sea.
My friend, my lover trend this way;
Not far along lies Arcady."

The early French settlers were of a more devotional spirit than the pioneer Indian—beauty and grandeur to the former found its response in devotion, and the greatest honor that could be paid to this inland sea was to give it the name Saint Joseph, their patron saint.

Lake St. Joseph Hotel, the rendezvous of the Agency Convention of the Sun Life of Canada, was reached on Wednesday, August 29th. It would have been cruel to have convened the representatives immediately on their arrival, so the management wisely left until the afternoon the consideration of business matters. The first business session was under the direction of the Company's honored president, Mr. Robertson Macaulay, who in an address to the staff reviewed the excellent position of the Company, giving particular attention to its investments. He explained the policy of the Company regarding investments, and as a result of its conservative policy the Company was as strong relatively to its liabilities as any company on the American continent. After the president's address the meeting took on a conversational character, and question and answer occupied the whole afternoon. The following day was given over to sight-seeing, when the party

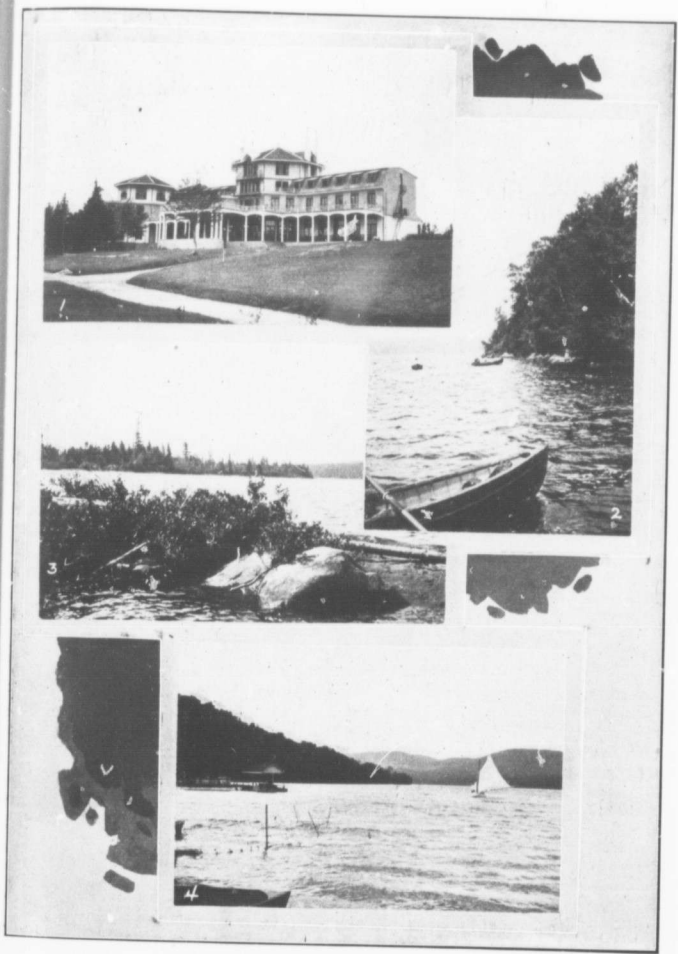
visited historic Quebec. Many of the representatives had never before been within the walls of this fortress city. Interesting as the city is at any time, it was especially interesting on account of having in its spacious harbor two French cruisers, a German gunboat and the first class battleship H.M.S. Dominion.

We do not know whether the Agency Department arranged for this extra sight. They, however, well-timed the visit, for shortly after the arrival of the party the French warships steamed out of the harbor. The party returned to Lake St. Joseph in the afternoon somewhat weary. After a short rest the business of the Convention was again taken up. The Convention banquet on Thursday evening was the climax of the Convention from the Agency Department standpoint, for at it plans were made for a four months campaign before 1906 goes into history.

