

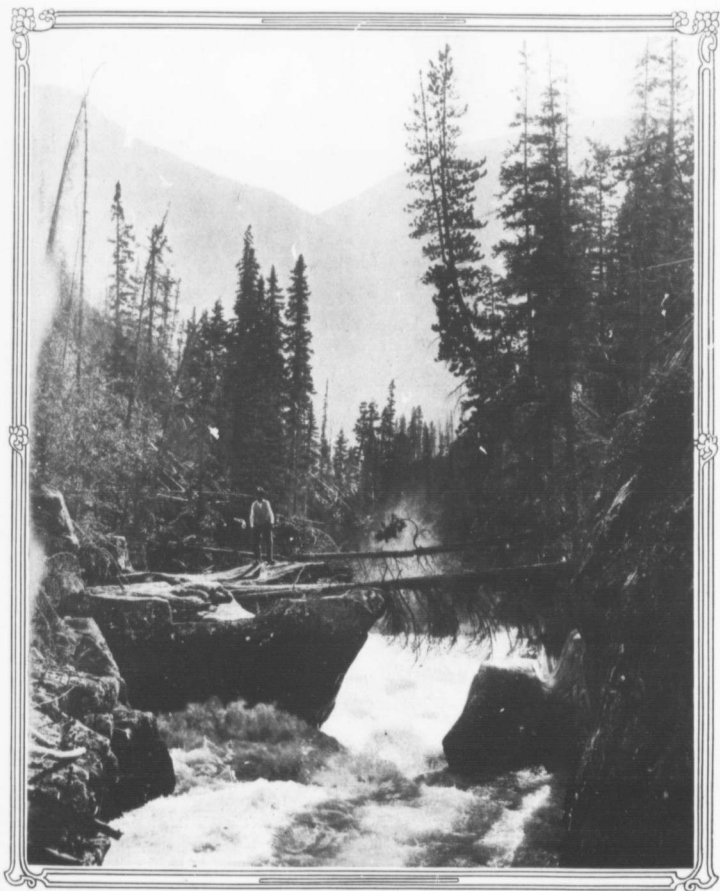
THE CANADIAN ROCKIES.

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MOOSE RIVER FALLS, CANADIAN ROCKIES.

SUNSHINE

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OF CANADA.

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What is a Man Worth ?

We do not mean by this query "What are a man's assets?" or "What wealth does a man possess?" We mean exactly what is said, "What is the value of a man?"

In every civilized land the people set apart a large part of the common wealth for the building and upkeep of schools and colleges for the education and training of the young. Even when the youth has had his schooling and has entered his trade or business life there are technical schools and night schools open to him for further instruction. The intent of all this is to make him a better workman or business man than he would otherwise have been, that is to make him a better producer or creator of new wealth.

Anything devoted to the production of wealth has been defined as capital, and inasmuch as a man produces wealth he is himself capital. This fact is well understood. It is only when we attempt to solve the question, "How *much* capital does a man represent?" these difficulties arise.

Let us suppose for instance that a man by his labours earns \$1,000 a year. A capital of \$20,000 invested at 5 per cent. would produce an income of the same amount. Therefore, we may say the value of the man, judged as capital, would be something less than \$20,000, because his earning power of \$1,000 a year is limited. He may live twenty years or may die within that time.

At any rate we see that the man represents a definite fixed amount of capital, which amount (judged by a money standard) we could learn if we knew how long he would be able to use his earning power of \$1,000 a year.

A few figures will help us to form some idea of the amount of capital a man represents.

	40 years		\$17,159	
A man	35	represents	16,374	at the
earning	30	a	15,372	outset of
\$1,000 a	25	capital	14,094	the time,
year for	20	of	12,462	interest
	15		10,380	rate being
	10		7,722	5%

Now we see why a few years ago the great increase in the emigration of artizans and skilled workers of all classes to Canada and the United States caused such unrest in Britain. It was realized that a vast amount of capital was daily being lost and the Mother Country was that much the poorer. It also explains the steady determined policy of Germany to obtain a place "in the Sun" where her people when emigrating from the Fatherland may not be lost altogether.

A man, then, represents a definite fixed amount of capital, which capital he must safeguard, for on that his family depends.

ONCE THE CAPITAL IS LOST THE INCOME CEASES.

The manufacturer protects himself against the loss of his business capital. He readily insures his plant and workshops and even makes an allowance for the depreciation in the value of them. If he finds it a wise policy to protect himself against such a loss is it not, only more so, a wise policy for any man to protect the capital vested in himself by means of life assurance? For the loss of that capital would vitally affect those dependent on him.

E. E. D.

Life insurance organizations of the United States and Canada paid out to policy holders last year \$646,550,000, according to the Insurance Press of New York.

Even squirrels provide against rigorous weather and the uncertainties of this world. Most of them have two or three stores of nuts. The man who does not assure cannot call himself as intelligent as the squirrel.

