

# SUNSHINE

Vol. XVI.  
Nos. 8 & 9

MONTREAL

AUGUST & SEPTEMBER,  
1911



STREET SCENE IN THE BEAUTIFUL VILLAGE OF CHAMONIX, SWITZERLAND.—See page 110.  
(This photograph and all in this number of *SUNSHINE* are by Mr. H. B. Higinbotham,  
Manager Sun Life of Canada, Brussels.)

# SUNSHINE

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

A. M. MACKAY, *Editor.*



HEAD OFFICE BUILDINGS  
SUN LIFE ASSURANCE COMPANY  
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September 1911											
SUN	MON	TUE	WED	THU	FRI	SAT					
1st Week	2nd Week	3rd Week	4th Week	5th Week	6th Week	7th Week	1	2	3	4	5
3	4	5	6	7	8	9	10	11	12	13	14
17	18	19	20	21	22	23	24	25	26	27	28
29	30										

## Do You?

Do you carry enough life assurance?

We are apt to allow the amount we placed years ago to stand as the maximum amount for all time. With the changing conditions of living to-day, we need much more protection than we did a few years ago. With increasing living expenses more money is needed to maintain the home in the same degree of comfort, and the few thousand dollars we have of live assurance may be inadequate.

It is well at times for us to "take stock" and face facts. If we find we are *safely* protected by life assurance we will feel all the better for knowing it; and if we have been running the risk of neglecting life assurance we should know it and do what can be done to adjust matters. It is always best to face the facts in any case.

There are so many policies issued by the Sun Life of Canada to meet varied conditions that it might be a good idea to take a representative of this Company into your confidence, for his expert knowledge in these matters is of value, and we are certain that no agent of this Company would be too enthusiastic in the "art of persuasion" to make such confidences a regrettable thing.



## "Philip, Thou Art Mortal!"

It was said of Philip of Macedon that he always had a servant at his side re-

minding him, in the midst of his great successes—"Philip, thou art mortal!"

The life assurance representative today is doing that service for humanity, and every interview has in it the cry "Thou art mortal!"

So many men act as if the flush and vigour of youth were ever to be their's, and live in the present only, as regards financial affairs. They are ever stumbling over the fact of mortality. Take the fact of mortality out of life assurance and much of its usefulness would be gone. This does not mean that other features are not of value, but the primary value of life assurance is that it creates an estate immediately available when death interferes.

"Philip, thou art mortal!"

### Look At It.

There is a small table on the back cover of SUNSHINE every month that perhaps may have by its very persistent regularity become commonplace. It is there every month and demands your attention. We refer particularly to the table entitled "The Company's Growth?"

Turn to the back page now and give it thoughtful recognition. Did it ever occur to you that that table has condensed into it the record of the great successes of this Company, and is a remarkable exhibit? Take the short period of ten years and note the growth. A jump in income from Two millions to Nine millions, in this short time, is good, is it not? and in assets the difference between Ten millions and Thirty-eight millions, is that not remarkable?—as also in assurance in force, it is a far cry from Fifty-seven millions to One hundred and forty-three millions.

Don't you think we have a reason to feel proud of that little table, that gives in such small space the record of a great

financial success? and you, as a policy-holder, should also feel proud to be connected with a company that can show such a good record. Won't you tell others about it?

### Successful Candidates at Actuarial Examinations.

At the recent examinations of the Actuarial Society of America, Mr. Arthur W. Watt, of the Actuarial Department of the Sun Life of Canada, succeeded in passing the final examination Part IV., thus receiving the distinction of becoming a Fellow of the Actuarial Society. Mr. J. J. Cooper, of the same department, was also one of the successful candidates in Part III. of the Fellowship Examinations. SUNSHINE extends congratulations.

### This Month's Illustrations.

We are again indebted to Mr. H. B. Higinbotham, Continental Manager at Brussels, Belgium, for the photographs from which the illustrations in this number of SUNSHINE were made. Mr. Higinbotham travels extensively in the Company's interests and enjoys having his camera with him, and like all true amateur photographers, he wishes others to enjoy the results of his work. The illustrations in this number of SUNSHINE are especially interesting.

### An Oversea Impression of the Coronation Procession.

(We give below an impression of the Coronation procession "written by an Oversea Briton who travelled thousands of miles across the oceans to pay his meed of homage to the Empire's King." The impression is so interestingly written that we wish SUNSHINE readers to enjoy it with us. And whether a Briton or not this splendid piece of writing will make its appeal. It is taken from the Standard of Empire, published in London. EDITOR SUNSHINE.)