Mr. F. G. Cope very gracefully acted as toast master. Seated at his right was President Macaulay, and on his left Vice-President S. H. Ewing. After the usual courtesies to the King and President of the United States, the toast of the evening, "Our President," was proposed by Mr. W. A. Higinbotham, of Philadelphia, in a rousing speech. He said:

Our genial Superintendent has publicly warned me that five minutes is the outside limit allowed speakers to-night. This would hardly be long enough for some speakers, but on this particular occasion I feel that you will tolerate even me for this brief period in my humble attempt to fittingly honor one whom we all honor, respect and love. In rising to respond to the toast of the evening, I do so with mingled feelings of pleasure and regret, pleasure in being so highly honored by your committee in asking me to propose the President's health, yet, I cannot but regret that one more eloquent and able to present to you his very many admirable and sterling qualities had not been assigned this pleasing duty. I do not intend to address you at length, even if I could. My time is fixed by a higher authority, still I am sure you will not grudge the time I may take in prefacing

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THE CONVENTION OF 1966.
 Lake St. Joseph Hotel, where the Convection was held, with Views of the Lake.

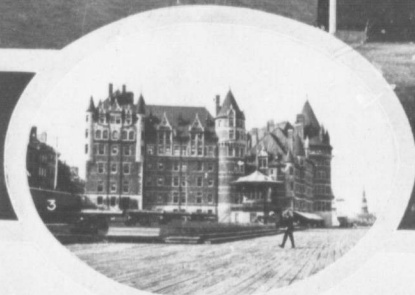
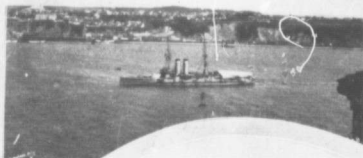
this toast by drawing your attention to a few of the more important points bearing on Mr. Macaulay's long and successful connection with the Sun Life of Canada.

After a most valuable training and experience with the oldest life company in Canada, he was bold enough to come to Montreal and take charge of the then baby company of this country, only three years in business. A daring venture in those times and under the conditions prevailing in those early days of life assurance you will readily admit; but those of us who have been actively associated with him for many years, well know of what sterling qualities he is possessed, and that he has plenty of that most essential article needed in our work called "grit." I read not long ago a story told of a colored divine in Richmond, Va., who, in appealing to his congregation for funds, said: "Now, dis heah chuch needs jes three things, and dey all begins with 'G.' Dey's grace, grit and greenbacks. De good Lawd sends us grace, I'se got de grit, and you, me brudders, jes got ter hustle for de greenbacks." (Applause.) You are all agreed, I observe, that our President has the grit, now it is up to the agents to hustle for the applications, or greenbacks.

So, in 1874, when our President took hold of the Sun Life of Canada, it required both hustling and grit to organize and put things in good working shape. Perhaps many of you would be surprised to learn that at that time the Sun had but three agents, one of this little band of loyal workers being our late deeply lamented friend, Thomas Gilroy, of Winnipeg, whose period of service with the Company extended over 33 years. At this same period the income of the Company was only \$70,000, its assets only \$200,000, and its assurances in force less than \$2,000,000. Can you not imagine the just pride that our President feels, when he contrasts these small figures with those of to-day, deeds accomplished under his guidance and care! Think of the delight it gives him to know that the Sun Life of Canada has a cash income to-day of over six million dollars—larger than that of any company in this great Dominion,—its assets over twenty-two millions, and its assurances in force of one hundred millions; truly a most remarkable showing, and one thoroughly justifying its motto of "Prosperous and Progressive." To-day, too, our Agency force has grown from the original three active workers to thousands of producing agents, representing as they do, my friends, this grand old Company in every part of the civilized world. (Applause.) To all

of us come sad thoughts when we realize that in the natural order of things, the active period of his wonderfully successful and energetic career must soon close, and when that day dawns, and he retires to a well-earned rest from active labors, his will be the honor and satisfaction of having erected a lasting monument that will live long after him, and generations yet to come will bless the name of Robertson Macaulay, architect, and builder of The Sun Life of Canada. During these years he has reared and tutored in the business his son, our able Secretary (applause), a noble son of an illustrious father, and one well fitted to fill the highest position in the gift of this Company. (Applause.) I notice, gentlemen, that Mr. Cope is getting restless, so in concluding these few remarks, I ask you to fill your glasses to the brim and drink a bumper toast to the good health of Robertson Macaulay, President of the Sun Life of Canada, the agents' friend, our grand Old Man, and may he long be spared to direct the affairs of this Company. (Loud applause.) Mr. Higginbotham led off with three rousing cheers for the President.