Will death, when it comes, do more than fold your hands and numb the brain? Will it also open the coffers of assurance, provide her a home and a living? These are questions that *must* be answered while life and health are yours. You cannot delay death's coming, but you *can* rob his sting of worry and want. The world will be no more unkind to your widow than you were, if lack of life assurance left her in want.

Who is that old man ahead yonder, say 35 or 40 years ahead? That's you, young man. Has he enough to eat in a home of his own? If not, if in want, it will be *your fault*.

He was in a wreck; reported killed; had no assurance. Next day he read his obituary. "He was a kind and loving husband and father," said the paper. "What liars these newspaper are" he said. How? Which way?

There is a thief abroad in every community, a well-known thief; a thief employed, openly and unblushingly, by some of our otherwise best citizens; by deacons in the church; by ministers even; employed to steal the very bread out of the orphan's mouth and the roof from over the widow's head. His name is PROCRASTINATION.

An old policy has a value which no new one can replace. If it is a policy with accumulation or dividend period, every year sees an increase in its value. Every year the "Reserve" and "Surplus" on your policy is increasing, thus enhancing its intrinsic value.

Besides, every year brings nearer the time when the policy must mature, either by reason of your death, or the arrival of the end of the period when you reap the benefit yourself.

It would certainly be the height of folly to throw away all these advantages and begin all over again. It would be like cutting down a fruit tree as it approached the bearing period, after you had spent money and labour in carefully maturing its growth.—*Excelsior Banner*.

The other day an American company paid out in a lump sum a million dollars assurance on the life of the late George W. Vanderbilt. The payment was made within one hour after proofs of death were received. That Mr. Vanderbilt, one of America's wealthiest men, should recognize the necessity of life assurance is one of the best arguments the agent can have. With every opportunity for profitable investment, with every resource at his command at any time, Mr. Vanderbilt realized that ready money might be immediately required upon his death. The assurance provided for the inheritance tax and for the other immediate needs. "Rich men can afford to carry assurance; men of moderate means cannot afford to be without it."

THE CANADIAN ROCKIES

IN this wide world of ours are certain mountains and groups of mountains which shape up so overwhelmingly that the rest of the world seems dwarfed beside them. Ararat was such a mountain in the imagination of the children of Israel, and to-day the Himalayas and the Canadian Rockies have this same majesty. Frederick Niven, a Scottish writer of romance, describes his emotions as on a second visit he approached one of the entrances to the Rockies. These emotions may be called forth at any of the numerous view points:

"On we went, and I looked out to behold again the great gateway of the mountains. There were the rolling hill, the dingles, the twisting and leaping streams. Long scarfs of mist swept athwart the mountains, hiding the summits. I looked at the mists, and wished they would dissolve before the day that had followed the train, leapt upon it suddenly, rushed ahead, and would even now be stepping into the Pacific away beyond this balsam-scented province of ridges and valleys into which we were entering. Then a brightness overhead, as of a flashing mirror, very high, made me look up, look deliberately up, as one looks for a soaring lark rather than for a crest of mountains. "Look!" I cried. "Oh!" said my fellow traveller. "Look," and then was silent. The mists did not hide the peaks. They were coiled merely along the beginning of the mountains; and high overhead in dizzy space, as if hanging in that glittering blue cavity in which all the worlds tumble, was the ridge of the Rockies. The train dwindled to nothing—was like an ant in long grass. There, high, ever so high, quiet, stern, august, were the Rockies, hanging in space, and glittering as a chunk of galena, held in the hand, glitters in the sun. But that was like a tremendous wall of galena, a precipice of it. It was as if these clouds that coiled before us had been solidified in their higher parts, and had then been painted upon to represent the scene. Memory had not exaggerated; I had under-rated, foolishly made skeptical of the rightness of the gift of God. The Rocky Mountains at dawn do not soar; they hang across the sky, glittering out at the plains. It is easy to understand how at this hour (even to-day while the white man is 'rubber-necking' around) some old Indian may be seen to step out of his tepee, and, drawing erect, hold up his two palms, raising his head, in salutation to the sun as once again it lights up the miracle of the world."

In every direction that the eye can scan magnificent views appear, and one is stunned with the immensity of things. But to get even a faint idea of the wonders of nature there revealed, it is necessary to journey through the Rockies. Truly it is a glorious heritage of the Canadian people, one which cannot be alienated!

To describe in detail the wonderful scenery of the region would take up too much space, and we will therefore be content with a short general description gleaned from material furnished by the Canadian Pacific and the Grand Trunk Railway System. We are indebted to the latter company for the splendid views appearing in this number of SUNSHINE. We hope shortly to publish a number of photographs showing the chief features of the Rockies on the route traversed by the C.P.R.