Round the corner, just a hundred yards away, is Buckingham Palace, where the King of England has gone home. I hear the shouts in the great circle where the Victoria Memorial stands, and I see thousands of handkerchiefs fluttering. The King and Queen must be upon the balcony of their palace giving thanks to their people.

The King and Queen have come from the Abbey, where they have been crowned, and I

(Continued on page 118)

## Oranges and Lemons.

Dr. Harvey W. Wiley, Chief of the Bureau of Chemistry of the Department of Agriculture at Washington, says: "Eat oranges; eat them in winter, eat them in summer; eat as many as you can afford to buy; they are better for you than physic."

In an interview with a correspondent, Dr. Wiley said:

"Oranges are excellent for people.

"It is good to eat oranges for breakfast, and also for dinner—not from a medical, but an anti-medical standpoint. Both oranges and lemons ought to be used as freely as the financial ability of the consumer may permit.

People should eat plenty of oranges and lemons, not only in the summer time, but all the time. I don't think anything I have ever said in praise of a fruit diet is too strong to say about oranges and lemons. The abundant production of oranges and lemons in California, their excellent quality, and the cheap transportation across the country, have put these blessings to mankind within the reach of every person of moderate circumstances.

"People ask sometimes whether oranges should be eaten at the beginning or end of a meal. It is better to eat oranges first; the effect cannot be so good after one has partaken of other food.

"It should be remembered in hot weather that both oranges and lemons contain sugar, and that sugar is a heat-producing food. California oranges need no sugar to make them palatable, and even ordering lemonade I am accustomed to say: 'Don't put in much sugar,—just a soupçon' (as the French say); otherwise what is intended to be a so-called cooling drink becomes heating."

## The Majority Won.

A physician came across a patient while strolling through the grounds of a hospital for the insane, and, stopping, spoke to him. After a brief conversation on conventional topics the physician said:

"Why are you here?"

"Merely a difference of opinion," replied the patient. "I said all men were mad, and all men said I was mad—and the majority won?"

## A Live Agency.

When our stock of enthusiasm runs low we stroll over to the Montreal City Branch, on St.

James street, and leave there walking on air. As there is no wine cellar in connection with the agency we cannot be misunderstood.

We noted the results of life assurance written for the week ending June 27th. Here it is:

Tuesday, P.M. . . . .	\$ 8,000
Wednesday . . . . .	8,000
Thursday . . . . .	Holiday
Friday . . . . .	9,500
Saturday . . . . .	20,000
Monday . . . . .	30,500
Tuesday, A.M. . . . .	56,500

Total for week . . . . .	\$ 132,500
Total for month of June . . . . .	429,888
Total for first six months of year . . . . .	1,840,545
Increase over last year to end of June . . . . .	592,153

These figures indicate a vigorous agency of wide-awake men. It also shows the great popularity of the Company in its home city. This should aid agency men who are removed many thousands of miles from Montreal, for it shows that where the Company is under close review at home it is strikingly popular.

We congratulate Mr. Stanton and the Montreal Agency for their good work.

## Don't.

Don't surrender your policy at the suggestion of the agent of another company, without first hearing the other side. It costs you nothing to write first to your own company.

Don't borrow on your policy to take insurance in another company. Write first to your own company and learn why.

Don't sell or assign your policy to speculators. Write first to your own company and learn what their game is.

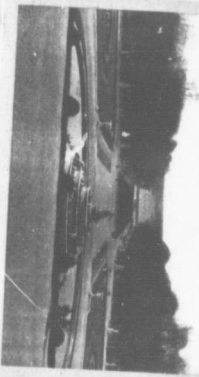
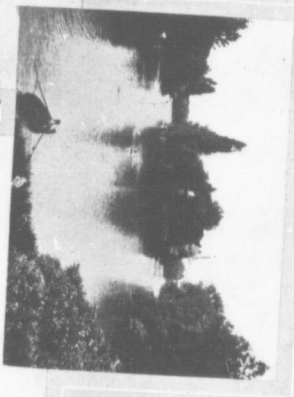
Don't encumber or dispose of your policy in any manner without first consulting your own company. You should always investigate thoroughly and hear all sides before sacrificing an interest of any kind.—Mutual Interests.

## Remembering the Sabbath.

The reverence for the Sabbath in Scotland sometimes takes a form one would hardly have anticipated.