The President, on arising to respond, was greeted with round after round of applause. His first words were indicative of the man. He understands what applause and cheers mean. He said: "Nothing distinguished my birth; nothing shall distinguish my death." "My ancestry was humble," he continued, "nothing but hard work—strenuous effort—faithful labor has been my lot in life. When I came to the Company I found it a struggling infant; to-day you know its strength. I am thankful." The President then became reminiscent and told how, in his early assurance experience, with a rate book he went up and down the country seeking life assurance. In those early days life assurance was not as popular as it is to-day. It was, therefore, doubly hard to convince the people of the righteousness of it. He heartily thanked the representatives for their loyalty. "What success I have had is attributable to getting a good class of men around me. My set purpose has been to get men of



THE CONVENTION OF 1906—A DAY IN OLD QUEBEC.

1. Battleship "Dominion," taken from Dufferin Terrace.
2. Shaft marking the Spot where Wolfe fell.
3. Chateau Frontenac.
4. One of the narrow streets in the old town.
5. The Quebec Bank and its quaint looking building.

good character. The success, therefore, has not been wholly mine. I am the plain man to-day I have ever been. I have been the agent's friend, I know the agent's joys and sorrows. The success of the Sun Life of Canada is not Macaulay's, but the loyal and true agents Macaulay has around him. You get the business and the money, and my business has been, with my associates on the directorate, to invest it safely and well. I am glad to say that the investments of the Company have been successful, and to-day the Company is very prosperous. I say it, not boasting, that the Sun Life of Canada does not need to take a back seat with any company on the continent. I thank you for your loyalty, both to me and to the Company we all dearly love."

The next toast, "The Sun Life of Canada," was introduced by Mr. J. C. Stanton, Jr., City Manager at Montreal. Mr. Stanton is a vigorous speaker, in fact every thing Mr. Stanton does is vigorous. Among other things, he said that some six years ago he changed companies. He had many offers but had been attracted to the Sun Life of Canada. Before making the change he wanted to make sure that he was acting wisely and he made a careful investigation of the Company, as he felt that whatever company he would join would be his last, and the result of his enquiries led him to believe that the Sun Life of Canada was one of the greatest Companies in the world. The management and everything in connection with the Company is honest. A Company that can double its assets every five years is a Company that needs no apology from any one.

Mr. S. H. Ewing, in responding, said that the Directors take no honor to themselves for being honest in the management of the Company. Old time honesty is as good to-day as it ever was. The Directors try to do their duty. They work

hard for the Company, and are thankful that the Company is having such success. In the Company's early days if forty thousand dollars of new business a week was received they thought it splendid. The last week of August nearly three quarter of a million dollars of new business was received.

The toast to "The Head Office Staff," was proposed by Mr. John A. Tory and responded to by Mr. A. B. Wood.

The toast to the "Ladies" suffered nothing in the care of Mr. Chas. Cushing.

During the evening solos by Mr. Burrell, of Ottawa, and a vocal quartette under the direction of Mr. F. X. Dion, of Quebec, were greatly appreciated.

A pleasing event was the presentation by the agents of a beautiful scarf pin to Mr. J. W. Simpson, of the Agency Department, who was responsible for the perfection of the details of the convention.

Mr. F. G. Cope, the Superintendent of Agencies, was also remembered.

The Superintendent of Agencies does not believe in allowing good opportunities to pass without bringing some gain to the Company. The overflow of enthusiasm at the banquet had to be bridled. This was done, and the managers of the United States and Canada guaranteed new business for the remaining four months of the year, amounting to five million three hundred thousand dollars. Four teams also entered into a competition for business.

It was in the "wee sma' hours" when the banquet ended.

The last day of the convention was a busy one. The tail ends of business were looked after, and some time taken for recreation as well.

Fishing and athletic games were the two events in which nearly everybody participated. The elements were a little against fishing, and it was just as well.

Continued on page 112.



THE CONVENTION OF 1906.

1. Sailor-Manager Branch from British Columbia.
2. On the March.
3. A Happy Situation.
4. Two gentlemen who have our thanks.
5. The Caleche at Quebec was a curiosity to many of the visitors.
6. Mr. T. R. Knitt with the ten pound trout he didn't catch.
7. A Snap at the President's Cab at Quebec.

SUNSHINE

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

A. M. MACKAY, *Editor.*



October 1906

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HEAD OFFICE BUILDINGS
SUN LIFE ASSURANCE COMPANY
OF CANADA.

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R. MACAULAY, Esq.
President and Managing-Director.