In the Rockies there is every diversity of natural features to delight the mountaineers or the explorer, or to interest or revivify the tourist. It is an expanse of indescribably sublime grandeur, with an ocean of glories, majestic, virgin peaks comprised within the numerous well-defined ranges, snow-capped and glacier-scored, which tower above a continental watershed wherein are the headwaters of numerous mighty rivers; rugged forest-clad slopes; flower-strewn passes; impressive solitudes; secluded fastnesses; charmingly beautiful lakes and tarns reposing in their mountain privacy like mirrors set in emeralds; vast snow fields; turbulent torrents brawling down from the frozen torpitude of their glacial sources, and beautiful, sublime vistas of majestic Alpland, with wondrous, sweeping, spectacular panoramas where sunny valleys cleave the ranges of serrated, vapor-veiled peaks, all resolving into the subtle details of a harmonious whole. There are also rocks and formations of every age and description, and an abounding wealth of flora and fauna, affording exceptional opportunities for scientific and artistic study and research.

Around and about it everywhere is the inexpressible influence of the mountains, subtle, ethereal and aesthetic, that inspires, elevates and dignifies all who come under its spell.

There is a wonderful combination of beauty about these mountains. Great masses of boldly defined bare rock are united to all the beauty that variety of form, colour and vegetation can give. A noble river with many tributaries, each defining a distinct range, and a beautiful lake five miles long, embosomed three thousand feet above the sea, among mountains twice as high, offer innumerable scenes seldom to be found within the same compass for the artist to depict and for the traveller to delight in.

But even though the magnificence of the mountains may enrapture and enthuse, and their im-

mensity may startle and astound, the chief charm will no doubt be found in the pristine, primeval character of that new wonderland which has hitherto been secure from invasion in its isolation and its inaccessibility. The serried ranges lack nothing of the poetic romance and the old-world picturesqueness of the Alps. They have an irresistible lure, a unique attraction, in their savage, untamed magnificence, and their vast expanses, in which the whole of Switzerland might be lost.

Attend to Your Life Assurance.

It is never agreeable to think about death says *Life Insurance Independent*. It is ever so much more agreeable to think that one's life will jog along for the usual span of years in the old, sweet, familiar way. But there is always that incalculable chance that in the midst of our comfortable dreams we may receive our final summons to leave our life work, unfinished and confused as it is, and be numbered with the great majority. This is a liability that we can never shake off no matter how carefully we plan to stick to life. It follows us like our shadow, invading our most gay and optimistic moods as the ghost of Banquo invaded the guest room of Macbeth. But such is our inborn confidence and buoyancy that we never think the lightning will strike us until it has actually done so.

One thing we can all do, and it is about the only thing we can do, to prepare for such a time. It is to shape our worldly affairs and interests so that the ethical objects for which we live shall not be defeated when we die. If we get this question settled once for all—if we have made due provision for those we love, and made it accessible to them after we are gone, it will take a load off our own minds, besides saving them from a possible life of misery. This ought to be an extremely easy matter to put right. It is just what any sensible man would do to-day if he knew he was going to die to-morrow. And yet men's inertia and indifference in respect of this all-important precaution is amazing. There are plenty of men, and still more women (and of course in such a matter the women often have a decisive voice), who, while admitting the hazy probability of their being prematurely taken off, will not put pen to paper to sign any document which would be an effective protection against the mad risk they are running.

Taking out an assurance policy has no tendency to make us die any sooner. On the contrary, there is ground for believing that by the tranquillity of mind and ease of conscience which it produces,

it directly promotes longevity. But death *does* come, both to the assured and the unassured, and just as everyone can, from his own experience, recall many examples of families plunged into wrent through the sudden taking off of an unassured bread-winner, so there are also many telling examples of bread-winners who, by submitting to be assured at a lucky moment were able, when death overtook them soon afterwards, to leave their families relatively well off.

Life assurance companies are continually teaching, by word and example, the uncertainty of human life, and the urgent importance of every man's firmly and bluntly accepting the situation and adjusting his affairs so that death, when it comes, will do least harm. To men's families, to those innocent, frail beings for whose existence one is responsible, and to the wife that one has taken to his bosom,—it is surely due to those defenceless sharers of our joys and sorrows, that we should use all the forethought of which we are capable to see that they shall not meet with shipwreck on the bark which we pilot. Let no man lull himself into an imaginary security, and dream that all is well. All is not well, and never can be well when a storm may come at any moment and wreck the craft with its precious freight. Good wishes and hopes will not avail. God is good, but God is not the responsible party in this case. *We* are the responsible parties. We are confronting the danger and we know it. Let us, therefore, act at once and act wisely. Should we not act as if to-morrow was to be our last day?

If Not—

Have you any life assurance?

If not—

Would your widow have any substitute for your salary, fees or wages?

If not—

Could she feed and clothe and care for herself and your children?