An old Highland man once explained to an English tourist:

"They're a God-fearing set o' folks here, sir, 'deed they are, and I'll give ye an instance o't. Last Sabbath, just as the kirk was skalin', there was a drover chap frae Dumfries along the road, whistlin' and lookin' as happy as if it was ta middle o' ta week. Weel, sir, our lads is a God-fearing set o' lads, and they just set upon him and almost killed him."—Tit-Bits.



AVENUE IN THE GARDENS, AT VERSAILLES, NEAR PARIS.

THE DOME DES INVALIDES, PARIS.—In the centre of the interior is the tomb of Napoleon I.

LAKE SCENE IN THE BOIS DE BOULOGNE, PARIS.  
GRAND FOUNTAIN AND LAGOON IN THE GARDENS AT VERSAILLES.



LAKE GENEVA AT MONTREAUX, SWITZERLAND.

This photograph was taken in the early morning when there was a mist over the lake. The view looks from Montreaux, showing Dent du Midi in the far distance and the Castle of Chillon in the foreground.

This is one of the most artistic pictures we have ever had in *SUNSHINE*; a copy of it hangs in the Gallery of the Photographic Club of France, in Paris, and is Mr. Higinbotham's masterpiece.

### Our Illustrations.

**THE KURSAAL AT OSTEND.**—Ostend is the summer residence of the King of the Belgians, and is the Queen of European watering places. The Kursaal is an extremely elegant building, containing a large concert hall, reading rooms, a ball room, etc. It can be converted into a single hall, capable of accomodating 18,000 people.

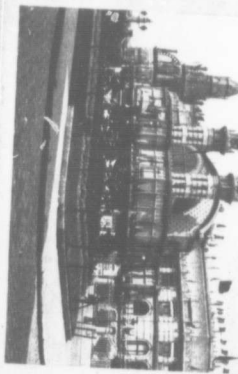
**THE VILLAGE OF CHAMONIX, SWITZERLAND.**—A popular tourist centre at the foot of Mont Blanc. It has a monument, unveiled in 1887 on the Centenary of the first ascent of Mont Blanc.

**PALACE AT FONTAINEBLEAU (near Paris).**—The Palace of Fontainebleau occupies the site of a fortified chateau founded by Louis VII in 1162. It was built for Francis I. Numerous ad-

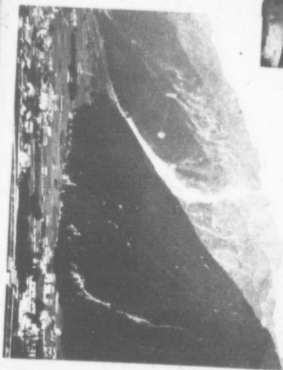
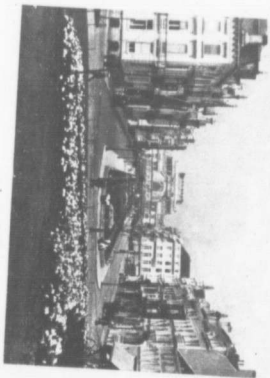
ditions were made by Henri IV and Louis XIII. It was once a favorite residence of Napoleon I.

**THE CHATEAU DE CHANTILLY (near Paris).**—The Mediæval Castle of Chantilly dates back to the 9th Century. It came by inheritance to the Montmorency family in 1495, when a chateau was erected in its place by constable Anne de Montmorency. Chantilly has been the scene of magnificent fêtes; a great reception was given to Louis XIV in 1671. Racine, Molière, La Fontaine and Boileau were frequent guests at Chantilly.

**MONUMENT TO ROSA BONHEUR AT FONTAINEBLEAU.**—This handsome monument in the Place Denecourt, in front of the palace, consists of a bronze bull designed by the great artist herself, on a granite plinth adorned with her portrait and three other pictures in relief.



ICE GROTTO AT FOOT OF MONT BLANC, CUT THROUGH  
A GLACIER. IT IS 80 YARDS LONG.  
THE KURSAAL AT OSTERN.—See page 110.



AVENUE LEOPOLD, OSTERN.  
THE VILLAGE OF CHAMONIX, SWITZERLAND.—See page 110.

## Don't Gamble

with death, for you will surely lose in the end. Taking chances by neglecting life assurance is a great gamble. Your wife and children will be the sufferers.

A policy with the Sun Life of Canada, costing only a few cents a day, will build a wall of protection around your home.