S. H. EWING, Esq.
Vice-President.

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CHARLES CUSHING, Esq.
J. R. DOUGALL, Esq., M.A.
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CHIEF MEDICAL OFFICER.

ARTHUR B. WOOD, F.I.A.
ASSISTANT ACTUARY.

E. A. MACNUTT,
TREASURER.

Agency Department :

FREDERICK G. COPE,
SUPERINTENDENT OF AGENCIES.

"Buster's" Philosophy.

RESOLVED
THAT WE SHOULD ALWAYS LOOK OUT
FOR THE UNEXPECTED AND THEN IT
WILL NEVER COME - IF WE DO RIGHT AND
TAKE CARE OF OUR HEALTH AND HAVE
A KIND, SWEET DISPOSITION, THEN NO
DISEASE WILL UNEXPECTEDLY GET US.
IF WE PAY OUR DEBTS NO CREDITOR
CAN UNEXPECTEDLY GET US. IF WE
SAVE OUR MONEY NO UNEXPECTED
FINANCIAL EMBARRASSMENT WILL GET
US - WE NEED NOT FEAR TOMORROW, IF
WE'RE DOING RIGHT TODAY.
BUSTER

For a youngster, Buster is quite a philosopher. No truer words were ever written than these. "It we save our money no unexpected financial embarrassment will get us. We need not fear to-morrow we're doing right to-day." Although we are not to live in the past, yet we cannot get away from it—the past with bayonet fixed is urging us onward the future with enchanting promises beckoning us, and in the immediate present we must act. The future has nothing of a roseate hue to promise us unless we arrange for it in the present. In this regard, the future is wholly dependent upon the present. If we save money to-day we know very well that the future we shall not want. All the teaching that is worth heeding points on this truth—Whatsoever a man sows that shall he also reap.

"Waste not want not," that trite old

aphorism is another way of putting the same truth. There is much educative value in the fact that a young man on the last day of a certain month has so many dollars to pay in the shape of an assurance premium. With that goal in view the mind is exercised a little over expenditures. We are all the better for our restrictions. If every comfort came to us without thought we would be unappreciative. Because of the hard grind of work for over eleven months of the year we greatly appreciate the few weeks vacation that is given to us. Were our term of vacation unlimited we would be less appreciative and less economical with the hours and minutes. We are hemmed in by restrictions in nature, for everywhere we are met with the prohibitive "Don't." So anything that keeps us face to face with the truth, that if we squander our money now we will suffer for it after a while, is valuable to us. The more life assurance a young man has the better man he is. It is the squanderer of money that is the squanderer of time and is also the squanderer of morals.

There is at Coney Island a young man who is employed as a ticket taker at twenty-five dollars a month. That young man was at one time known as the "Angel of Coney Island." His father, who died three years ago, left him over a million dollars in cash. He married the young woman who now bears his name, after a betrothal dinner at which \$15,000 worth of wine was opened. He heaped rare jewels upon her and squandered his father's fortune as though it had no end. But there's an end to a million dollars. To-day his wife disowns him, and he was recently arrested for a theft of \$50,000 worth of diamonds from her. We are apt to say "a fool and his money soon part," but we should not be too swift with our judgment until we put ourselves on the rack

and ask a few serious questions about our own foolish spending.

If young men would put the money that they *should* save into life assurance, it would be paid back in a better brand of manhood and a better state of economic conditions. In an recent address President Scovell, of the Life Underwriters' Association, asks a question, and too obviously answers it correctly. "Where does the people's money go? Look at the advertisement of speculative stocks and bucket shops. Watch the blind pools, the gold bricks, all the schemes to get rich quick—to say nothing of the saloons and all the careless waste of this spendthrift nation."

Young men can seriously save for the future without in the least diminishing their enjoyment of the present. There is a deal of satisfaction in knowing that some of the results of our earning is to benefit us by and bye.

Men who are authorities on questions of investment tell us that endowment life assurance is in the front rank of safe and profitable investment.

Recently an editorial in one of the ablest edited daily newspapers in Canada had this to say of endowment assurance as an investment:

"There is practically no form of investment which in a long term of years shows more generally satisfactory returns than life insurance. It has commended itself to men of wealth as well as to men of moderate means. It has stood between many a bereaved family and want. In its endowment development it has been instrumental in teaching many the lessons of profitable economy."