If not—

Could she pay the taxes on the home and the interest on your mortgage?

If not—

Could she prevent foreclosure of the mortgage and the sale of the home?

If not—

Could she pay rent and keep the family together without your salary?

If not—

Don't you think it is time to provide for her a monthly income, in case your salary, fees or wages cease by death?

Humorous

"I suppose," said the new saleswoman, "that you want a suit that will make you look attractive to your husband?" "Attractive to my husband!" echoed the shopper. "I should say not. He wouldn't know if I wore a suit ten years old. What I want is something that will make my next-door neighbour turn a pale pink green with envy."

A little girl had sent back her plate for chicken two or three times, and had been helped bountifully to all the other rich things that go to make a good dinner. Finally she was observed looking rather disconsolately at her unfinished plate of pudding.

"What's the matter, Dora?" asked Uncle John. "You look mournful."

"That's just the matter," said Dora. "I am more'n full."

Then she wondered why everybody laughed.

The Rev. Father O'Leary was off to catch the Dublin express. On the way to the station he ran into his bishop.

"Well, what's the hurry, O'Leary?" said he.

"Sure, it's the Dublin express I'm after, your lordship."

The bishop pulled out his gold watch. "Well, there are seven minutes yet; let us walk together and both catch it."

They arrived at the station just in time to see the train steaming out."

"Do you know, I had the greatest faith in that watch, O'Leary," said the bishop.

"Ah! my lord, what is faith without good works?" replied the angry O'Leary.

The following letter, according to the "Great Western Magazine," was recently addressed to the general manager of that railway:

"Please send me one tourist ticket for Penzance return (six months) for train leaving Paddington next Tuesday at 10.30 a.m. (arriving at Penzance 5.05 p.m.)

"Please reserve corner seat facing engine as near centre of train as possible—corridor carriage—(no children), quiet company.

"Also luncheon (chicken) basket with glass hot milk and water (mixed) at twelve o'clock.

"Also tea basket China weak tea at three o'clock.

"Also Is. for guard to see that the driver does not race or rush the train, especially round curves and at inclines, and watch the signals well and keep machinery well oiled and not overheated."

Mistress—"Of course, I don't wish to put any obstacles in the way of your getting married, but I wish it were possible to postpone it until I get another maid."

Mary Ann—"Well, mum, I 'ardly think I know 'im well enough to arsk 'im to put it off."

A lawyer got into an argument with a physician over the relative merits of their respective professions.

"I don't say that all lawyers are villains," said the doctor, "but you'll have to admit that your profession doesn't make angels of men."

"No," retorted the attorney; "you doctors certainly have the best of us there."

A country doctor discharged his coachman on account of his unsteady habits. The coachman took service with the village butcher, and one day when driving a number of beasts to the slaughterhouse he met his former employer.

"Well, Tom," said the doctor, patronizingly, "you are in a different sort of employment now?"

"Not at all, sir," said Tom, who bore his former employer a grudge. "Not at all; I'm still in the slaughtering business."

Smith, a master bricklayer, is the meanest man on earth. For the most trivial offence he makes deductions from his workmen's wages.

Only the other day a bricklayer who was repairing a church tower slipped and fell off the high scaffolding. Luckily for him, however, a friendly nail caught in his clothing and held him safely till he was rescued by his comrades.

It so chanced that Smith was passing at the time. When on pay-day the bricklayer received his wages it was accompanied by the following note:

"Time stopped, fifteen minutes for hanging on nail—ten cents."

"Waiter!" From the table by the window the voice of an elderly gentleman rose in accents wrathful. "Waiter!"

"Yes, sir," replied the much harrassed one, hastening forward.

The elderly gentleman, overcome by his emotions, made several vain attempts to articulate utterance. Then—

"Take this egg away!" he roared. "Take it away!"

"Yes, sir," said the waiter obligingly, as he glanced wistfully at the offending article. "And—and what shall I do with it, sir?"

"Do with it?" The outraged customer rose menacingly from his chair. "Do with it?" he bellowed. "Why, wring its neck!"

LAKE HELLENA, CANADIAN ROCKIES.



Billy Sunday.

Whatever criticism one may or may not have for Billy Sunday, the famous American evangelist and ex-baseball player, along any line, that he "hits the bull's eye" no one will question. The visit of Billy Sunday to a city is invariably followed by various reforms along certain lines.

His remarks on the life assurance question, like his utterances generally, go straight to the mark.

We quote below from a sermon recently delivered at Scranton, Pa.:

It's good sense, Mr. Sunday says, to get ready for the "may be."

I don't look like a man that would die very quickly, do I? I have just as good a physique as you have ever gazed at. I wouldn't trade with any man I know.

A lot of you fellows are stronger than I, but I have as good a physique as ever you looked at. I have been preaching at this pace for fourteen years, and I've stood it, although I feel myself failing a little bit.