Better sign an application TO-DAY.

"By the street of TO-DAY, man goes to the House of TO-MORROW."

Write to Head Office, Montreal, for literature on the policy you want.

## He Couldn't Die.

"Tell me candidly, Doc, do you think I'll pull through?" asked the patient.

"Oh, you're bound to get well," replied the doctor. "You can't help yourself. Statistics prove that out of one hundred cases like yours one per cent, invariably recovers. I've treated ninety-nine cases, and every one of them died. Why, man alive, you can't die if you try!"



## Tact.

The Scottish American gives this definition of tact: Tact means thinking about others. It means considering what others will think, instead of considering only what we think ourselves. It means acting in concert with others, instead of acting only for ourselves. Imitation tact may be insincere and selfish in its purposes. But real tact is unselfishness in action, and that is why it gains so much and wins so many hearts.



## Her Idea of It.

"Mother, which is the correct way to express yourself in speaking of a hen; to say she is setting or sitting?"

"My son, that does not interest me at all. What I want to know when I hear a hen cackle is whether she is laying or lying."



## No Race Suicide.

There are many anecdotes of actors and playwrights in the lately published recollections of Sir Squire and Lady Bancroft. Some of these, of course, originate with the always amusing H. J. Byron. To a provincial landlady he once bitterly complained of having been attacked by fleas.

"Fleas, sir," was the retort, "I am sure there is not a single flea in my house."

"I am sure of it, too," was Byron's rejoinder, "they are all married and have large families."



STREET SCENE, MORET-SUR-LOING.

Moret is a small and ancient town on the Loing. It is one of those charming French towns that is not overrun by tourists. The Gothic gateway seen in the illustration is the remains of former fortifications. There is one at each end of Rue Grande.

## The Value of It.

ELY'S HARBOUR, SOMERSET BRIDGE,

BERMUDA, 1st July, 1911.

TO THE SUN LIFE ASSURANCE CO. OF CANADA.

Re policy No. 143618.

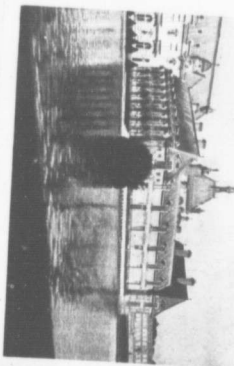
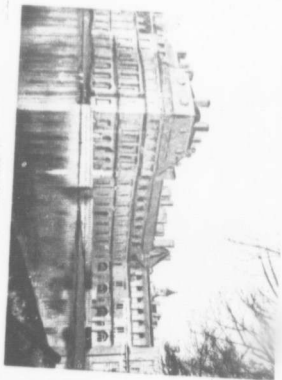
Gentlemen,—Words fail me in trying to express my thankfulness for the prompt attention you have given to my claim, under my late husband's policy No. 143,618. You know not the great boon it will be to myself and children. My heart goes up with thankfulness to the All-wise one that an opportunity did come to my late husband to have assured his life with such a considerate and reliable Company.

I shall try in every way possible to encourage others to assure their lives with you. Kindly accept my thanks, and wishing you much prosperity, I am,

Yours faithfully,

MARIA E. RATTERAY.





PALACE AT FONTAINEBLEAU (NEAR PARIS).—See page 110.  
MONUMENT TO ROSA BONHEUR AT FONTAINEBLEAU.—See page 110.

THE CHATEAU DE CHANTILLY (NEAR PARIS).—See page 110.  
IN THE GARDENS, FONTAINEBLEAU (NEAR PARIS).

## Suppose You are Next?

What does a man gain by putting off taking additional life assurance?

The longer he waits the more it costs.

Why does he fill his coal bin in the summer? Because coal is then cheaper. Then why not make a more important move now and provide for the things which have a deeper and more substantial meaning?

Within the past eighteen months the writer has noted from his list of delinquent prospects the following six cases:

### No. 1.

Age 26 years. Was to be married the following week. Had arranged for a trip south. Only had about \$300 and might need that on his trip. Would, however, take the policy when he returned. He did return, but was rushed to the hospital for operation. He died. No insurance.

### No. 2.

Age about 40 years. Fairly prosperous business man, but a little hard up at that particular time. Intended giving me \$2,500 additional assurance during the summer. Cancer of the stomach developed and when summer came he was dead. He had insurance amounting to \$4,500, which must now take care of the wife and four small children.