Read over the resolve of Buster and see if you can subscribe your name to it.

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



THE CONVENTION AT LAKE ST. JOSEPH, P.Q.

Continued from page 106.

for the fish that it was so. However, those who were proof against seasickness were successful in getting a few small fish.

The athletic games were decidedly interesting.

The President donated, in the athletic contests, prizes for the highest aggregates; these were won by Messrs. F. C. Holbeck and R. J. Stuart.

Before leaving Lake St. Joseph Hotel, Mr. A. M. Mackay, on behalf of the convention, publicly thanked Mr. Danforth, the obliging manager of the hotel, for the courtesies extended to the party during their stay, the only regret being that they couldn't stay longer to enjoy the scenic surroundings and the hospitality of Lake St. Joseph Hotel.

As the train pulled out at 10 o'clock with the party the convention of 1906 went into history, and we think we are voicing the sentiments of every member of it when we say that from all standpoints it was, perhaps, the best of them all—and that is not saying anything disparaging of the others.

NOTES.

Everybody regretted the absence of Mr. T. B. Macaulay, who was in the old land, but his absence from our convention was a gain to the Great Britain representatives, for he met them at Scarborough a few days previously. A cablegram, expressing the affection of the field staff, was sent to him.

Mr. E. C. Peed thought he found an American Eagle in the Zoo at Montmorency Falls, and conveyed greetings from the land of the stars and stripes to the imprisoned King of the Mountains, but it happened to be a common Canadian Owl he saluted.

The street car conductor who was the victim of a practical joke in having a card tied to the back buttons of his coat, bearing the inscription, "Sun Life Convention—Special," took the edge off the joke when he said, "I always thought the Sun Life was in front." He changed the card and then signed an application with Mr. McCallum. *Hoot mon!*

A hackman was showing where General Wolfe fell on the Plains of Abraham—just around the corner was a board advertising "Fels Naptha Soap." A Hamilton man wanted to know who General Naptha was and how did he fall.

Mr. White alleges he overheard a lady guest at the hotel say: "I never knew there was so many nice people in the world." We rather think this was only in Mr. White's thoughts. Toronto people say that Hamilton folks think a good deal of themselves.

Mr. A. S. Macgregor is so antagonistic to rebating that he fished all morning with a bare hook rather than rebait.

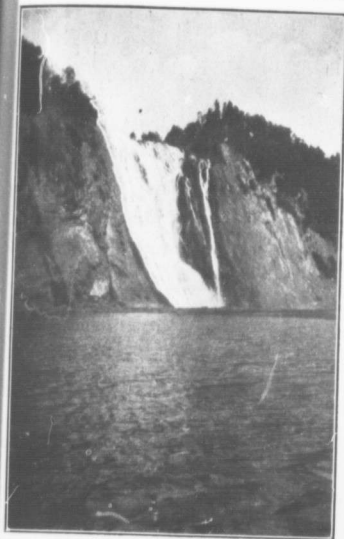
To show that the disciples of Izaak are also related to Ananias, we have photographs of five different people who claim to have caught the ten pound gray trout *actually* caught by Mr. A. B. Wood.

The judges of the fishing competition had great difficulty in deciding to whom the prize belonged for catching the largest fish. Mr. Wood's claim was so strong that the court gave him the verdict, but his conscience wouldn't allow him to take the prize, so Macgregor was the winner.

Crotois, of Pennsylvania, tried Pennsylvania Dutch with the cabbies at Quebec with the result that he nearly lost his baggage. He took back a book entitled "French for beginners."

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MONTMORENCY FALLS,
VISITED BY THE CONVENTION PARTY.

It is the Business of Life Assurance to Grow.

Mr. Rufus Weeks, the well-known American actuary, says: "The time will never come when men will of their own accord offer themselves for life assurance. It is not in normal human nature that they should do so, for the pressure of the daily call for the daily income will be stronger than any internal call to provide for the disaster of premature death. The healthy-minded man is fully occupied with affairs of life, and he instinctively puts from him the thought of the possibility of death. This is as it should be, from the physical, mental, and moral points of view. It is the business of life assurance, through its machinery of propaganda—agents, and the tools which they use—to make the vivid appeal to man which nature refuses

to make."—From the Government Insurance Recorder, organ of the New Zealand Government Life Insurance Department.