But I don't look like a man who would die quickly, do I? But I may die, and on that possibility I carry thousands and thousands of dollars of life assurance.

I don't believe that any man does right to himself, his wife or his children, if he doesn't provide for them with life assurance, so when he is gone they will not be thrown upon the charity of the world.

And next to my faith, if I should die to-night, that which would give the most comfort would be the knowledge that I have in a safe deposit vault in Chicago life assurance papers, paid up to date, and my wife could cash in and she and the babies could listen to the wolves howl for a good many years.

I don't expect to die soon. I may die, and on that "may" I carry thousands and thousands of dollars in life assurance.

I take a train to go home. I don't expect the train to be wrecked, but it may be wrecked, and on that "may be" I carry \$10,000 a year in an accident policy.

It may go in the ditch. That's good sense to get ready for the "may be."

Are you a business man? Do you carry insurance on your stock? Yes. On the building? Yes. Do you expect it to burn? No, sir. But it may burn, so you are ready for it.

Every ship is compelled by law to carry life preservers and life boats equal to the passenger capacity.

They don't expect the ship to sink, but it may, and they are ready for the "may."

Are you prepared for the "may be?"

The wolf of want will never howl about Billy Sunday's door. How about yours?

Plenty during life adds an additional sting to poverty after death.

When Too Late.

Many a strong young man has declined to pay out in life assurance premiums the equivalent of a thousand or more good cigars each year for a fortune which he would have to die to collect; but later on in life when he is spavined and rickety and the assurance agents pass hastily by on the other side of the street he becomes pensive and worried, and wonders with some bitterness, how long his life savings will support his widow in affluence.—*Cleveland Leader.*

Life Agent a Benefactor.

A man who contributes \$1,000 to the support of an orphan's home is looked upon as a benefactor. Why is not a man who induces another to take out a life assurance policy just as great a benefactor as the man who contributes to the orphan's home? The man who induces one to take an assurance policy has taught that man to take care of his own and himself and that is doing humanity a greater service than building a home for the indigent, because life assurance protects those left when the assured dies from the need of orphan's homes or such institutions.—*Banker's Life Bulletin.*

When a Man is not a Man.

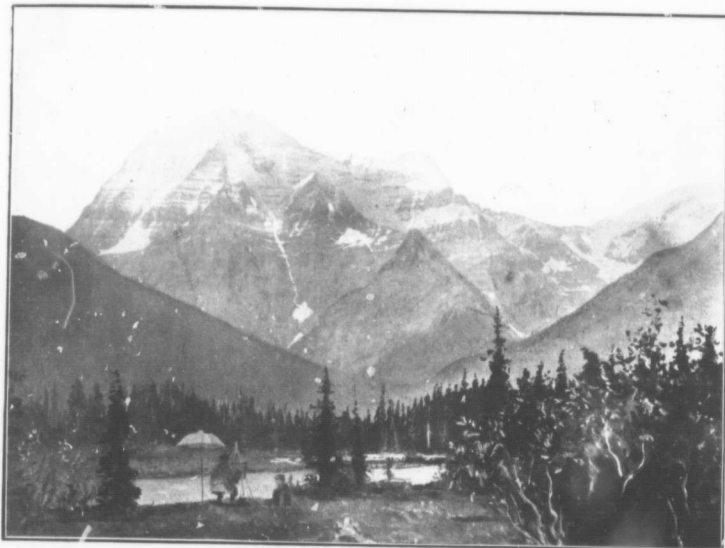
To the man who says he will probably outlive his wife. *Sometimes it is the robust and strong that die quickly while the frail live on, and it is the frail wife who needs protection.*

To the man who says, "I will take the chance of passing the examination next week." *Many deaths are due to accident or some acute disease.*

The procrastinator *doesn't* take the chance—his wife and children are the one's who take the risk. "Insure now."

Frequently the man who says that "My wife is opposed to assurance" is *hiding behind her skirts*: a trick as old as Adam—even if Eve had no skirts.

A whole life policy is good. A long-term Endowment is better. Both look ahead and provide ahead. The latter looks ahead to age 60 or beyond, and to all the years this side. Provides for the widow if death come early, or for old age if death delay.



MOUNT ROBSON, CANADIAN ROCKIES.



FOLDING MOUNTAINS, FROM TRAIL ON JASPER PARK, CANADIAN ROCKIES.

How to Protect Your Beneficiary.

The late J. P. Morgan, in his lifetime, was the most noted of American financiers. He was the richest man in America, and many times a millionaire; but he was noted for his conservatism and for the soundness of his judgment in financial matters, so that in the counsels of financiers he wielded a far greater influence than any other man of his day. Mr. Morgan must have recognized as clearly as any other man the dangers that beset the beneficiary, inexperienced in business affairs, when suddenly coming into possession of a large sum of money. He had often seen such funds quickly dissipated or lost through ill-advised investments, or through the counsels of well-meaning but ill-qualified friends, as well as through the advice of designing persons who sought only to secure the investment of the funds in schemes of their own.