### No. 3.

Age 41; merchant. Had \$1,000 insurance, but would live forever and didn't want more assurance. He would talk to me, however, before his age changed, but didn't think he would buy. Before his age changed I stood by his death bed and changed the beneficiary under his \$1,000 policy, making it payable to his wife instead of his creditors. But the \$1,000 didn't go far in providing for the widow and three children.

### No. 4.

Young man recently married. Had \$1,000 but wanted more within the next few months. He in some way met with a peculiar accident and is now not expected to live more than a few days.

### No. 5.

Age 26. Didn't believe in assurance; could handle his own money, etc. He is now dying of galloping tuberculosis, and is a trying expense to an aged father and mother. \$1,000 would probably prolong the life of that faithful old father. It would certainly make his declining years more comfortable.

### No. 6.

Age 34. Income approximately \$6,000 a year. He said: "No assurance for me. I can beat

the game and carry my own assurance." He died two months ago leaving a wife and two children, both under four years of age. Last week his widow gave me her application for \$5,000, payable \$2,500 each to the two children. She has a small clothing store from the profits of which she must raise, clothe and educate her two children and provide the necessities of life for herself.—Horace R. Dowdell.



## Letting His Light Shine.

DARTFORD, Ont., July 21st, 1911.

W. H. HILL, Esq.

Sun Life of Canada,

Peterboro, Ont.

Dear Sir,—The results, to hand, on my policy in your Company, No. 31787, are so eminently satisfactory, that I consider it a duty I owe, both to your Company and the public, to say so.

The fact that I have received back all the money I paid in to your Company during the past twenty years except \$617.20 and received in addition a fully paid-up policy of \$2,000.00 on my life, to draw profits every year hereafter, besides having had \$2,000.00 of protection for the past twenty years, is too good a thing to "hide under a bushel." I therefore desire to let my light shine and reflect a ray of satisfaction and pleasure from the great Sun Life Assurance Company.

I desire to thank you most sincerely, and to heartily congratulate your Company on such a splendid result.

I am, very respectfully yours,

AMBROSE H. ATKINSON.



MADISON, Ga., July 12, 1911.

SUN LIFE ASSURANCE COMPANY OF CANADA,  
Atlanta, Ga.

Gentlemen,—\* \* \* \* \* I am very much pleased with my dividend.

I believe same equal to if not a little ahead of any assurance company known to me.

I am, yours very truly,

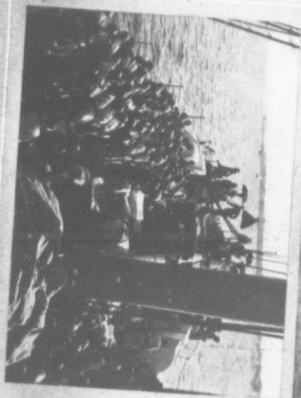
JNO. L. MOORE,

Sec. and Treas. The Farmers Hardware Co.

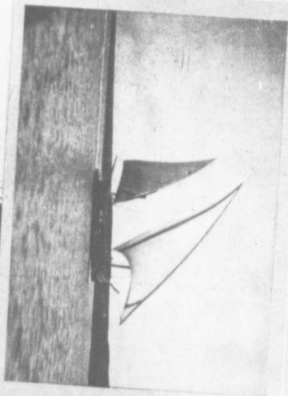


## He Had Done Enough.

"Fellow citizens," said the candidate, "I have fought against the Indians. I have often had no bed but the battle-field, no canopy but the sky. I have marched over the frozen ground till every step has been marked with blood." His story told well till a dried-up looking voter came to the front. "I'll be hanged if you hain't done enough for your country. Go home and rest. I'll vote for the other fellow."



RECRUITS FOR THE TURKISH ARMY FROM THE INTERIOR OF KURDISTAN AND ASIA MINOR.



NATIVE BOATS ON THE NILE.



THE ATOMOMIE OF THE DESERT.



MORET, FRANCE.—This is another view of this charming town, showing one of the gateways and the church. The latter is a fine edifice of the 12th and 15th centuries.

### The Rose.

The Rose in the garden slipped her bud,  
And she laughed in the pride of her youthful  
    blood,  
As she thought of the Gardener standing by—  
"He is old—so old! And he soon must die."

The full Rose waxed in the warm June air,  
And she spread and spread till her heart lay bare:  
And she laughed once more as she heard his  
    tread—  
"He is older now! He will soon be dead!"