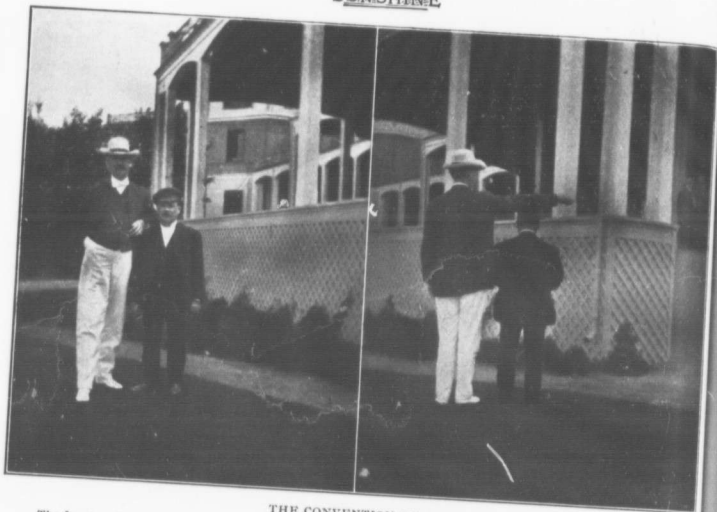


Pat Went One Better.

An Englishman was boasting about the big policemen they had in England, and said they were so tall that they could light their pipes at the street lamps. "Oh, that's naething to the bobbies ower in Scotland," said Scotty; "they are so big yonder they can look ower a land o' hooses." "Is that all the size of 'em?" said Pat. "Shure them would be called kids of policemen ower in Oireland. Ours are so big they have to stand in a coal pit before they can get their hair cut.



THE CONVENTION OF 1905.
Mr. W. A. Terrell, of Georgia, is looking up the time tables to find the shortest way home, as he is anxious to lead in the team contest.



THE CONVENTION OF 1906.
The front and back view of two assurance giants—Mr. W. D. McCallum, of Montreal (who has grown tall),
and Mr. F. X. Dion, of Quebec.

An Intimate Acquaintance.

"When you go to New Zealand, I wish you would inquire after my great-grandfather, Jeremiah Thompson."

"Certainly," said the traveler, and wherever he went he asked for news of the ancestor, but without avail.

One day he was introduced to a fine old Maori of advanced age. "Did you ever meet with an Englishman named Jeremiah Thompson?" he asked. A smile passed over the Maori's face. "Meet him?" he repeated. "Why, I ate him!"—Dundee Advertiser.



Why No Beards,

The Bishop of Alabama, who was noted for his piety and humor, was once asked why it was that the pictures and figures of men angels, as well as female angels, were represented without beards. He promptly replied that it seemed easy

enough to make angels out of women, but men could only get into Heaven by a "close-shave."—Harper's Weekly.



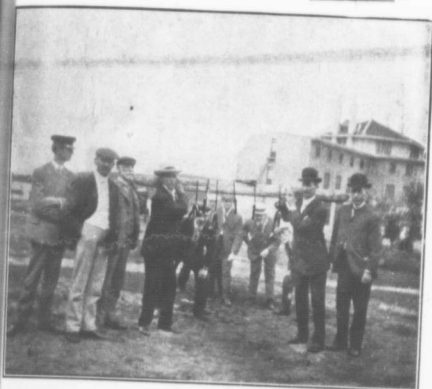
The Coincidence of Words.

A Representative in the House of Representatives at Washington in a speech was about to paint a sad and solemn picture. Changing his blithe manner to one of grief, and putting on the tremolo stops in his voice, which he lowered to befit the theme, he said:

"Mr. Chairman, only a few days ago I stood beside a bier."

There was a pause to give the statement effect when one of his fellow representatives interrupted and said: "A few minutes ago, you mean."

So ran the muttered comments, and the representatives beautiful word painting disappeared in a roar of laughter.



THE CONVENTION OF 1906—BURDENED WITH THE RESULT OF THEIR FISHING.

If You are Floating Down the Mississippi on a Cake of Ice.