In making his will Mr. Morgan left bequests for sixteen persons, but only four of these, including his son, J. P. Morgan, Jr., to whom the bulk of his estate was left, received their legacies in cash, securities, or other tangible property. These four were all men of demonstrated financial ability and large experience. On the other hand, the widow of the financier, his three daughters, a sister, and two sisters-in-law were left life incomes consisting in each case of the earnings of a trust fund of one million dollars. These legatees will each year receive income from that fund, which they may spend as they please, but the principal can never touch nor in any manner control. Five smaller bequests to relatives and family friends, were likewise left in the form of life incomes.

Although all these legatees were probably persons of larger experience in business and financial affairs than the average beneficiary of a life assurance policy, and all were so situated as presumably to have throughout life the advantage of superior financial advice, the great financier appreciated the fact that the safest provision for a wife or daughter, or for any one unskilled in business or finance, was a fixed life income, and he made provision accordingly.

Not many men can leave a wife or other beneficiary a life income consisting of the interest on \$1,000,000, but every man, according to his means, can leave his beneficiary an adequate monthly or yearly income for life by means of the continuous instalment policy. After all, it is an income that the family needs and must have after the death of the assured. If the proceeds of a policy are payable in a lump sum, the money must be invested to yield an income, or it may soon disappear.

With the investment of the funds comes the risk of loss, examples of which are familiar to everyone. The continuous instalment policy solves the problem.—*Mutual Interests.*

Sun Life of Canada.

The advantage of life assurance in any form and on any plan is too well known to require any extensive comment. A policy, after a year or two, is a savings bank account that yields larger returns than any other form of saving, and that is absolutely nonforfeitable and safe, being guaranteed by the Government. So much for life assurance as a whole.

The Sun Life Assurance Company of Canada affords just such protection to the toiler of small means. Their rates are reasonable, and their record of returns to their policyholders in the past are pointed to with a justifiable pride, resting assured that the feeling is reciprocated by a yearly increasing army of policyholders.

The management of this company are among Canada's most prominent business men—men of ability and integrity. Every movement having for its object the upbuilding of Canada or bettering the conditions of our citizens always enjoys their hearty support and co-operation. It is with pleasure that we include them and the successful company they represent herein.—*The Lance.*

A clergyman visiting a school near Windsor, and trying to illustrate the meaning of conscience, asked a class of boys:

"Supposing one of you stole a piece of sugar and put it in your mouth, and someone came in—what would happen?"

"I'd get a thrashing," piped a small voice.

"Yes, but your face would become red, wouldn't it?" What would make it do that?"

"Trying to swallow the sugar quick, sir."

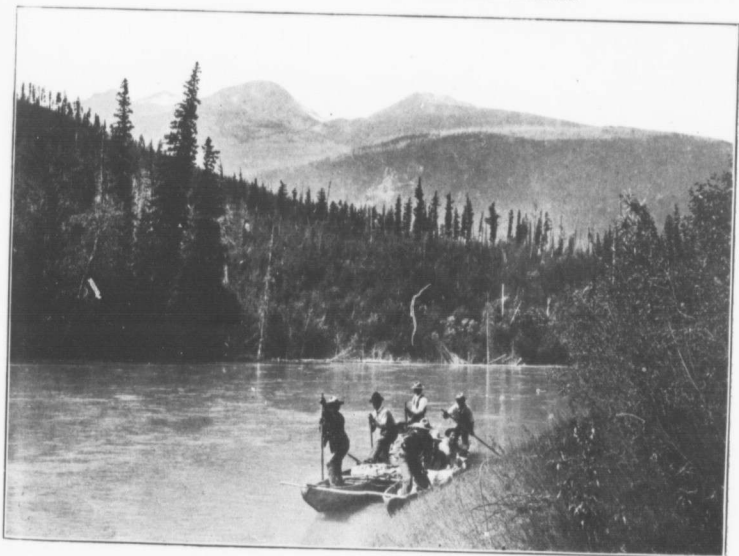
Very apt was a description of the wilds of Mayo given by an Irish jarvey. He had two passengers with him, one of whom lived in a very rich grazing district. He was astonished at the bleak, miserable aspect of the country they were passing through, and so began questioning the driver as to its quality, powers of production, and what it would feed to the acre.

"Well, sir," replied the driver, "it might feed a hare to the acre in summer, but in the winter she would have to run for her life."

Very good—friendly sympathy for the widow. Much better—frankly aid for the widow. Decidedly best—manly assurance for the widow.



ON THE FRASER RIVER, GRAND FORKS VALLEY, CANADIAN ROCKIES.



POLING UP THE FRASER RIVER CANADIAN ROCKIES.