But the breeze of the morning blew and found  
That the leaves of the blown rose strewed the  
    ground;

And he came at noon, that Gardener old,  
And he raked them softly under the mould,  
And I wove the thing to a random rhyme,  
For the Rose is beauty, the Gardener Time.

—Austin Dobson.

### "The Coon Has Sweened."

The Shakespeare Club of New Orleans used to give amateur theatrical performances that were distinguished for the local prominence of the actors. Once a social celebrity, with a gorgeous costume, as one of the Lords in Waiting, had only four words to say: "The queen has swooned." As he stepped forward, his friends applauded vociferously. Bowing his thanks, he

faced the King and said, in a very high-pitched voice, "The swoon has quenced."

There was a roar of laughter; but he waited patiently, and made another attempt:

"The sween has cooned."

Again the walls trembled and the stage manager said, in a voice which could be heard all over the house, "Come off, you doggoned fool."

But the ambitious amateur refused to surrender, and in a rasping falsetto, as he was assisted off the stage, he screamed: "The coon has sweened."

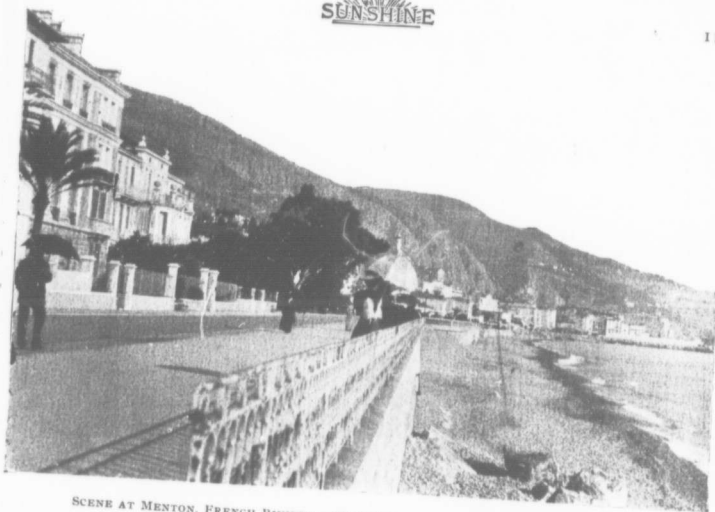


### The Arbroath Kind.

Mr. M'Kerrell Brown, Bank of Scotland, told an amusing story at the Gillespie jubilee soiree in Dunfermline on the 5th inst. Two Newhaven fishwives had been to church, and had there been told that the wicked would be turned into Hades. This rather disturbed one of the good ladies, and on her homeward way she mentioned the subject to her companion. "Did you hear him say that the wicked would be turned into haddies, Maggie?" "That did I, Jean; but it's no' oor haddies—it's the Arbroath haddies—the smoked anes."



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



SCENE AT MENTON, FRENCH RIVIERA.—(This photograph was taken on Christmas Day.)

### When Sickness Comes.

One of the great benefits of life assurance, which is not often considered, pertains to the value of the assurance policy as a beneficial factor in the case of the severe illness of the policyholder, says "Mutual Interests."

A well-known physician in this city referring to this subject said:

It is generally agreed that "worry kills more people than disease." If a patient in addition to the wear and tear of some bodily ailment suffers from some mental strain, his chances of improvement are greatly retarded. We will say that a man is taken with a dangerous fever. This invariably comes on unexpectedly. In a few days perhaps he is up against a condition that he had never even dreamed of. His earning capacity for the time being is at an end, and if he has a wife and perhaps several children whose future is not provided for, his disease becomes almost a secondary matter to him, and as he looks at his wife and children he begins to worry; "If I should die what would become of them?" The patient under these conditions will not express his fears, because he knows that as a husband and father he ought to have taken measures for their protection. On the other hand, a man who has assured his life for a fair amount when brought down by a

severe sickness is freed from that kind of worry. He may grieve over his business, or the loss of time, but he is comforted by the thought that if he dies his wife and children will at least be in no immediate need. This is a great factor in the matter of convalescence.

From this point of view there is something in the life assurance policy aside from the question of finance; it is a tonic in case of sickness. It certainly affords an additional argument in favor of securing the protection which a policy in a good company affords.



Exasperated Learner (to caddy)—"Why are you dragging that lump of turf all over the links?" The Caddy—"I thought that after all the trouble ye had diggin' it up ye might like to take it home to practice on."