The following clipping was sent us by one of our managers. We do not know from what paper it was clipped. It is a reply to one of the objections men so often give that their assessment assurance is good enough for the present, and that they will take something better after a while:

"If you and I are floating down the Mississippi on a big, firm cake of ice, we shall be safe enough for the time being, but when a strong, substantial raft comes along I shall make an extra effort and leap aboard; for I know that when we get further down the river and the water grows warmer and the sun gets higher in the heavens, the ice will become rotten and go to pieces. You say it is good enough for the present and so it is, and you intend to put forth extra exertion and jump aboard the raft a little later. So you drift along

on your assessment ice until it begins to crumble and show signs of disintegration; then you make ready to leap upon the legal reserve raft for safety and permanence.

Alas, in the meanwhile it has traveled far beyond your reach. You are no longer insurable. Better jump aboard now while you may."



He Knew Daniel Only.

The late "Jerry" Simpson, at one time known far and wide as "Sockless Simpson," when he was a Kansas

Populist in Congress, was no scholar and he never pretended to be one. Hence his blunders regarding bookish matters were not especially remarkable. But one anecdote told of him is rich, none the less. It is said that he was praising Daniel Webster in a public speech and went out of his way to commend his dictionary. A friend pulled Jerry's coat tail and informed him that Noah was the man who made the dictionary. "The deuce, he did!" replied Simpson. "Noah built the ark."



A PRETTY CORNER OF LAKE ST. JOSEPH, P.Q.



THE CONVENTION OF 1906.
The Representatives at Montmorency Falls.

Canadian Actuary Honored.

The fifth International Congress of Actuaries, which convened at Berlin on Sept. 10, and closed on Sept. 15, was one of the most largely attended of the congresses yet held. Some 600 delegates, representing 21 countries, were present. The sessions were held in the Chamber of the Reichstag or Imperial House of Commons. The Emperor, recognizing the importance of the gatherings, sent greetings. Every important country is entitled to a vice-president and secretary. The United States and Canada are in this connection considered as one, the actuaries of the two countries being internationally organized. To Canada has been given the honor of a voice in the administration of the congress, for Mr. T. B. Macaulay, F.I.A., secretary and actuary of the Sun Life Assurance Company of Canada, was elected vice-president for the United States and Canada, and Mr. L. F. Hoffman, of the Prudential Insurance Co., of Newark, N.J., secretary. Dr. Hahn, of Magdeburg, is the new president, and Dr. Alfred Manes, of Berlin, the general secretary. Mr. F. B. Wyatt, F.I.A., of London, president of the Institute of Actuaries, is the vice-president for Great Britain.—Montreal Daily Witness.

The Joke Was on Dumas.

Alexander Dumas one day found in his mail a letter from a French Count suggesting collaboration in the writing of a drama, Dumas to get the pecuniary benefits and the Count to share in the glory. The author sent the following answer: "Sir, I am not in the habit of harnessing a horse and an ass to my carriage. I regret, therefore, that I cannot accept your amiable proposition." The Count, in his turn, wrote: "Sir: Your note refusing to join me in literary work is at hand. Of course, you are at perfect liberty to refuse so advantageous an offer, but I forbid you calling me a horse in the future."



Monsieur Falk.

M. Falk, du Michigan, eut l'honneur de faire partie de la joute française (French Team). Nous osons espérer que ses efforts ne seront pas aussi rouillés que son français. Il a presque étouffé quand il a dit, Monsieur le Président. Mesdames et Messieurs.



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



THE CONVENTION OF 1906—ATHLETIC AFTERNOON.

1. Ready for the Three-leg Race.
- 2, 3 and 4. The Tug-of-War, Canada vs. United States.
5. Mr. A. B. Wood, Assistant Actuary, making the record jump.



THE CONVENTION OF 1906.

1. C. C. Knight and N. D. Sills on the home stretch.
2. Interested spectators.
3. W. B. Falk up in the air.
4. R. J. Stuart and W. D. McCallum on the run.
5. Mr. Peed in his element.
6. Swapping Campaign Stories.