MIETTE RIVER, WOLF CREEK, LOOKING WEST TOWARDS THE YELLOWHEAD PASS, CANADIAN ROCKIES.

President Macaulay.

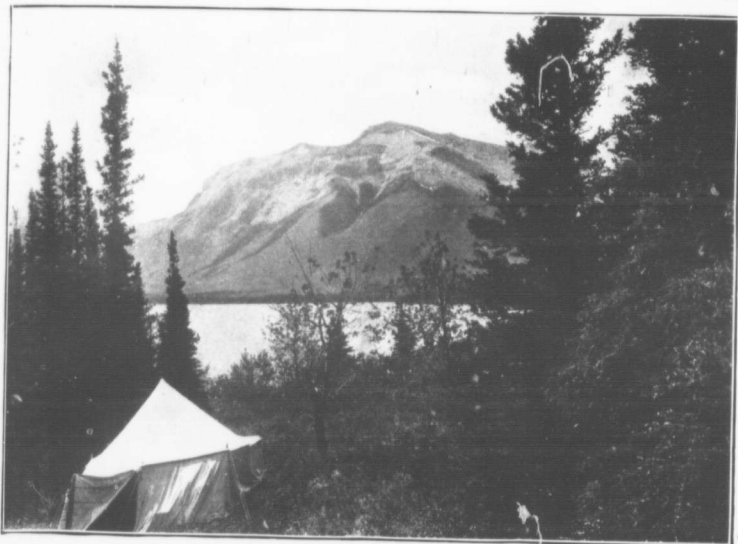
The following extract is from the columns of *The Fraserburgh Herald*, a weekly newspaper published in Mr. Macaulay's native town in Scotland. It is refreshing to learn the opinion of the homefolk of our esteemed President and to know that one prophet at least is highly prized by his own people:

"One of Fraserburgh's grand old men is undoubtedly Mr. Robertson Macaulay, President of the Sun Life Assurance Company of Canada, the greatest corporation of the kind in the Dominion. For well nigh forty years he has had the control of this enormous company, which carries on the life assurance business on a world-wide scale. Recently Mr. Macaulay underwent a very serious operation and we are pleased to be able to record that he is now well on the way to complete recovery. Some apprehension had been felt owing to the burden of the patient's eighty-one years, but the manner in which he rallied from the shock was a revelation to those attending him. To the physical condition of a man of sixty, Mr. Macaulay brought the aid of that in-

domitable will which has meant so much to the success of the Company whose upbuilding has been his life work, and the result has been his rapid recovery from an operation which might have well overtaxed the vitality and resistance of a man two score years his junior. Three years ago it will be remembered Mr. Macaulay paid a visit to Fraserburgh. Various local charitable institutions have benefited by his munificence."

The spectacle of Aunt Chloe, an aged coloured woman, smoking a pipe was too much for the new minister who, fresh from college, was bursting with reform. "Auntie," he said, "do you think you are a Christian?" "Yes, brudder, I 'spects I is." "Do you believe in the Bible?" "Yes, brudder." "Do you know there is a passage in the Scriptures that declares that nothing unclean shall inherit the Kingdom of Heaven?" "Yes, I 'se heard it." "Well, you smoke, and there is nothing so unclean as the breath of a smoker. So what do you say to that?" "Well, when I go dere I 'spects to leave my breff behind me."

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



AT THE ENTRANCE TO THE MOUNTAINS, CANADIAN ROCKIES.



SHUSWEP RANGE, NEAR TETE JAUNE CACHE, CANADIAN ROCKIES.

At Your Own Valuation.

Watch out, you fellows who egotistically and bombastically declare you need no life insurance and can handle your funds better than any assurance company. If you should die a violent death through accidental causes and your heirs attempted to bring a suit of indemnity before a court of claims, they might find the court and jury disposed to value your life at exactly what you had valued it yourself.

Assurance vs. Investment.

There are still some men who think that their own special method of investing is the most effective way of protecting their families when they are no longer there to toil for them.

Canada, to-day, contains many men who, if they calculated their investments at present market prices, would have to confess that they had largely over-estimated their financial foresight when making these investments.

And they would not like to think that to-morrow, next week, or even next year, was a possible limit to their lives.

They would like to have another chance to rehabilitate their estates, whose values have been cut in half by the breaking of the real estate boom and the depression in the stock market. How different it would be had they amply protected themselves against such an occurrence by carrying a good block of assurance!—*Excelsior Banner*.

Life Assurance.

It reaches into every avenue of public and private life, of commerce and industry. The golden stream continually flowing in and flowing out, through the great distributing agencies we call assurance companies, replenishes and refreshes wherever it goes. While not a charity, it is charitable; while not a pauperizing beneficence, it is nevertheless a beneficence. It gives assistance without taking away self-respect; it restores the broken family ties; it replaces the wrecked home; it keeps the widowed wife and the orphaned children; it gives new courage and life to the discouraged. All of this it does because of the work of the conscientious, high-minded, able men who stand as its representatives to the people. And this tribute I pay from my heart to assurance companies and to the men who represent them.