### Two Too Many.

Donald went to Perth recently to buy a horse. Having bought one he started for home. When near his abode he met Sandy driving a donkey. Donald's big horse began to shy at the donkey, when Sandy cried—"Oh, oh, Donald, is that big horse o' yours afraid at a donkey?" to which Donald replied—"Na, na, nae o' ane; but when he meets twa I hae a gey battle to tak' him by."

(Continued from page 106)

have seen them pass, and threw my hat into the air, and felt at one with them and all the wonders I have seen. I have seen them, attired in all their splendour, bowing from their state coach, and I have seen the Prince of Wales, his sister, and his brothers—children all—gravely and unceasingly acknowledging the shouts that have greeted them. I have seen the cavalcade of Eastern princes, tributary but tremendous, who have formed a procession which would not have shamed Solomon in all his glory. I have seen the representatives of the Free States from West and North and South riding side by side, but always riding in the cavalcade of the King.

And I have seen the People. That to me, is as fine a sight as any. With them for hours I have been watching the Empire pass before my eyes. How good it was to watch. Three great Maharajas, mounted, have waited patiently for more than half an hour till the Emperor of India came out from his palace.

The green-vested Australians have swung by into position—one sees the uniforms of Canada :

"Daughter am I in my mother's house,  
But mistress in my own"—

and South Africa here, there and everywhere. Kipling, who shall give me my text, has drawn them together in verse as they are drawn together in the flesh to-day :

"This for the waxen Heath, and that for the  
Wattle-bloom,

This for the Maple-leaf, and that for the  
Southern Broom.

The Law that ye make shall be law and I do  
not press my will,

Because ye are Sons of The Blood and call me  
Mother still."

Oh, the sound and the lilt of it are as music in my ears—they gave the rhythm to the marching feet as they gave the rhythm to the waves on the beach that was the first bit of England I touched after many years.

George V. has gone home to his house crowned Emperor and King, and we have cheered him as he passed and all the world has wished him well. Khaki and red and gold, silver and purple have composed a living rainbow to meet him, with the dull black and drab of the people combining all together. It was always like that in England, I remember ; there was always the people wherever there was the Queen. This wonderful, unequalled, mysterious democracy of England—if it only knew as surely as it feels. If it only understood us better.

"Far and far our homes are set round the  
Seven Seas ;

Woe for us if we forget, we that hold by these !  
Unto each his mother-beach, bloom and bird  
and land—

Master of the Seven Seas—oh, love and understand."

Opposite are the green stretches of the park, open and free—just English—save for the lines of spectators who front us. By me is a smiling policeman. He smiled as he showed me to my seat at seven o'clock this morning, and he is smiling now at half-past two. Lord Kitchener's jig-saw puzzle is complete, we have seen it made like the making of a clock. The Colonials—may I not use the dear old word for once?—the Colonials, section by section, have marched up, swung round, and fitted into their place, as though they were in their barrack yards at home. The Derbyshires and Staffords line the road hard by. They are keeping the path for the King. As the Emperor passed they saluted—the men of the Seven Seas and the Motherland.

\* \* \* \* \*

The Boy Scouts—bless them!—have been drilling opposite. They are so proud and so self-conscious, so exalted and such boys ! They have been going through their lovely, unnecessary drill. They quiver with happiness—and so do I. Our poet knew of the English Scouts when he made the Briton Overseas ask and answer his own question :

"If its only my fancy or not

That the sunshine of England is pale,

And the breezes of England are stale,

An' there's somethin' gone small with the lot.

\* \* \* \* \*

"If England was what Eng'land seems,

An' not the England of our dreams,

But only putty, brass, an' paint,

'Ow quick we'd drop 'er! *But she ain't!*"

It was the Boy Scouts who led the cheers for the band of veterans marching by to their allotted place—veterans in shabby black coats, on which their medals shone—old men, some bent and tottering, but some as stiff and straight as when they joined the colours—how many years ago ? And the Scouts cheered and gave their astonishing war-cry—which in its turn won its thunders of applause. This is one of the never-to-be-forgotten things—a lifetime given to the Empire greeted by the young lives so ready to be given.

And up march the Naval Cadets, and the boys of the military schools, and a score of charming

Army nurses in grey and red, marching with a fine, free tread. These are the women of the Homeland, and they walk as the men from the countries of the children. The pipers and the drummers of the Scots Greys march and counter-march, and I watch them fascinated, as I watched three officers, English, Scotch and Malayan—I am told—chatting as they waited, or, those three great princes of India, in red and white and gold. I looked at the boys, so alert and so keen, and saw their banners fluttering, and heard their word of command—the boys of England. I looked at the long, magnificent stream of red and blue and silver as the Life Guards filled Constitution Hill from end to end; I looked at the bronzed, sturdy, free soldiers who have volunteered for duty, and it seemed impossible for hurt to come to us if those at the head are true.