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1890
1895
1900
1905

PROSPEROUS AND PROGRESSIVES

THE RECORD FOR 1905

SUN LIFE OF CANADA

Assurances issued and paid for in Cash	\$18,612,056.51
Increase over 1904	\$2,700,152.27
Cash Income from Premiums, Interest, Rents, &c.	5,717,492.23
Increase over 1904	\$1,155,556.04
Assets as at 31st December, 1905	21,309,384.82
Increase over 1904	\$3,457,623.90
Surplus earned during 1905	1,344,371.80
Of which there was distributed to policyholders entitled to participate that year	166,578.30
And there was set aside to complete the placing of all the policies on the 3½ per cent. standard (although the law allows the Companies until 1915 to do this.)	616,541.35
Surplus over all Liabilities and Capital (according to Hm. Table, with 3½ per cent. interest)	1,735,698.59
Surplus by Canadian Government Standard	2,921,810.37
Death Claims, Matured Endowments, Profits and all other payments to Policyholders during 1905	1,648,285.78
Payments to Policyholders since organization	13,118,368.35
Life Assurances in force, December 31st, 1905	95,290,894.71
Increase over 1904	\$9,963,231.86

LOOKING BACKWARD—FIFTEEN YEARS

SHOWING THE STEADY GROWTH OF THE COMPANY

	Income.	Net Assets exclusive of Uncalled Capital.	Life Assurances in force.
1890	\$ 889,078.87	\$ 2,473,514.19	\$16,759,355.92
1895	1,528,054.09	5,365,770.53	34,754,840.25
1900	2,789,226.52	10,486,891.17	57,980,634.68
1905	5,717,492.23	21,309,384.82	95,290,894.71

The Canadian Government Report

Items of Business of the Life Assurance Companies of Canada

Compiled from the Preliminary Report of the Government Superintendent of Insurance for 1905.

COMPANIES.	Premiums for Year.	Total Cash Income (Net).	Increase in Net Cash Income	Excess of Income over Expenditure.	Increase in Assets.	Amount of Policies New and Taken up.	Increase in Assurances in Force over 1904.	Amount of Policies New and Taken up in Canada.	Increase of Assurances in force in Canada.
Sun Life of Canada	\$4,301,022	\$5,717,376	\$1,155,578	\$2,790,206	\$3,457,024	\$18,612,057	\$9,936,899	\$8,005,084	\$4,257,881
Canada Life	4,104,595	5,443,301	1,149,611	1,084,434	1,264,766	13,014,146	5,796,732	6,614,961	2,070,925
Manufacturers' Life	1,645,386	1,944,810	285,702	970,330	1,077,337	6,564,924	4,484,749	4,061,160	2,593,366
Mutual Life of Canada	1,547,506	1,956,519	231,210	1,053,748	1,075,562	5,734,187	3,687,484	5,681,187	3,631,944
Confederation	1,380,054	1,861,792	159,692	623,678	747,957	5,811,298	3,105,321	4,485,948	2,114,347
North American	1,354,668	1,660,064	156,000	716,928	737,014	5,901,062	2,140,167	4,485,948	2,114,347
Great West	791,403	962,507	166,297	533,118	737,014	6,052,333	3,578,582	4,447,586	1,447,586
Imperial Life	680,798	800,497	91,521	407,895	591,377	4,311,802	1,899,123	6,032,333	3,578,582
Federal	572,220	693,418	75,564	434,244	434,244	3,191,061	1,200,790	3,983,362	1,627,283
London Life	384,142	475,015	45,189	252,738	275,141	2,376,648	912,704	3,191,061	1,200,790
Excelsior Life	262,914	315,951	52,046	209,423	223,242	2,443,282	1,267,121	2,376,648	912,704
Dominion Life	194,990	248,918	42,154	115,210	116,475	1,043,000	620,514	2,443,282	1,267,121
Home Life	167,241	314,697	68,288	68,288	69,885	6,118,955	2,037,448	1,043,000	620,514
National Life of Canada	164,985	191,611	38,534	6,474	219,401	1,288,779	2,183,964	6,118,955	2,037,448
Northern Life	157,717	195,502	33,381	99,701	226,263	1,552,646	582,008	1,288,779	2,183,964
Continental	151,441	174,806	22,867	95,668	101,504	1,395,700	530,284	1,552,646	582,008
Royal Victoria	143,958	164,750	82,255	82,255	95,559	1,243,890	428,379	1,305,700	530,284
Crown Life	138,592	154,629	7,612	42,805	50,447	1,002,100	1,002,100	1,243,890	428,379
Sovereign Life	135,933	158,879	41,448	62,691	93,000	1,446,044	678,544	1,002,100	333,365
Central Life	80,633	108,635	182	42,955	113,296	739,355	621,280	1,446,044	678,544
	18,722	20,670	*	5,257	*	355,250	*	739,355	621,280
								355,250	*