But assurance does not only indemnify for losses already accrued. It anticipates and discounts losses by preventive measures. In the last few years there has developed a movement for publicity and conservation which promises splendid results.

The assurance companies and their representatives are leading this movement. It is partly selfish, but largely humanitarian.—Willard Done, Commissioner of Insurance of Utah.

Not an Unusual Condition.

Note this experience of a Denver minister who was called upon to say the last sad rites over the remains of the head of a family that his church had looked after. Such cases exist in practically every community and not infrequently are among families which have seen better days. The minister said:

"I stood facing the casket; a widow and five small children sat behind it; they were clothed with garments my church members had made for them. I stood good for the casket and one of my deacons stood good for the grave. The deceased was in good health two weeks before he died; he was able and eligible to carry protection on his life, but there was not a dollar left anywhere; nothing but privation and misery in store for those innocent and practically helpless human beings."

The Modern "Seven Wonders of the World."

According to a vote recently taken by a magazine, the greatest scientists accord to the wireless the enviable position of being first of the modern seven wonders of the world. Following it come the telephone, the aeroplane, radium, antiseptics, and antitoxin, spectrum analysis and the X-ray.

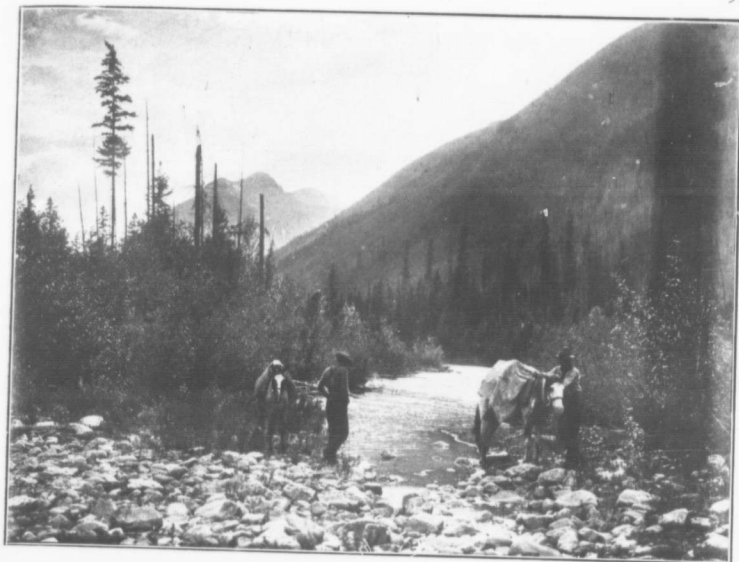
This order was evolved from nearly seven hundred replies from as many noted men of science in various countries. Wireless received 244 votes, as against 185 for the telephone, its nearest rival. The X-ray received 111, although 100 were cast for the Panama Canal.

This list is interesting when compared with that made up by Antipater, the Baedeker of Sidon, some two centuries before Christ.

He heads his selection of wonders of the world he knew with the Pyramids. Following these come the famous Pharos lighthouse at the entrance of Alexandria harbour, the hanging gardens of Babylon, the statue of Jupiter by Phidias, the mausoleum of Artmeisia and the Colosus of Rhodes.

Of the seven wonders of the modern world, all are of incalculable benefit to man; all mark great steps forward in his march of triumph.

A comparison with the ancient list is an eloquent demonstration that the advance of the race has been along the lines of the greatest good for the greatest number. Luxury was the password of the ancients, usefulness that of the present.—*Onward*.



GRAND FORKS RIVER, CANADIAN ROCKIES.



NEAR JASPER LAKE, CANADIAN ROCKIES.

Sun Life Assurance Company of Canada

The Results for 1913

Assets

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

Income

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

Surplus

Surplus distributed to policyholders entitled to participate in 1913	706,424.19
Added to Surplus during 1913	421,904.26
Surplus earned in 1913.....	\$1,128,328.45

Total surplus 31st December, 1913, over all liabilities and capital.....	\$5,752,986.08
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(According to the Company's Standard, viz., for assurances, the O.M. (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 1913.....	4,982,553.25
Payments to policyholders since organization	39,385,287.91

Assurances Issued During 1913

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

Business in Force

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

The Company's Growth

YEAR	INCOME	ASSETS	LIFE ASSURANCES IN FORCE
1872	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1883	274,865.50	735,940.10	6,779,566.00
1893	1,240,483.12	4,001,776.90	27,799,757.00
1903	3,986,139.50	15,505,776.48	75,681,189.00
1913	13,996,401.64	55,726,347.32	202,363,996.00