\* \* \* \* \*

Now come the Chelsea Hospital girls, in red and blue, and everyone waves a Union Jack. And once again the veterans and those clean, clear voices of the boys pay them homage. General Baden-Powell, at the head of his scouts, stands at the salute. The Guards rattle by, the pipers are playing, Lord Roberts has gone ahead, Sir Evelyn Wood, Lord Grenfell—each recognized and cheered—with a tumult for "Bobs" as they call him. The scarlet and gold of the Yeomen of the Guard make a splash of glorious colour.

Oh, that long line of Empire; those grey clouds overhead, those cheers of good fellowship, the laughing, friendly faces of English girls!

I see fellow exiles from over the seas. Some, I know, have not been home before. They look stern almost; but it is not sternness, only eagerness and a great wonder and a great love. They are feeling as I feel, who have come back. This is worth living for, worth dying for.

The gun has boomed, the King has left the palace on his way to the Abbey. We hear the cheers as he goes up the Mall. And then the rules here on Constitution Hill are relaxed, and in this interval, while the King is being crowned, we see such a picture as none but England can show. The pomp and the homeliness of it! Magnificent officers fetch dainty girls from the stands, and walk with them in the centre of the roadway, chatting gaily, pointing out the sights. The soldiers sit on the kerb and eat and drink, the police—my policeman is still smiling—fraternize with everybody. They gain their reward when a body of them march by; they are cheered tremendously and wave their hands in

acknowledgment, smiling broadly. Where else could that be seen and heard? The Scotch pipers keep us gay, and the Australians not to be outdone, parade with their pipes skirling. And we shout for them. The Scouts and Cadets are lolling on the grass that borders the roads. An orderly, laughing mass of peers and plebians passes to and fro. What a democracy! What a capital!

Superbly the Canadians march. Heaven! how good it is to see them! The Londoners are ecstatic, and nudge each other.

The gun booms again. The King is being crowned. But the tide of wonderful life flows on, continuously, as we wait, repeating each picture again and again. The hours pass, and again the gun booms. The King is leaving the Abbey. And at the moment a body of sturdy English Territorials passes, and then the half-dozen German Boy Scouts from Munich, guests of the English Scouts. It is a pleasant touch, and hopeful—the crowning, the English Territorials, the friendly Germans.

And then the King and Queen and all their retinue pass, and we stand up and hoarsely shout. It is England, it is the Empire, it is HOME.

\* \* \*

### What is Life Assurance?

(Some one has drawn up the benefits of life assurance in the following statements. Each is an argument which a wide-awake assurance representative should find invincible.)

It is a business for making uncertainties certain.

It capitalizes individual ability and guarantees continuity of plan by protecting investments and earning capacity.

It stands alone as a specialist in making provision for a distant future.

It teaches the virtue of thrift and economy, the duty of saving up for a "rainy day."

It strengthens credit and protects enterprise.

It is a dependable asset of ever-increasing value.

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

It is a system of exchange for dividing the loss of one among many. In its simplest terms it means the application of the principle of association to the equalization of losses resulting from individual risk.

It is the safest and most exact form of business co-operation on any large scale known to man.

Its principle applies directly to the entire population. A great law of nature governs the average death rate among mankind, and the operations of that law have been studied and tabulated with exceeding minuteness.

# Sun Life Assurance Company of Canada

## The Results for 1910

### Assurances Issued during 1910

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

### Income

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

### Assets

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

### Surplus

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

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

### Payments to Policyholders

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

### Business in Force

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

### The Company's Growth

YEAR	INCOME	ASSETS Exclusive of Uncalled Capital	LIFE ASSURANCES IN FORCE
1872 .....	\$ 48,210.93	\$ 96,461.95	\$ 1,064,350.00
1880 .....	141,402.81	473,632.93	3,897,139.11
1893 .....	889,078.87	2,473,514.19	16,759,355.92
1900 .....	2,789,226.52	10,486,891.17	57,980,634.68
<b>1910 .....</b>	<b>9,575,453.94</b>	<b>38,164,790.37</b>	<b>143,549,276.00</b>